

CHAPTER 3

REVIEW OF LITERATURE

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3.1 INTRODUCTION

To make the Research work exhaustive, it is necessary to review the previous research work already done in that particular field. To get the experience of the research and to find out what has been done till now and what is lacking, the researcher should review various books, dissertations, thesis, articles, and newspaper issues. This process is known as the Review of Literature. Here, the researcher has reviewed various books, articles, thesis and dissertations on the subject of Banking and Advertising . The review of literature presented below.

3.2 REVIEW OF LITERATURE

1.	Title	A comparative study on marketing of Banking products and customer services and satisfaction level in Gujarat.
	Type of Area	Ph.D.
	Year	2011
	Institution/Place	Rajkot. Saurashtra University, Department Of Business Management
	Researcher/Author	Reena Malli
	Guide	Dr. Pratapsinh. Chauhan
	Review	The researcher aimed to investigate and compare the marketing efforts intensiveness of public, private and cooperative banks in Gujarat. The study is also the eye opener for the banks to understand the evaluation criteria of customers for them which provides the guideline to have full customers' satisfaction and to reconnect with their customers. The findings indicate the differences in public, private and cooperative bank's marketing efforts majorly in the products and services offerings and its communication through promotional efforts. It was also found that the impact of gender, occupation and educational qualification is much more on the customer's expectation and perception about the banks that leads variation in their satisfaction level for the different bank categories.
2.	Title	Service Quality Indicators For Business Support Services
	Type of Area	Ph.D.
	Year	August 2009
	Institution/Place	University College London
	Researcher/Author	Hermen Jan van Ree

	Review	The customer organisations have significantly lower perceptions of the service quality they receive than do supplier organisations for competitiveness, collaboration, accessibility and competence. In addition, customer perceived performance is significantly lower than customer perceived importance for eight of the nine service quality dimensions. As per findings of the research, for customer organisations, the empirical findings can be used to develop a framework of Service Quality Indicators, which can be used for monitoring and benchmarking service quality perception. For supplier organisations, the findings can be used for resource allocation decisions for improving service quality, customer satisfaction and ultimately purchase intentions.
3.	Title	Effects of Sales Promotions on Consumer Preferences and Brand Equity Perception: with specific reference to FMCG Products
	Type of Area	Ph.D.
	Year	February 2011
	Institution/Place	Rajkot. Saurashtra University, Department Of Business Management
	Researcher/Author	Vaishnani Haresh
	Guide	Dr. Sanjay J. Bhayani
	Review	The researcher opined that there is a difference between consumer preference of cash discount and free gift as sales promotion schemes. Also, consumers prefer cash discount as a sales promotion schemes compare to free gift as a sales promotion scheme. The researcher found that consumer deal proneness differs according to marital status.

		Furthermore, it is also proved that married are more deal prone as compared to Unmarried. Moreover, brand equity perception differs according to employment categories. It is concluded that male prefers the newspaper and point of purchase material as a source to know sales promotion schemes over female.
4.	Title	Effects Of Cable Television On Women In Pakistan: A Comparative Study Of Heavy And Light Viewers In Lahore
	Type of Area	M. Phil
	Year	2007
	Institution/Place	Department Of Mass Communication Lahore College For Women University Lahore, Pakistan
	Researcher/Author	Anjum Zia
	Guide	Mughees-ud-Din
	Review	The general findings revealed that the majority of respondents were aged 31 to 40 years, belonged to the middle and upper middle class, were graduates but unemployed, and were heavy viewers. Majority respondents had cable connection for the last two years, indicating increasing popularity of cable television in Lahore, also making it the main source of entertainment. There is no link between demographic characteristics and consumption patterns. However, the respondents complained that men had more rights to watch cable television than women.
5.	Title	Impact of advertising on sales volume of a product
	Type of Area	Ph.D.
	Year	December 2011
	Institution/Place	Nigeria. HAMK University of Applied Science

