

## **Retailer Awareness: A study with reference to Airtel Money in Chittoor District.**

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### **Abstract (250 words)**

Retailing has a tremendous impact on the economy. The role of telecom retailing is different today, thanks to the advanced trends. Digital way is changing the way customer get use of telecom services which made it a challenging task to the traditional retailers to sell telecom services. With the launch of Airtel Network in India, one stopped worrying about bad connections and feeble networks. Now with the launch of mobile commerce by name Airtel Money, Company has gone a step further and has made us stop worrying about money also. If you are in need of cash, your friends or family can instantly send cash to your mobile. This has made up the study interesting in understanding the retailer awareness about Airtel Money and market potential for Airtel Money among the telecom customers. This study is conducted among the retailers in rural parts of Chittoor District in Andhra Pradesh.

### **Keywords:**

Retailing, Airtel Money, Awareness, Telecom, Mobile Commerce

### **INTRODUCTION:**

The subscriber base for telecom services in India is large but skewed in favor of urban areas. Urban teledensity is 4.4 times that of rural density. Further, wireless phones dominate the market in India and wire line phone segment constitutes merely 3.4 per cent of the total subscriber base. The numbers of Internet and broadband subscribers are a very small fraction of the population. However, the number of people capable of accessing the net through mobile phones is substantially higher, if wireless data subscription through mobile is an indication.

The pace of growth of the telecom sector, particularly the telecom services has increased its significance to the overall economy in the past two decades. The share of telecommunication services (excluding postal and miscellaneous services) as per cent of the

total GDP, has increased from 0.96 in 2000–01 to 3.78 in 2009–10. It is expected to contribute about 15% of the total GDP by the year 2014-15.

The importance of telecommunications sector for the Indian economy can be judged by its contribution to GDP, tax revenue, and jobs. Studies have suggested that mobile phones have a positive impact on GDP. The potential impact of wireless broadband is also estimated to be highly positive. Further, the industry generates tax revenues for the government. The 3G spectrum auction combined with the bid values for broadband wireless access licenses yielded more than Rs 100,000 crore in 2010 to the Government of India, amounting to approximately 1 per cent of the GDP.<sup>5</sup> Employment data shows that the share of employment in the transport, storage and communication sectors went up from 3.7 per cent in 1999–2000 to 3.8 per cent in 2004–05.

Airtel comes to you from Bharti Tele-Ventures Limited - a part of the biggest private integrated telecom conglomerate, Bharti Enterprises. A consortium of giants in the telecommunication business. In its six years of pursuit of greater customer satisfaction, Airtel has redefined the business through marketing innovations, continuous technological up gradation of the network, introduction of new generation value added services and the highest standard of customer care. Bharti is the leading cellular service provider, with an all India footprint covering all 23 telecom circles of the country. It has over 246million customers.

Cellular telephony was introduced in India during the early 1990s. At that time, there were only two major private players, **Bharti and Essar** and both these companies offered only **post-paid services**. Initially, the cellular services market registered limited growth. Moreover, these services were mostly restricted to the metros. Other factors such as lack of awareness among people, lack of infrastructural facilities, low standard of living, and government regulations were also responsible for the slow growth of cellular phone services in India.

## **RESEARCH METHODOLOGY**

### **Research Design**

This study is a Descriptive Quantitative Research. The Census study is conducted which intends to quantify the awareness of Airtel Money among rural retailers in Chittoor district. The research would make an attempt to describe the attitudinal behaviour of the retailers.

### **Need for the study:**

A retailer is a person who purchases a variety of goods in small quantities from different wholesalers and sells them to the ultimate consumer. He is the last link in the chain

of distribution from the producer to the consumer. Research on retailers plays an important role in determining the success of a product in any country or region. Once one knows what works in the success of a product, that idea or ideas can be imported by any other market. Airtel Money, being innovative feature facilitated to customers, it needs high awareness. Studies were limited in this area in India and in telecom market it is hardly any. Many studies were conducted to understand the awareness of retailers but there were no studies about Airtel Money in this area and so the study has been taken up with the following objectives:

**Objectives of the study:**

1. To study the profile of telecom retailers in rural areas of chittoor.
2. To assess the retailers awareness on Airtel Money.
3. To examine market potential for Airtel Money.

**Scope of the study:**

A study has been conducted with 70 retailers in and around the rural parts of Chittoor District.

