

# Consumer Buying Behaviour with Reference to Bajaj Auto Ltd

BHADRAPPA HARALAYYA

*HOD and Associate Professor, Department of MBA, Lingaraj Appa Engineering College, Bidar*

***Abstract- This temporary role record is an aftereffect of the exploration that is carried out solely from the ace of business enterprise. During the four semesters of the direction every understudy ought to almost truly educate as a learner inside the association to get halfway information and present a comparable report to acquire these necessities concentrating the "M/S SIDET BAJAR BIDAR" capacity of the association as a large component for any affiliation to accomplish goals and makes a speciality of This calls regarding planning at all levels to guarantee the clear working of this document is to understnd typically the BAJAJ AUTOMOBILES paintings inside connection to diverse partitions. Bajaj Auto Ltd is probably the assembling and 3 Wheeler makers in India. The business is super for building R and D, thing advancement, minimal attempt organizing and fabricating strategies. The business enterprise enterprise is the a couple of biggest and 3-wheeled prices inside the state with prices representing 18% of just about all out offers. The corporation has two auxiliaries generally Bajaj Auto International Loge BV and PT Bajaj Indonesia. The organization come to be mounted on April 35, 2007 as its entirely possessed backup Bajaj Automobile Ltd (retaining employer) beneath the call of Bajaj Investment and Holding Limited. The employer were offered its underlying enterprise testomony on, may 7, 2007. Typically the parent employer works inside portions, for instance, automobile, protection and speculation, in addition to that is only typically the tip of the banquise. Perceiving development openings inside the vitality, wind, vitality, and account areas, the discern business enterprise erases those physical activities into 3 separate elements, each concentrating on middle enterprise and attractive talents.***

## I. INTRODUCTION

The main of marketing is meet and satisfy target customers need and wants buyer behavior refers to the people or organization conduct activities and together with the impact of various influence on them towards making decision on purchase of product and service in a market. The field of consumer behavior studies how individuals, groups and organization select, buy, use and dispose of goods, service, ideas, or experience to satisfy their needs and desires understanding consumer behavior and knowing customer are never simple. The wealth of products and service produced in country make our economy strong. The behavior of human being during the purchase is being termed as "buyer behavior". Customer says one thing but do another. They are responding to influences that change their mind at the last minute. A buyer makes take a decision whether save or spend the money.

### 1.1 COMPANY PROFILE

Bajaj Auto Ltd (BAL) any of the two and three assembling producers in India. The employer is known for its L and D item development and assembling capabilities. The particular agency is the biggest exporter of and 3 wheels inside the empire. The employer has two backups to be particular Bajaj Auto International Coopération BV and PT Bajaj Indonesia. On November twenty nine, 1945 Bajaj Auto arrived for the sake of M/s Bach raj Investing Corporation Private Limited. Within 1948 Bajaj Auto started out to promote and 3 wheels imported in Indian. In the 50s Bajaj Auto gained a allow from the Government of India to make two and 3 wheels. In 1960 Bajaj Auto became an open up corporation. In the a year 1970 Bajaj Auto Automobile 100000.

In 1971 Bajaj Auto propelled a three-wheeler administrator. In 1977 the organisation propelled a Back Engine Auto Rickshaw. Within nineteenth 1984, the organization stone became made for the brand new

Bajaj Auto processing plant at WALUJ Aurangabad. November 5, 1985 Bajaj Auto began technology on the WALUJ plant. In 1998 Bajaj Auto started generation at the Chakan Pune Grow. In November 2001, Bajaj Auto propelled the beautiful bicycle 'Pulsar'.

In Feb 2003 Bajaj Auto powered the a hundred and fifteen Caliber within the traditional engine fragment. Because based on the Arrangement of Demerger Scheme Bajaj Holdings and Investment Ltd. (BAL BHAL ewode) is assessed into 3 assignments with impact from a hit day of Viz. February 20, 2008. The protecting company works in fragments, for instance, safety and different car and project.