	Researcher/Author	Adekoya Olusola Abiodun
	Review	The major aim of the researcher was to demonstrate the impact of advertising on the sales and profit of a business organization taking Starcomms Plc as a case. Advertising campaigns obviously informed by depressed consumer demand, thrive by persuading the consumer on the need for consumptions. In research, more than half of the respondents described advertising as a channel of information from the manufacturer to the consumers. As per research findings, no matter how successful a product or service is for a company and regardless of the edge the company has in the industry, advertising is a must and should be a continuous activity.
6.	Title	Advertising Theories and Models – how well can these be transferred from text into reality?
	Type of Area	M.Phil.
	Year	2007
	Institution/Place	University of Halmstad, Faculty of Economics and Technology, Strategic Marketing
	Researcher/Author	Linda Karlsson
	Guide	Joakim Tell
	Review	The study has focused on finding out if there are any traces of the theories and models in the organisations advertisements. The models aim to point out the different steps that an advertisement has to take a customer through before purchase, and this study has examined if the organisations advertisements has succeeded with this. Advertising descends from marketing communications and to create a good advertisement the process must work from the beginning. For advertising to be successful, the

		literature claims that the organisation must be aware of the whole process.
7.	Title	Promoting Banking Services And Products
	Type of Area	Ph.D.
	Year	2011
	Institution/Place	Bucharest. National Institute Of Economic Research. Romanian Academy
	Researcher/Author	Valeria Arina
	Review	Information obtained by researcher allows him to say that in general, consumer reviews of the impact on their promotion of modern technologies, that the banks enjoy a positive image among consumers regarding the promotion online. Implementation and development of technological innovations offers both banks and customers many advantages like saving time, staff orientation to consulting activities, diversification of products and services enhance the effectiveness, increase efficiency and competitiveness of banking. For customer saving time, convenience in managing accounts, both in country and abroad, performing real-time transactions, lower fees than those charged to the bank teller, but higher interest rates and deposits Internet banking.
8.	Title	Internet Banking And Customer Acceptance: The Indian Scenario
	Type of Area	Ph.D.
	Year	2007
	Institution/Place	Kerela. Cochin University Of Science and Technology
	Researcher/Author	Sudeep. S
	Guide	K.C. Sankaranarayanan
	Review	From the findings of research it is clear that the

		customer's attitude towards the internet banking is formed after consideration of the advantages like security issues and privacy concerns. Customers subjective can be formed after taking into the opinion of approving group like colleagues and friends.
9.	Title	Stereotyping Of Women In Television Advertisements
	Type of Area	M.B.A.
	Year	August, 2003
	Institution/Place	M.C. M.S., Mass Communication, University of Pune, India,
	Researcher/Author	Vaishali Shrikhande
	Review	This study examined the portrayal of women in television commercials and documented the stereotypes associated with women in today's television commercials. Content analysis was chosen as a method of inquiry for this study. Two hundred and twenty six advertisements were recorded from the three chosen networks, ABC, CBS and NBC. No local advertisements or public service announcements were included in the sample. The study provides evidence that the stereotypes associated with women is lessening. The study provides evidence of the emergence of a new trend in some cases toward portraying women and men as equals.
10.	Title	The Impact of Internet on The Service Quality In The Banking Sector
	Type of Area	M.B.A.
	Year	2007
	Institution/Place	Lulea University Of Technology, Business Administration and Social Science Department

	Researcher/Author	Chun Wang, Zheng Wang
	Review	The result of the study shows that the Internet is a convenience tool available and it has a positive attitude on customer perceived banking services and the service quality has been improved since the advent of the Internet. The study suggests the bank managers to focus on the dimensions like reliability, responsiveness, security, communication and access to improve service quality as per its relative importance since the Internet has been introduced.
11.	Title	Standard Chartered Bank: Women on Corporate Boards in India 2010
	Type of Area	Research Article
	Year	September 2010
	Institution/Place	Community business, Cranfield University, School of Management
	Researcher/Author	Aparna Banerji & Shalini Mahtani
	Review	The research bank, Standard Chartered Bank, which has partnered with Community Business for many years is encouraging discussion and raising awareness of the need for greater diversity and inclusion in Asia. It also acts as a catalyst for discussion in and amongst corporate India on the need for greater gender diversity at senior levels. Their aspiration has a true meritocracy in corporate India, allowing each person regardless of gender or background, to achieve their full potential.
12.	Title	The Value Of Banner Advertising On The Web
	Type of Area	M.B.A.
	Year	December 2006
	Institution/Place	Clyde Bentley
	Researcher/Author	University of Missouri, Columbia: Missouri School of Journalism Strategic Communications