**DATA SOURCES:**

**Primary data:** Primary data is collected from the retailers through a well designed structured questionnaire

**Secondary data:** Secondary data is collected from different books, magazines, websites and News papers.

**Sampling unit:** Telecom retailers in rural areas of Chittoor District.

**Population Size:** 89 retailers.

**Statistical tools applied:** Simple Percentages, Graphical Representation are used to present the data.

**Limitations:**

1. The study was restricted to rural areas only
2. Among 89 retailers, only 70 respondents were accurate and so remaining 19 respondents were ignored.

**Research Instrument:**

A schedule is administered using a structured questionnaire which includes 24 questions through which we can gain a clear idea about retailer awareness on Airtel Money and its market potential.

**DATA ANALYSIS AND INTERPRETATION****1. TABLE SHOWING THE AGE OF THE RESPONDENTS**

<b>Row Labels</b>	<b>No. of Respondents</b>	<b>Percentage</b>
15 to 20 years	1	1.43
21 to 30 years	28	40.00
31 to 40 years	27	38.57
41 to 50 years	9	12.86
51 to 60 years	4	5.71
61 to 70 years	1	1.43
<b>Total</b>	<b>70</b>	<b>100</b>

40% of the respondents belong to the age group 21 to 30 years, followed by, 38.5% belong to 31 to 40 years, 12.86% belong to 41 to 50 years, 5.7% belong to 51 to 60 years and 1.43 belong to both 15 to 20 years and 61 to 70 years each.

**2. TABLE SHOWING THE GENDER OF RESPONDENTS**

<b>Row Labels</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Female	3	4.29
Male	67	95.71
<b>Total</b>	<b>70</b>	<b>100</b>

It is observed that 95.71% of the respondents are Males and 4.29% of the respondents are Females which means that only few female members are into the Telecom retailing business.

**3. TABLE SHOWING THE PROPRIETORSHIP OF RESPONDENTS**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>percentage</b>
Partnership	66	94.29
Sole Proprietors	4	5.71
<b>Total</b>	<b>70</b>	<b>100</b>

Majority of the retailers (94.29%) are associated in Partnership and only few (5.71%) are Sole Proprietors.

**4. TABLE SHOWING THE NUMBER OF YEARS THAT THE RESPONDENTS ARE DEALING WITH TELECOM PRODUCTS**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>percentage</b>
0-3 years	9	12.86
3-6 years	55	78.57
6-9 years	6	8.57
<b>Total</b>	<b>70</b>	<b>100</b>

78.57% of the respondents are dealing with telecom products for a period of 3-6 years, 12.86% for a period of 0-3 years and 8.57% for a period of 6-9 years. Majority of the retailers are having sufficient experience to assess the market conditions and respond to the study.

**5. TABLE SHOWING THE NUMBER OF RESPONDENTS DEALING WITH DIFFERENT TELECOM PRODUCTS**

Row Labels	Number of Respondents	Percentage
Airtel	70	24.22
Idea	70	24.22
Vodafone	67	23.18
BSNL	36	12.46
DOCOMO	39	13.49
Aircel	7	2.42
<b>Total</b>	<b>289</b>	<b>100</b>

Among 289 responses obtained, 24.22% are dealing with Airtel Service, 24.22% are dealing Idea, 23.18% are dealing Vodafone, 13.49% are dealing DOCOMO, 12.46% are dealing BSNL and 2.42% are dealing Aircel.

**6. TABLE SHOWING THE NUMBER OF RESPONDENTS DEALING WITH DIFFERENT AIRTEL PRODUCTS**

Row Labels	Number of Respondents	Percentage
Prepaid Recharges	53	75.71
Prepaid Recharges, Airtel Money	17	24.29
Postpaid Services	0	0
<b>Total</b>	<b>70</b>	<b>100</b>

75.71% of the retailers are dealing only prepaid recharges and 24.29% are dealing both prepaid recharges and Airtel Money Transactions. Rural retailers of chittoor district are not delivering any post-paid services.

**7. TABLE SHOWING THE NUMBER OF RESPONDENTS HAVING HEARD ABOUT MOBILE BANKING**

Row Labels	Number of Respondents	Percentage
No	44	62.86
Yes	26	37.14
<b>Total</b>	<b>70</b>	<b>100</b>

62.86% of the respondents haven't heard about mobile banking and 37.14% of the respondents have heard about mobile banking which is evident that awareness about mobile banking in rural retailers is very poor.

**8. TABLE SHOWING THE NUMBER OF RESPONDENTS HAVING AWARENESS  
ON AIRTEL MONEY**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>Percentage</b>
No	27	38.57
Yes	43	61.43
<b>Total</b>	<b>70</b>	<b>100</b>

61.43% of the respondents are aware of Airtel Money and 38.57% of the respondents are not aware about Airtel Money. Few retailers who are aware of Airtel Money do not know that it is a Mobile banking facility available through Airtel.