Perceiving the improvement openings inside the safety and budgetary a part of power sparing breeze vitality organizations made those physical games be three separate factors that each can deal with middle enterprise and engage fitness. Consequently claims the figure enterprise with all blessings and liabilities included into the hobby in PT Bajaj Auto Indonesia and in a few merchant businesses are moved to Bajaj Investment and Holding Ltd (BHIL). Moreover, a sum of Rs 15000 million in real cash and money reciprocals are likewise moved to Bajaj Investment and Holding Ltd. As a major element of the Bajaj Holdings and Investment Ltd plan changed to Bajaj Auto Ltd (BAL). The rule date might be close on March 31, 2007.

## II. LITERATURE REVIEW WITH RESEARCH GAP

Hawkins, Best, Coney and Mokherjee: The author composes an collection of parts that make buyers' buying propensities, as an instance, statistic and social impacts (own family and circle of relatives), bunch impacts, promoting impacts and internal influences (learning, recognitions, mentalities and so on). The e-book depicts subject matters, as an instance, the styles of consumer selections, purchase contribution and object affiliation. The book likewise accentuates the way towards looking through information and specific strategies to provide crucial information to the customers proposed on this Teaching. The ebook additionally affirms the person Judgment and gives that will man or woman's ability to split between the comparable upgrade is used into consideration

tangible segregation which could consist of sorts recognized with individual amour.

Family options for sale choices are comparable to person basic management. The author examines different facets which may have an effect upon the patron's desire. The particular ebook facilities around the particular existence cycle from the own family and the requirements of purchasers within the levels of existence. Family primary leadership bureaucracy as a collective choice making are recommended and are recommended to store markets as indicated via the circle of relatives's pecking order of requirements.

Karunik and Schiffman: This book functions a dynamic business condition that has by no means been formerly and the management enterprise is as promising as ever. In this time of contending companies recognise the patron will be a ruler within the particular market and success will be to a awesome amount challenge to the skills from the supervisor in offering the product or administration this guarantees. The obligation is present within the affiliation with regard to the improvement of tradition, morals, responsibility, well really worth and nature of organizations that needs to be provided to carry out higher consumer loyalty. The particular dynamic patron conduct will be needed to give evidence for the one-of-a-kind elements that legitimately or along with the aid of inference impact the client ask for.

Philip Kotler: Customers are usually constantly viewed as the particular middle of enterprise bodily games. The writers explain in this e guide showcasing is quite effective 1 of the variables to draw in and appearance right after clients. Diminish F. Drucker demonstrates that the company enterprise's first task will be "to create a purchaser. inch Customer gauge will produce the quality name. The particular book features clients' basic leadership and shopping work. The e-book considers customers as maximizer esteem as being a distance as hunt costs, mastering, portability and earnings.

C. Lovelock and M. Writz: The ebook accentuates showcasing administrations as the wide territory and delineates marketing and advertising problems in the particular extra considerable putting of fashionable administration, advancing the point of interest of an

affordable relationship that associates promoting, operational and selling to HR. You additionally observe the comprehension of purchaser behavior capacities to accumulate the proper showcasing system. Administration preliminaries, management highlights and administration marketing methodologies are canvassed on this e book with an itemized depiction of the management excellent model.

### III. RESEARCH DESIGN

#### 3.1 STATEMENT OF THE PROBLEM

Within the off threat that display surpasses desires, customers are really glad or upbeat. Customer conduct is stricken by simply four major concerns, for instance, social, social, character in addition to intellectual additives whilst buying any item, the customer from the selection technique.

- Do clients income?
- What variables upload to be able to client buys?
- Calculate business our general public.

#### 3.2 NEED FOR THE STUDY

Buyer Behavior Playing a remarkable task for company growth in modern-day exhibit circumstances. The essential regarded this specific studies is to determine buyer shopping behavior to M/S SINDOL BAJAJ. Ought to be identified and crucial advances need to be taken to help to make changes. India is brisk and dynamic modifications. Changing people, execution and changing requests. The market also need to be supplanted subjectively. The purpose regarding Consumer Behavior isn't constantly in order to maintain up consumers yet in addition attract fresh customers and increment bargains just as make in addition to hold up logo mindfulness. In Competitive Market Typically the diploma of patron commitment comes to a selection the accomplishment of virtually any object and any corporation. Night clients have to be focused on and the ideal method ought to be achieved at the right time. This will provide you with the proper outcomes.