	Review	As per researcher banner ads have also changed notably with improvements in technology. The first banner ads were nothing more than static graphic images. Improvements in bandwidth and technology have encouraged a newer type of banner ad, the “rich media” banner ad. These ads have the capability of including video, audio, and interactivity. However, most banner ads continue to utilize Java since there are still some technological issues keeping rich media banner ads from being widely adopted.
13.	Title	How magazine advertising works
	Type of Area	Book Review
	Year	2009
	Institution/Place	Midelney House, Fairfield Lane West End, Woking, Surrey GU24 9QX
	Researcher/Author	Guy Consterdine
	Review	The book contains need to apply more widely to magazine advertising campaigns the disciplines of monitoring against pre-determined objectives. This applies both to magazine-only campaigns and also mixed-media campaigns which feature magazines as a substantial part of the mix. Successful examples of both types of campaign are cited. Case studies of effective magazine advertising are presented in summarised form as a learning resource, within headings for: - different criteria of effectiveness - magazine-only and mixed-media strategies. They represent a variety of data collection methods, and single- and multiple-brand examples.
14.	Title	Do Display Ads Influence Search? Attribution and Dynamics in Online Advertising
	Type of Area	Research Article

	Year	February 2013
	Institution/Place	Journal of Competitiveness, Vol.2, pp. 132-138
	Researcher/Author	Pavel Kireyev, Koen Pauwels and Sunil Gupta1
	Review	<p>The researcher admits, as firms increasingly rely on online media to acquire consumers, the marketing managers feel comfortable justifying higher online marketing spend by referring to online metrics such as click-through rate (CTR) and cost per acquisition (CPA). However, these standard online advertising metrics are plagued with attribution problems and do not account for dynamics.</p> <p>The researcher concluded that display ads vitally increase search conversion. Both search and display ads also exhibit significant dynamics that improve their effectiveness and ROI over time. Finally, in addition to increasing search conversion, display ad exposure also increases search clicks, thereby increasing search advertising costs. Although display benefits from attribution, the strong dynamic effects of search call for an increase in search advertising budget share by up to 36% in our empirical context.</p>
15.	Title	Banking on Women: opening up access to finance for women
	Type of Area	Research Article
	Year	June 2013
	Institution/Place	Government Office Equities, pp. 6-21
	Researcher/Author	Jo Swinson
	Review	The researcher has highlighted that identified areas in relation to women and lending which need to be recognised, and would benefit from sustained action to tackle the issues are firstly, transparency which is important in order to reassure women that lending is

		not done in a discriminatory way. Secondly, information, targeted and tailored information which will help to ensure women in business and women who are pregnant or on maternity leave can make the right decisions for them when applying for a business loan or mortgage. Thirdly, Outreach which aimed specifically at business women to help break down perceived barriers. Fourthly, Inclusivity for ensuring gender equality is embedded into everyday business practice. Supporting front-line staff to identify emerging growth sectors by recognising potential for business loans and mortgages for women.
16.	Title	Advertising management influence effectiveness of online advertising: A study of white-collar workers in online advertising context.
	Type of Area	Research Article
	Year	2010
	Institution/Place	University of Halmstad, School of Business and Engineering
	Researcher/Author	Jin Ma, Handan Liu
	Review	The researcher has focused on how advertising management influence the effectiveness of online advertising. The quantitative research strategy is applied in the research. Based on the questionnaires of white-collar workers, the empirical data was collected. The conclusion drawn from this study is that there is clear evidence that good management will improve cognitive, affective and cognitive degree of consumer behaviour.

17.	Title	The Moderating Influence of Advertising Context on Ad Repetition Effects: The Role of Amount and Type of Elaboration
	Type of Area	Research Article
	Year	June 2007
	Institution/Place	Journal Of Consumer Research Incorporation, Vol. 34, pp. 168-188
	Researcher/Author	Prashant Malaviya
	Review	Although several advertising studies report that message repetition leads to favourable evaluation of the advertised brand, a surprisingly large number of studies fail to find this repetition effect. The researcher investigated the influence of the advertising context in which the advertisement is presented on the repetition effect. The ad context, along with the ad content and individual differences in expertise, are found to influence the type of elaboration a message receives. Message repetition affects evaluation when the additional exposures facilitate the complementary generation of these two types of elaboration of the ad message. When either type of elaboration dominates or when the message recipient spontaneously generates the impoverished type of elaboration, the effect of ad repetition is not observed. These findings provide evidence for the distinct influence on evaluation of the amount and type of elaboration that an advertising message receives.
18.	Title	Evaluation of Effectiveness of Marketing Communication mix element in Nigerian Service Sector
	Type of Area	Research Article
	Year	2012