**9. TABLE SHOWING THE MEANS THROUGH WHICH THE RESPONDENTS  
GOT AWARENESS**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>Percentage</b>
No Awareness	27	38.57
Through Advertisements	2	2.86
Through Executives	41	58.57
<b>Total</b>	<b>70</b>	<b>100</b>

58.57% of the respondents got awareness through executives, 2.86% of the respondents got awareness through advertisements and 38.57% of the respondents has no awareness. Awareness seems to be given to rural retailers through executives and Television did not play a considerable role in creating awareness among Airtel Money in rural segment and infact few retailers are not clear about the message delivered by Airtel Money Advertisements.

**10. TABLE SHOWING THE ADVERTISING MODE THAT THE RESPONDENTS  
SUGGEST FOR CREATING AWARENESS AMONG CUSTOMERS**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>percentage</b>
TV	43	34.13
Newspapers	13	10.32
Internet	18	14.29
Social Networking	11	8.73
SMS to customers	40	31.75
Executives	1	0.79
<b>Total</b>	<b>126</b>	<b>100</b>

Among 126 responses obtained, 34.13% of the retailers suggest TV for creating awareness among customers, 31.75% suggest sending SMS to customers, 14.29% suggest Internet, 10.32% suggest Newspapers, 8.73% suggest Social Networking and 0.79% of the

respondents suggest Executive Visit for creating awareness among customers. Even though TV did not have a considerable impact on creation of awareness about Airtel Money among retailers, they feel that it will have a huge impact on customers.

**11. TABLE SHOWING WHETHER THE RESPONDENTS KNOW THAT AIRTEL MONEY IS A SUBSTITUTE FOR BANKING FACILITY**

Row Labels	Number of Respondents	Percentage
No	43	61.43
Yes	27	38.57
<b>Total</b>	<b>70</b>	100

61.43% of the retailers don't know that Airtel Money is a substitute for banking facility and 38.57% know that Airtel Money is a substitute for banking facility. Retailers are not clearly explained about Airtel Money and its features.

**12. TABLE SHOWING THE NUMBER OF RESPONDENTS DEALING WITH AIRTEL MONEY RECHARGES**

Row Labels	Number of Respondents	Percentage
No	53	75.71
Yes	17	24.29
<b>Total</b>	<b>70</b>	100

75.71% of the retailers are not dealing with Airtel Money recharges and 24.29% of the respondents are dealing with Airtel Money recharges

**13. TABLE SHOWING WHETHER THE RESPONDENT KNOWS THAT THEY CAN DEAL BOTH PREPAID AND POSTPAID RECHARGES USING AIRTEL MONEY**

Row Labels	Number of Respondents	Percentage
No	55	78.57
Yes	15	21.43
<b>Total</b>	<b>70</b>	100

78.57% of the respondents don't know that they can recharge both prepaid and postpaid mobiles using Airtel Money and 21.43% know that.

**14. TABLE SHOWING THE NUMBER OF RESPONDENTS KNOWING THAT THEY CAN PAY DTH, WATER AND ELECTRICITY BILLS**

Row Labels	Number of Respondents	Percentage
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No	28	40
Yes	42	60
<b>Total</b>	<b>70</b>	100

60% of the respondents know that they can pay DTH, water and electricity bills using Airtel Money and 40% of the respondents don't know that.

**15. TABLE SHOWING THE NUMBER OF RESPONDENTS KNOWING THAT THEY CAN TRANSFER MONEY TO BANK ACCOUNTS USING AIRTEL MONEY**

Row Labels	Number of Respondents	Percentage
No	27	38.57
Yes	43	61.43
<b>Total</b>	<b>70</b>	100

61.43% of the respondents know that they can transfer money to bank accounts using Airtel Money and 38.57% don't know about this facility.

**16. TABLE SHOWING THE NUMBER OF RESPONDENTS KNOWING THAT THEY CAN BOOK TRAVEL AND MOVIE TICKETS USING AIRTEL MONEY**

Row Labels	Number of Respondents	Percentage
No	28	40
Yes	42	60
<b>Total</b>	<b>70</b>	100

60% of the respondents know that they can book travel and movie tickets using Airtel Money and 40% of the respondents don't know the same.

**17. TABLE SHOWING WHETHER THE RESPONDENTS ARE AWARE OF THE VARIOUS BENEFITS THEY GET THROUGH AIRTEL MONEY**

Row Labels	Number of Respondents	Percentage
No	27	38.57
Yes	43	61.43
<b>Total</b>	<b>70</b>	100

61.43% of the respondents are aware of the benefits that they get through Airtel Money and 38.57% of the respondents are not aware of the benefits.