#### 3.3 OBJECTIVES OF THE STUDY

- To discover what various client conduct and types of customers are

- To recognize the connection among client behavior and purchaser esteem, success, certainty and versatility
- To find out the extent of individuals using a selected item or office

#### 3.4 SCOPE OF THE STUDY

- Understand patron inclinations and dispositions on bikes
- To enlarge offers
- This examination causes the association to enhance object and administration workplaces and increment piece of the pie and the company's stocks
- To cope with the problems and wishes of clients
- To determine the hollow between patron goals and company administrations
- It is furthermore the advantage investigation that occurs in the company due to the management

#### 3.5 RESEARCH METHODOLOGY

##### DATA COLLECTION

- 1) Source of data
- 2) Sampling plan

##### Primary Data

Primary method of collecting data through Questionnaire method and interview method

##### Secondary Data

- a) Book
- b) Company journal and records
- c) Internet

##### Sampling size and Methodology adopted

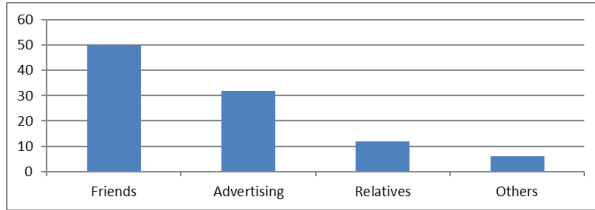
"50" Sampling and Methodology adopted" Questionnaires cum interview method

### IV. ANALYSIS AND INTERPRETATION

#### 4.1 HOW DID YOU COME TO KNOW THE NAME BAJAJ?

Scale	No of respondent	Percentage
Freinds	25	50
Advertising	16	32
Relatives	6	12

Others	3	6
Total	50	100

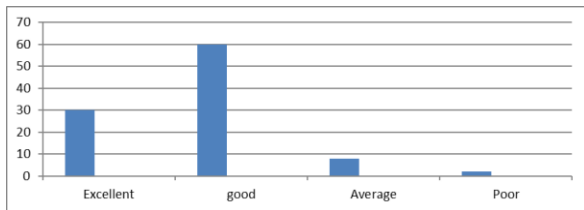


**INTERPRETATION:**

From the above graph it is showing that 50% customer are know the name of Bajaj through Friends, 32% from Advertising, 12% from Relatives and 6% from others.

**4.2 IN YOUR OPINION HOW IS THE ADVERTISEMENT OF BAJAJ AUTO MOBILES?**

Scale	No of respondent	Percentage
Excellent	15	30
Good	30	60
Average	4	8
Poor	1	2
Total	50	100



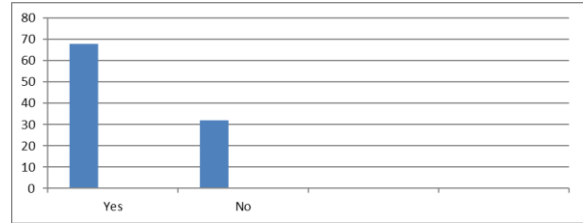
**INTERPRETATION:**

From the above graph it is showing that the opinion how is the Advertisement of Bajaj Auto mobiles through customers 30% of Excellent, 60% is good, 8% is Average and 2% is Poor.

**4.3 SOME ADVERTISEMENT FEATURED THE CELEBRITIES WOULD IT HAS AN IMPACT ON YOU?**

Scale	No of respondent	Percentage
Yes	34	68
No	16	32

Total	50	100
-------	----	-----

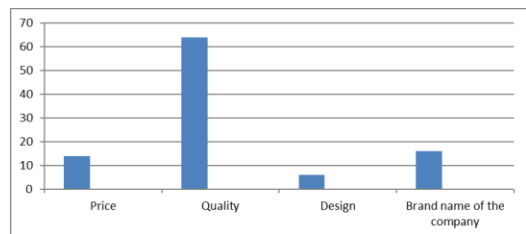


**INTERPRETATION:**

From the above graph it is showing that 68% of customers says that Advertisement of celebrities impact on them and 32% of customer says there is no impact on them.