	Institution/Place	International Journal of Computational Engineering & Management, Vol. 15 Issue 6, p.18
	Researcher/Author	Kola and Akinyele
	Review	The researcher states that creating effective communication with customers is the most important aspect in services marketing. The effectiveness of advertising and personal selling practices of Nigerian service sector in communicating with its customers with the aim of finding solutions to improve the existing communication and customer satisfaction was accessed. Five parameters 1) Providing Information 2) Creating Awareness 3) Changing Attitude 4) Building company Image and 5) Enforcing Brand Loyalty were considered in the study. The research revealed that both these elements are moderately effective in providing information, creating awareness and changing attitude whereas ineffective in building company image and enforcing brand loyalty.
19.	Title	Can Market Power be Estimated
	Type of Area	Research Analysis
	Year	1995
	Institution/Place	Review of Industrial Organization, Vol. 10, pp. 465-485
	Researcher/Author	Hyde and Perloff
	Review	Researcher demonstrates the strengths and weaknesses of Panzar-Rosse, Hall and structural approaches for measuring competition using stimulation experiments. This paper demonstrates that the Hall results are very sensitive to deviations from constant return to scale and for decreasing returns to scale, it gives a consistent overestimates.

		For increasing return to scale, it leads to underestimates. Hence, it cannot estimate market power without additional information. Structural models gave consistently good results with random errors which were higher than that observed in manufacturing experiments. The use of a more flexible functional form, such as the Translog, substantially reduces the ability to determine non-competitive market structures due to loss of efficiency in estimation. The significant drawback of structural models according to the authors was that it would require extensive experimentation with specifications. Panzar Rosse model is the easiest method to use but stimulation experiments showed that it was not able to differentiate between collusion and competition.
20.	Title	Marketing Bank Products
	Type of Area	Research Article
	Year	2004
	Institution/Place	IBA Bulletin, p.23
	Researcher/Author	N. Gurumurthy
	Review	The research asserts that technology today is claimed to be a ‘leveler’ and not a ‘differentiator’. After the ‘wow’ feelings die down, technology would become a must for most clients. Banking products can be easily copied and replicated by competitors unlike manufactured products. It is also not a viable model for marketers to compete on price. The solution, therefore, would lie in effective application of marketing strategies.
21.	Title	Customer Relationship Management in Banks with special reference to Bangladesh.
	Type of Area	Research Article

	Year	2009
	Institution/Place	Southwest Review of International Business Research, Vol.19, (1)
	Researcher/Author	Wise, Victoria and Ali, Muhammad Mahboob
	Review	The researcher highlighted that banks want to invest in ATMs to reduce branch cost since customers prefer to use them instead of a branch to transact business. The financial impact of ATMs is a marginal increase in fee income substantially offset by the cost of significant increases in the number of customer transactions. The value proposition however, is a significant increase in the intangible item "customer satisfaction". The increase translates into improved customer loyalty that in result in higher customer retention and growing organization value. Internet banking is a lower-cost delivery channel and a way to increase sales. Internet banking services has become one of the most important factors in the business economy today.
22.	Title	The Power Of TV: Cable Television And Women's Status In India
	Type of Area	Research Article
	Year	September 2008
	Institution/Place	International Business Research, Vol.19, (1), pp-223-244.
	Researcher/Author	Robert Jensen and Emily Oster
	Review	The researcher concluded that the introduction of cable television improves the status of women. It indicated women report lower acceptability of spousal abuse, lower son preference, more autonomy and lower fertility. Moreover, cable is associated with increases in school enrolment which itself is an indicator of

		increased women's status and decision-making authority within the household. Thus, programs to provide televisions, such as the large program currently underway in Tamil Nadu, may in fact have vital implications for important development priorities.
23.	Title	Guidelines For Advertising And Marketing Of Financial Products
	Type of Area	Book Review
	Year	2014
	Institution/Place	FSC Mauritius, Guidelines for Advertising and Marketing of Financial Products
	Researcher/Author	Financial Service Commission, Mauritius
	Review	The Financial Services Commission has developed the Guidelines to help Promoters comply with the requirements of section 31 of the Financial Services Act 2007 and to ensure that Promoters do not engage in misleading or deceptive conduct which may damage the good repute of Mauritius as an international financial centre. Promoters are advised to seek professional advice regarding their advertising and marketing materials. The Guidelines provide the minimum standard and in conjunction with the provisions of the relevant Acts.
24.	Title	A Study on Impact of Visual Media Advertisements on Women Consumers Buying Behaviour in Chennai City.
	Type of Area	Research Article
	Year	2012
	Institution/Place	International Journal of Multidisciplinary Research, Vol.2 Issue 2.
	Researcher/Author	T. Ravikumar
	Review	As per the researcher the attitude towards