**18. TABLE SHOWING THE SEGMENTATION OF CUSTOMERS, THAT THE RESPONDENTS THINK ARE BENEFITTED THROUGH AIRTEL MONEY**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Students	36	39.13
Business People	3	3.26
Employees	15	16.3
Households	38	41.30
<b>Total</b>	<b>92</b>	<b>100</b>

Among 92 responses obtained, 41.30% of the respondents think that households are benefitted through Airtel Money, 39.13% think that students are benefitted, 16.3% think that employees are benefitted, and 3.26% of the respondents think that Business People are benefitted through Airtel Money.

**19. TABLE SHOWING WHETHER THE RESPONDENTS ARE AWARE OF THE REGISTRATION PROCESS OF AIRTEL MONEY**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>Percentage</b>
No	28	40
Yes	42	60
<b>Total</b>	<b>70</b>	<b>100</b>

60% of the respondents are aware of the registration process of Airtel Money and 40% of the respondents are not aware of the registration process.

**20. TABLE SHOWING WHETHER THE RESPONDENTS EXPLAIN THEIR REGULAR CUSTOMERS ABOUT THE REGISTRATION PROCESS OF AIRTEL MONEY**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>Percentage</b>
No	53	75.71
Yes	17	24.29
<b>Total</b>	<b>70</b>	<b>100</b>

75.71% of the respondents don't explain their customers about the registration process of Airtel Money whereas 24.29% of the respondents explain their customers about the registration process.

**21. TABLE SHOWING WHETHER THE RESPONDENTS HAVE CREATED EXPRESS ACCOUNT FOR ANY CUSTOMERS**

<b>Row Labels</b>	<b>Number of Respondents</b>	<b>Percentage</b>
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No	64	91.42
Yes	6	8.58
<b>Total</b>	<b>70</b>	100

91.42% of the respondents didn't create express account for any customers whereas only 8.58% of the respondents have created express account for their customers.

**22. TABLE SHOWING WHETHER THE RESPONDENTS ARE SATISFIED WITH THE BENEFITS THAT THEY GET THROUGH AIRTEL MONEY**

Row Labels	Number of Respondents	Percentage
No	53	75.71
Yes	17	24.29
<b>Total</b>	<b>70</b>	100

75.71% of the respondents are not aware of the benefits and hence can't express their satisfaction levels and 24.29% of the respondents are satisfied with the benefits.

**23. TABLE SHOWING WHETHER THE RESPONDENTS HAVE ANY REGULAR CUSTOMERS OF AIRTEL MONEY**

Row Labels	Number of Respondents	Percentage
No	53	75.71
Yes	17	24.29
<b>Total</b>	<b>70</b>	100

75.71% of the respondents don't have any regular customers of Airtel Money whereas 24.29% of the respondents have regular customers of Airtel Money.

**24. TABLE SHOWING WHETHER THE RESPONDENTS HAVE ENQUIRED ABOUT THE MAJOR PURPOSE FOR WHICH THEIR CUSTOMERS ARE USING AIRTEL MONEY**

Row Labels	Number of Respondents	Percentage
No	53	75.71
Yes	17	24.29
<b>Total</b>	<b>70</b>	100

75.71% of the respondents didn't enquire the major purpose for which their customers are using Airtel Money and 24.29% of them have enquired.

**25. TABLE SHOWING THE RATING GIVEN BY THE RESPONDENTS ON THE USEFULNESS OF AIRTEL MONEY TO CUSTOMERS**

Row Labels	Number of Respondents	Percentage
0	27	38.57
1 to 3	0	0
4 to 6	3	4.29
More than 6	40	57.14
Total	70	100

38.57% of the respondents are not aware of the benefits through Airtel Money and hence they have rated zero,4.29% have rated between 4 to 6 and the remaining 57.14% of the respondents have rated greater than 6.

### SUGGESTIONS

1. Company need to concentrate on creating awareness about Airtel Money among the rural retailers through the company executives as the other modes of promotion is not yielding good results.
2. Company may concentrate promoting Airtel Money to all the segments apart from households and students as the other segments are not using Airtel Money services much.
3. Awareness is to be created among the rural customers about registration process of Airtel Money which is not done by majority of the rural retailers inspite of many meetings held by the company. Hence, company may conduct Airtel Money awareness campaign in the rural segments so as to explain the customers about Airtel Money and its registration process.
4. Company may replace the old 'demo' SIMs of few retailers with new demo SIMs with the facility to avail Airtel Money transactions.

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