**4.4 WHAT FACTORS AFFECTING YOUR BUYING DECISIONS?**

Scale	No of respondent	Percentage
Price	7	14
Quality	32	64
Design	3	6
Brand name of the company	8	16
Total	50	100



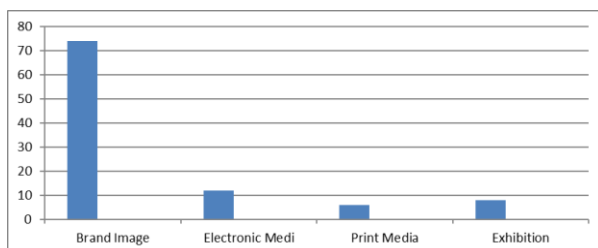
**INTERPRETATION:**

From the above graph showing that the 14% Price, 64% Quality, 6% Design and 16% Brand name of the company these factors affecting the customers buying decision.

**4.5 WHAT ARE THE EXTERNAL FACTORS THAT INFLUENCE YOU ABOUT PURCHASING BIKE?**

Scale	No of respondent	Percentage
-------	------------------	------------

Brand Image	37	74
Electronic media	6	12
Print Media	3	6
Exhibition	4	8
Total	50	100

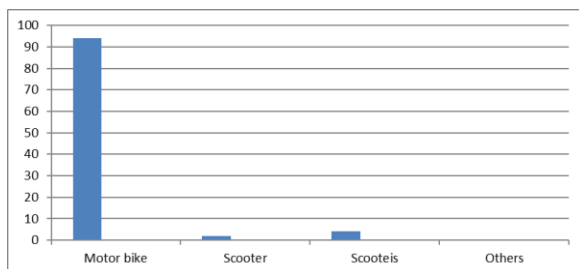


**INTERPRETATION:**

From the above graph showing that the 74% Brand Image, 12% Electronic Media, 6% Print Media and 8% Exhibition these factors influence the customers for Purchasing bike.

**4.6 WHICH TYPE OF TWO-WHEELER DO YOU PREFER MOST?**

Scale	No respondent	Percentage
Motor bike	47	94
Scooter	1	2
Scooteis	2	4
Others	0	0
Total	50	100

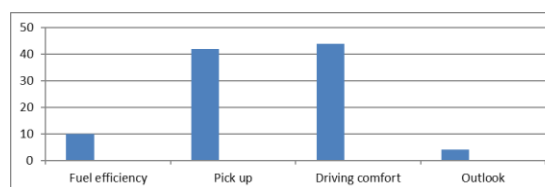


**INTERPRETATION:**

From the above graph showing that the 94% of customers prefer the Motor bike, 2% Scooter, 4% Scooteis and 0% Others.

**4.7 WHICH ATTRIBUTES DO YOU LIKE MOST IN YOUR TWO-WHEELER?**

Scale	No of respondent	Percentage
Fuel efficiency	5	10
Pick up	21	42
Driving comfort	22	44
Outlook	2	4
Total	50	100

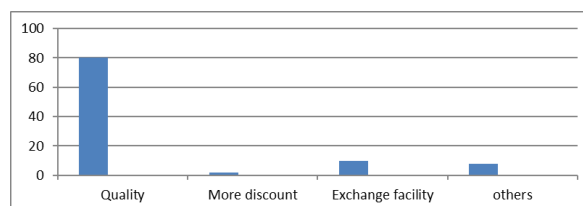


**INTERPRETATION:**

From the above graph showing that the 10% Fuel efficiency, 42% Pick up, 44% Driving comfort and 4% Outlook these attributes customers most like in two wheeler.