		advertising has been ever changing at a rapid pace with diversifications and dynamism. The advertiser, the agency, the media and the consumers view advertising according to their desires, expectation and opportunities. Therefore, advertising is not considered as a secondary business activity, but has come to be accepted as a supportive service and a contributory input for diversified growth. The researcher has made an attempt to study about impact of visual media advertisements on women consumers buying behaviour.
25.	Title	Effectiveness of Advertising
	Type of Area	Book Review
	Year	2005
	Institution/Place	New Delhi. Sonali Publications
	Researcher/Author	U.C. Pantaik, A. Suresh and C. Patnaik
	Review	The research study is a compendium of promotion mix and advertising effectiveness on television channels in India. The promotion being most important form of marketing. In all fairness, this book is useful for marketing fraternity, advertisers, captains of industry and trade. Television has ushered in a new era of awareness and information explosion. Indian advertisers create a plethora of brand personalities and it also made it possible to directly communicate with the average middle-class Indian families. The Indian market witnessed a phenomenal growth in the number of brands catering to the market place.
26.	Title	Marketing of Services
	Type of Area	Book Review
	Year	2014
	Institution/Place	India. Sublime Publications.

	Researcher/Author	Ravi Aggarwal
	Review	The book has a consistency of designs that are innovative, with aesthetic appeals and helping Indian students as it contains elements of research, project work, and academic exercises. It covers basic difference between products and services and classification of different models. The examination of importance of relationship marketing in services and marketing planning and strategy, service buying behaviour and customer relationship management is ushered. The comprehensive services exclusively and lucidly explain the basic concepts of service marketing and fill a long standing need of marketing of services.
27.	Title	Services Marketing
	Type of Area	Book Review
	Year	2011
	Institution/Place	Mumbai. Himalaya Publishing House
	Researcher/Author	S.M. Jha
	Review	The book Quality is considered the critical factor in the services marketing mix. Consistent service quality is difficult to achieve because precise specification for development and delivery are harder to establish and maintain than in manufacturing. The core service often becomes a commodity as a service industry matures. Consumers expect the firm to be competent in providing the core service. The result of that services are very labour-intensive, which limits economies of scale. Service must be personally produced and customised to meet the needs of each consumer. The book reveals the key ingredients for competitive succession in various sector of the service economy,

		how to meet and exceed customers expectations.
28.	Title	Art and Science Of Advertising
	Type of Area	Book Review
	Year	2004
	Institution/Place	Jaipur. RBSA Publishers
	Researcher/Author	K. Chandrakandan, Noorjehan A.K.A Hanif, N. Balasubramani, C.Karthikeyan
	Review	Advertising indicates the desire for buying or bring attitudinal change in the customer's point of view in relation to any product. Marketers of tomorrow perhaps have to face unprecedented challenges without advertising. The book represents the comprehensive coverage of the basic and advanced concepts of advertising which stimulates the reader interest. The advertising is recognised as both art and science, and the latest information concerning the existing field of advertising.
29.	Title	Advertising and Sales Management
	Type of Area	Book Review
	Year	2014
	Institution/Place	New Delhi. ASTHA Publishers and Distributors
	Researcher/Author	Sanjeev Dhavan
	Review	The book of advertising messages are usually paid including mass media such as newspaper, magazines, television commercial, radio advertisement and so on. Non profit organizations may rely on free modes of persuasion, like public service announcement (PSA).The book takes into consideration the different academic aspects for studying marketing and sales management in universities and management institutes. It emphasis that sales management is a business discipline which is focused on the practical application of sales

		techniques and the management of the firm's sales operations.
30.	Title	Rural women's access to financial services: credit, savings and insurance.
	Type of Area	Research Article
	Year	March 2011
	Institution/Place	The Food and Agriculture Organization of the United Nations, ESA Working Paper No. 11-07
	Researcher/Author	Diana Fletschner and Lisa Kenney
	Review	Researcher details the new products and service delivery models introduced to concentrate on some of the constraints faced by women. It includes technical innovations that improve an access to existing financial services and changes in product design to better tailor products to women's preferences and constraints, and the development of new products such as micro insurance. The scope of the book is most in this field, since it does not restrict itself to the management of marketing communication from a business perspective.
31.	Title	Marketing Communication Principles and Practice
	Type of Area	Book Review
	Year	2001
	Institution/Place	London and New York, Routledge, Taylor and Francis Group
	Researcher/Author	Richard J. Varey
	Review	The book forwards the entire marketing mix as communicative and a particular set of communication behaviour operated. Marketing is seen as an algorithm for exploiting opportunities to further the productive adoption and diffusion of ideas. The book represents the comprehensive holistic framework for the management of integrated

		marketing communication programmes.
32.	Title	Sales and Advertising Management
	Type of Area	Book Review
	Year	2005
	Institution/Place	New Delhi. Indus Valley Publications
	Researcher/Author	G.S. Sudha
	Review	The book The sales managers are regarded as ‘leading edge’ of their companies. The sales drive the product to the customers towards the product at the point of sale. Without advertising the products or services cannot flow to the distributors or sellers and on to the consumers. A successful national economy depends on advertising promoting sales so that factory production is maintained and the money liquidates in economy. When this process stops there is recession. The book provides complete coverage of sales and advertising management including Advertising communication system, Internet Advertising and Public Relations in Marketing.
33.	Title	E-banking Functionality and Outcomes of Customer Satisfaction:
	Type of Area	Research Article
	Year	2011
	Institution/Place	International Journal of Marketing Studies, Vol. 3, No. 1
	Researcher/Author	Ala`Eddin Mohd Khalaf Ahmad, Hasan Ali Al-Zu`bi
	Review	The researcher opined the adoption of e-banking functionality and investigated the impact of e-banking on the outcomes of customer satisfaction namely, loyalty and positive WOM within the Jordanian Commercial Banks. It has been found that the adoption of e-banking had a positive effect on

		Jordanian Commercial Bank customers' satisfaction, loyalty, and positive WOM. The research makes key recommendations towards enhancing current online financial services delivery.
34.	Title	The influence of banking advertising on bank customers, an examination of Greek bank customers' choices.
	Type of Area	Research Article
	Year	2008
	Institution/Place	Banks and Bank Systems, Volume 3.
	Researcher/Author	Greece, John Mylonakis
	Review	The selection of banking advertising methods and means depends on a bank's target group. The scope of this paper is to examine the relationship between bank advertising and the needs of a bank customer in Greece and its possible influence on potential customers to select their banks. The survey collected 260 questionnaires to provide the empirical dataset for technical inquiry based on descriptive statistics and correlation analysis. The research demonstrated the issue of customer's indifference to advertising in their decision to cooperate with a bank. Advertising is not the determinant factor in their final choice. Selecting a banking institution is based on the traditional products and services it offers. However, its existence is a prerequisite, as it verifies a bank's critical presence in the market and plays an important role in customers' choices. The examination of a banking institution is made based on price and product-related criteria and not promotion.

35.	Title	Impact of television advertising on buying behaviour of women consumers (With special reference to FMCG Products), Chandrapur city.
	Type of Area	Research Article
	Year	March. 2013
	Institution/Place	International Journal of Business and Management Invention, Volume 2 Issue 3
	Researcher/Author	Geeta Sonkusare
	Review	The researcher opines that television advertising is a very effective tool of communicating message to its target audience as it has the ability to combine visual & audio communication and thus it makes advertisements an important medium to make people aware of any products. There are different products which the women consumers used, in that the FMCG products they select after getting information about those particular products. As per research findings, though the different media spread awareness but television advertising plays a vital role in buying behaviour of women consumers.
36.	Title	The Role of Advertising in Consumer Decision Making.
	Type of Area	Research Article
	Year	Dec. 2013
	Institution/Place	IOSR Journal of Business and Management, Volume 14, Issue 4
	Researcher/Author	Dr. D. Prasanna Kumar & K. Venkateswara Raju
	Review	Advertising is a form of communication intended to convince an audience to purchase or take some action upon products, information or services. The purchase process is a decision making process under risk. The researcher investigated the relationship between independent variables which are emotional