**4.8 WHY DO YOU PURCHASE FROM BAJAJ COMPANY?**

Scale	No of respondent	Percentage
Quality	40	80
More discounts	1	2
Exchange facility	5	10
Others	4	8
Total	50	100

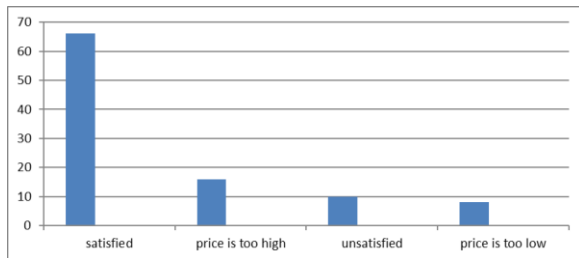


**INTERPRETATION:**

From the above graph showing that is customer purchase from Bajaj company is 80% for Quality, 2% for more discount,10% for Exchange facility and 8% for others.

4.9 DO YOU FEEL SATISFY WITH THE PRICE OF BAJAJ BIKE?

scale	No of respondent	Percentage
Satisfied	33	66
Price is too high	8	16
Unsatisfied	5	10
Price is too low	4	8
Total	50	100

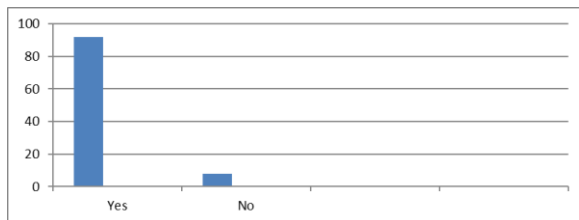


INTERPRETATION:

From the above graph shows that 66% of satisfied, 16% of Price is too high, 10% of Unsatisfied and 8% of Price is too low, customers feel with the price of Bajaj bike.

4.10 DO YOU RECOMMEND BRANDS OF BAJAJ COMPANY THAT YOU HAVE PURCHASED?

Scale	No of respondent	Percentage
Yes	46	92
No	4	8
Total	50	100



INTERPRETATION :

From the above graph shows that the 92% of customers recommend brands of Bajaj company to others and 8% of customers that do not recommend.

V. FINDINGS, CONCLUSION AND SUGGESTIONS

5.1 FINDINGS

- I found that 50% customer are know the name of Bajaj through Friends, 32% from Advertising, 12% from Relatives and 6% from others.
- I found that the opinion how is the Advertisement of Bajaj Auto mobiles through customers 30% of Excellent, 60% is good, 8% is Average and 2% is Poor.
- I found that 68% of customers says that Advertisement of celebrities impact on them and 32% of customer says there is no impact on them
- I found that the 14% Price, 64% Quality, 6% Design and 16% Brand name of the company these factors affecting the customers buying decision.
- I found that the 74% Brand Image, 12% Electronic Media, 6% Print Media and 8% Exhibition these factors influence the customers for Purchasing bike.
- I found that the 94% of customers prefer the Motor bike, 2% Scooter, 4% Scooties and 0% Others.
- I found that the 10% Fuel efficiency, 42% Pick up, 44% Driving comfort and 4% Outlook these attributes customers most like in two wheeler.
- I found that while comparing with other bike the model of Bajaj bike is 64% of good, 26% of Excellent, 8% of need to improve and 2% is cant say.

5.2 CONCLUSION

To conclude the final project on" CONSUMER BUYING BEHAVIOR TOWARDS ON M/S SINDOL BAJAJ BIDAR" I have received both favorable and unfavorable responses from the respondents. I have met 50 customers of different places and accommodated at M/S SINDOL BAJAJ BIDAR and findings were enlightened to me. The project work has helped in studying and understanding the practicalities of organization.

The study of "Consumer buying behavior" towards on M/S Bajaj Sindol Bidar the data was collected from various sources and also through the tools like Questionnaire and relevant interaction with concerned persons. the need was identified in the form of findings

and suitable suggestions were put forth in the form of suggestions.

### 5.3 SUGGESTIONS

Given that there has been an ascent well-known for Bajaj bicycles on the market I recommend,

- A first rate role of Bajaj bicycle ought to be favorite to goal gatherings to construct degree and merger of item of the entire industry
- To construct the offers of automobiles inside the agency ought to run huge promotions via diverse media, in mild of the reality that there may be a tonsils competition from rivals on the market, publicizing need to be.
- I prescribe the Bajaj bicycle to provide an superb deals management to our clients, with a purpose to upgrade the enterprise's image picture
- The analysis of customer behavior enables advertising scientists to rely on what customers will respond to the restrained time information and realise why they determine a buy inclination. Advertisers recognize that at the off hazard that they discover approximately customer primary leadership criteria, they are able to settings showcasing tactics and special messages to effect buyers each of the greater viably

### REFERENCES

- [1] BHADRAPPA HARALAYYA , P.S.AITHAL , PERFORMANCE AFFECTING FACTORS OF INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 607-621, Available at: <http://archive-gwilr.org/wp-content/uploads/2021/06/Bhadrappa-Haralayya.pdf>
- [2] BHADRAPPA HARALAYYA , P.S.AITHAL , TECHNICAL EFFICIENCY AFFECTING FACTORS IN INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, Turkish Online Journal of Qualitative Inquiry (TOJQI), Vol.- 12 Issue -03, June 2021, PAGE No : 603-620, Available at: <https://www.tojqi.net/index.php/journal/article/view/791/242>
- [3] BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 631-642 Available at: <http://archive-gwilr.org/wp-content/uploads/2021/06/Bhadrappa-Haralayya-1.pdf>
- [4] BHADRAPPA HARALAYYA , P.S.AITHAL ,STUDY ON PRODUCTIVE EFFICIENCY OF BANKS IN DEVELOPING COUNTRY, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com) ,Volume: 2, Issue: 5, May 2021, Page No : 184-194. Available at : <http://irjhis.com/paper/IRJHIS2105025.pdf>
- [5] Bhadrappa Haralayya ; P. S. Aithal . "Study on Model and Camel Analysis of Banking" Iconic Research And Engineering Journals ,Volume 4 ,Issue 11 ,May 2021 Page 244-259. Available at <https://irejournals.com/paper-details/1702750>
- [6] Bhadrappa Haralayya and Aithal, P. S.. "Analysis of cost efficiency on scheduled commercial banks in India". International Journal of Current Research, Volume 13, Issue 06, June 2021, pp 17718-17725 Available at: <https://www.journalcra.com/sites/default/files/issue-pdf/41580.pdf>
- [7] Bhadrappa Haralayya and P. S. Aithal, "A Study On Structure and Growth of Banking Industry in India", International Journal of Research in Engineering, Science and Management ,Volume 4, Issue 5, May 2021. Page no 225–230. Available at: <https://www.journals.resaim.com/ijresm/article/view/778/749>.
- [8] Bhadrappa Haralayya, Retail Banking Trends in India ,International Journal of All Research Education and Scientific Methods (IJARESM), Volume: 9, Issue: 5, Year: May 2021, Page No : 3730-3732. Available At [http://www.ijaresm.com/uploaded\\_files/document\\_file/Bhadrappa\\_Haralayyaqscw.pdf](http://www.ijaresm.com/uploaded_files/document_file/Bhadrappa_Haralayyaqscw.pdf)
- [9] BHADRAPPA HARALAYYA, P.S.AITHAL, FACTORS DETERMINING THE EFFICIENCY IN INDIAN BANKING

- SECTOR : A TOBIT REGRESSION ANALYSIS", International Journal of Science & Engineering Development Research (www.ijedr.org), Vol.6, Issue 6, June-2021, page no.1 - 6, Available at: <http://www.ijedr.org/papers/IJEDR2106001.pdf>
- [10] BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, flusserstudies, Volume 30, June 2021,Page No:1068-1080, Available at: <https://flusserstudies.org/archives/801>
- [11] BHADRAPPA HARALAYYA, P.S.AITHAL, STUDY ON PRODUCTIVE EFFICIENCY OF FINANCIAL INSTITUTIONS, International Journal of Innovative Research in Technology, Volume 8, Issue 1, June-2021 ,Page no: 159 – 164, Available: [http://ijirt.org/master/publishedpaper/IJIRT151514\\_PAPER.pdf](http://ijirt.org/master/publishedpaper/IJIRT151514_PAPER.pdf)
- [12] BHADRAPPA HARALAYYA , STUDY OF BANKING SERVICES PROVIDED BY BANKS IN INDIA, International Research Journal of Humanities and Interdisciplinary Studies (www.irjhis.com), Volume: 2, Issue: 6, Year: June 2021,Page No : 06-12, Available at : <http://irjhis.com/paper/IRJHIS2106002.pdf>.
- [13] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANK PERFORMANCE USING CAMEL APPROACH", International Journal of Emerging Technologies and Innovative Research (www.jetir.org | UGC and issn Approved), Vol.8, Issue 5, May-2021, page no 305-314, Available at : <http://www.jetir.org/papers/JETIR2105840.pdf>
- [14] BHADRAPPA HARALAYYA, P.S.AITHAL, ANALYSIS OF BANK PRODUCTIVITY USING PANEL CAUSALITY TEST, Journal of Huazhong University of Science and Technology, Volume 50, Issue 6, June-2021 , Page no: 1 – 16, Available at: [https://app.box.com/s/o71lh776opeypauvzucp9e\\_sntjwur9zf](https://app.box.com/s/o71lh776opeypauvzucp9e_sntjwur9zf)
- [15] BHADRAPPA HARALAYYA, P.S.AITHAL, INTER BANK ANALYSIS OF COST EFFICIENCY USING MEAN, International Journal of Innovative Research in Science, Engineering and Technology (IJIRSET), Volume 10, Issue 6, June-2021 ,Page no: 6391-6397, Available at: [http://www.ijirset.com/upload/2021/june/97\\_INTER\\_NC1.pdf](http://www.ijirset.com/upload/2021/june/97_INTER_NC1.pdf)
- [16] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF TOTAL FACTOR PRODUCTIVITY AND PROFITABILITY MATRIX OF BANKS BY HMTFP AND FPTFP, Science, Technology and Development Journal, Volume 10, Issue 6, June-2021, Page no: 190-203, Available at: <http://journalstd.com/gallery/23-june2021.pdf>
- [17] BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY AGGREGATE LEVEL, Journal of Xi'an University of Architecture & Technology, Volume 13, Issue 6, June- 2021 ,Page no: 296-314, available at: <https://www.xajzkjdx.cn/gallery/28-june2021.pdf>
- [18] Bhadrappa Haralayya, P S Aithal, "ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY DISAGGREGATE LEVEL", International Journal of Creative Research Thoughts (IJCRT), Volume.9, Issue 6, June 2021, pp.b488-b502, Available at :<http://www.ijcrt.org/papers/IJCRT2106187.pdf>
- [19] Haralayya B. Importance of CRM in Banking and Financial Sectors Journal of Advanced Research in Quality Control and Management 2021, 6(1): 8-9
- [20] Haralayya B. How Digital Banking has Brought Innovative Products and Services to India. Journal of Advanced Research in Quality Control and Management 2021; 6(1): 16-18
- [21] Haralayya B. Top 5 Priorities That will Shape The Future of Retail Banking Industry in India. Journal of Advanced Research in HR and Organizational Management 2021; 8(1&2): 17-18.
- [22] Haralayya B. Millennials and Mobile-Savvy Consumers are Driving a Huge Shift in The Retail Banking Industry. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 17-19



- [23] Haralayya B. Core Banking Technology and Its Top 6 Implementation Challenges. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 25-27
- [24] Nitesh S Vibhute ; Dr. Chandrakant B. Jewargi ; Dr. Bhadrappa Haralayya . "Study on Non-Performing Assets of Public Sector Banks" Iconic Research And Engineering Journals Volume 4, Issue, 12 June 2021, Page 52-61 Available at <https://irejournals.com/formatedpaper/1702767.pdf>
- [25] Haralayya, Dr. Bhadrappa and Saini, Shrawan Kumar, An Overview on Productive Efficiency of Banks & Financial Institution (2018). International Journal of Research, Volume 05 Issue 12, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837503>
- [26] Haralayya, Dr. Bhadrappa, Review on the Productive Efficiency of Banks in Developing Country (2018). Journal for Studies in Management and Planning, Volume 04 Issue 05, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837496>
- [27] Basha, Jeelan and Haralayya, Dr. Bhadrappa, Performance Analysis of Financial Ratios - Indian Public Non-Life Insurance Sector (April 30, 2021). Available at SSRN: <https://ssrn.com/abstract=3837465>.
- [28] Haralayya, Dr. Bhadrappa, The Productive Efficiency of Banks in Developing Country With Special Reference to Banks & Financial Institution (april 30, 2019). Available at SSRN: <https://ssrn.com/abstract=3844432> or <http://dx.doi.org/10.2139/ssrn.3844432>
- [29] Haralayya, Dr. Bhadrappa, Study on Performance of Foreign Banks in India (APRIL 2, 2016). Available at SSRN: <https://ssrn.com/abstract=3844403> or <http://dx.doi.org/10.2139/ssrn.3844403>
- [30] Haralayya, Dr. Bhadrappa, E-Finance and the Financial Services Industry (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844405> or <http://dx.doi.org/10.2139/ssrn.3844405>
- [31] Haralayya, Dr. Bhadrappa, E-payment - An Overview (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844409> or <http://dx.doi.org/10.2139/ssrn.3844409> .
- [32] Bhadrappa Haralayya . "Customer Satisfaction at M/s Sindol Bajaj Bidar" Iconic Research And Engineering Journals, Volume 4 ,Issue 12, June 2021, Page 157-169 Available at: <https://irejournals.com/formatedpaper/1702792.pdf>
- [33] Bhadrappa Haralayya . "Ratio Analysis at NSSK, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 170-182 Available at: <https://irejournals.com/formatedpaper/1702793.pdf>
- [34] Bhadrappa Haralayya . "Financial Statement Analysis of Shri Ram City Union Finance" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 183-196 Available at: <https://irejournals.com/formatedpaper/1702794.pdf>
- [35] Bhadrappa Haralayya . "Employee Job Satisfaction at Big Bazaar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 197-206 Available at: <https://irejournals.com/formatedpaper/1702795.pdf>
- [36] Bhadrappa Haralayya . "Effect of Branding on Consumer Buying Behaviour at Vijay Bharat Motors Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 207-222 Available at: <https://irejournals.com/formatedpaper/1702796.pdf>
- [37] Bhadrappa Haralayya . "Study on Customer Perceptions Guru Basava Motors, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 223-231 Available at: <https://irejournals.com/formatedpaper/1702797.pdf>
- [38] Bhadrappa Haralayya . "Study on Loans and Advances for DCC Bank Main Branch Nayakaman, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 232-242 Available at: <https://irejournals.com/formatedpaper/1702798.pdf>

- [39] Bhadrappa Haralayya . "Work Life Balance of Employees at Karanja Industries Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 243-254 Available at: <https://irejournals.com/formatedpaper/1702799.pdf>
- [40] Bhadrappa Haralayya . "Working Capital Management at TVS Motors, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 255-265 Available at: <https://irejournals.com/formatedpaper/1702800.pdf>
- [41] Haralayya, Dr. Bhadrappa, Testing Weak Form Efficiency of Indian Stock Market – An Empirical Study on NSE (April 30, 2021). Emerging Global Strategies for Indian Industry (ISBN: 978-81-910118-7-6), 2021, Available at SSRN: <https://ssrn.com/abstract=3837488>
- [42] Haralayya, Dr. Bhadrappa, Top 10 Ways to Improve the Communication Skills (JUNE 20, 2016). Available at SSRN: <https://ssrn.com/abstract=3844410> or <http://dx.doi.org/10.2139/ssrn.3844410>
- [43] Haralayya, Dr. Bhadrappa, Multi-Inter-Trans Disciplinary Research Towards Management and Commerce (July 25, 2016). Available at SSRN: <https://ssrn.com/abstract=3847404>