		response with attitudinal and behavioural aspect of consumer buying behaviour, by the responses of 110 respondents. The researcher has found that advertisements will be able to change the opinion of the customers about the product and Customers are likely to watch more of the ads which affect their opinion.
37.	Title	Marketing Communication Strategies of Public and Private Sector Banks- A Comparatively Analysis
	Type of Area	Research Article
	Year	November 2012
	Institution/Place	International Journal of Computational Engineering & Management, Vol. 15 Issue 6
	Researcher/Author	Ms. Manisha
	Review	The research is exploratory in nature and two banks namely ICICI & SBI in the private and public sector respectively were selected with the target areas of Karnal and Kurukshetra districts of Haryana. A non-probability sampling technique was used of 50 respondents from each bank spread over two districts with 25 each. As per the research findings there is difference between the sales promotion strategy adopted by public and private sector Banks. Likewise, the position for the interaction effect in the case of sales promotion strategy. As per study the private sector banks are more involved in sales promotion.
38.	Title	Effect of Advertisements on Awareness and Knowledge of Urban Homemakers
	Type of Area	Research Article
	Year	2010
	Institution/Place	Ludhiana. Department of Family Resource Management, PAU. Stud Home Comm Sci, 4(3)

	Researcher/Author	R. Bakhshi, I. Quadri, M. Sidhu and P. Sandhu
	Review	The researcher has conducted the study to highlight the main decision-makers in the process of buying of the household goods with the objective of satisfaction of family's needs and wants. The research findings explicit that the function of advertising is to make the potential audience aware of the existence of the product, service or idea, which would help fulfil their needs and spell out the differential benefits in a competitive situation. Also it can be argued that advertising creates a consumer culture in which buying the exciting new products becomes the foundation of the society's values, pleasures and goals.
39.	Title	Impact Of Gender On Consumer Purchase Behaviour.
	Type of Area	Research Article
	Year	2009
	Institution/Place	ABHINAV, National Monthly Referred Journal Of Research In Commerce & Management. Volume No.1, Issue No.9.
	Researcher/Author	Swarna Bakshi
	Review	Men and women due to their different upbringing and socialization along with various other social, biological and psychological factors depict different types of behaviour at various situations. Whether it is decision making in personal life or professional life, whether it is about shopping or eating, both the genders are completely different at every stage of decision making. Right from need recognition through the evaluation of alternatives to the post purchase behaviour, men and women work differently with different types of stimuli and

		different parameters of evaluations. Women seem to have satisfaction and find pleasure while they shop whereas men appear to be more disdain towards shopping. In this paper an attempt is made to study these differences at various levels of purchase decision.
40.	Title	What Makes an Effective Advertising for a Man or a Woman?
	Type of Area	Research Article
	Year	2010
	Institution/Place	Journal of Communication, Vol. 1(1) p.8
	Researcher/Author	Alexander N. Ifezue
	Review	The researches highlight the factors that make for effective gender advertising as well as the relevance of sex in advertising in southern African culture. While research the perceptual differences were observed on how men and women process information. Finally, researcher concluded that unlike women, men appear not pay close attention to nutritional value of what they consume. In addition, the portrayals of women and men's roles in advertising as well as the disposition to the use of sex appeal strategies in advertising differ in various cultures. At last, men tend to be valued by what they think, while women tend to be valued by what they look like. For ads to be effective for a man or a woman, it is significant to consider and realize the factors identified, although they are by no means exhaustive.
41.	Title	The Evolution Of Banking In India
	Type of Area	Research Article
	Year	2012
	Institution/Place	Avishkar – Solapur University Research Journal,

		Vol. 2, pp. 2-9
	Researcher/Author	Amol Gajdhane
	Review	The article is about the very well explored birth of flourishing industry. As per researcher very few people buy their homes in all-cash transactions. Majority of them need a credit in form of loans, to make such a large purchase. In fact, many people need financial support from bank to fulfil the financial requirement. The world as we know it wouldn't run smoothly without credit and banks to issue it.
42.	Title	Issues and Challenges of Electronic Payment Systems
	Type of Area	Research Article
	Year	December 2013
	Institution/Place	International Journal for Research in Management and Pharmacy. Vol. 2, Issue 9
	Researcher/Author	Rachana and Priyanka Singh
	Review	The research indicates that E-payment systems have received different acceptance level throughout the world; some methods of electronic payments are highly adopted while others are relatively low. The study aimed to identify the issues and challenges of electronic payment systems and offers some solutions to improve the e-payment system quality. Issues are not accepting easily because of lack of security in changing business environment. Online payment system requires improvement of information technology. The failure of electronic payment system is depend on the factor that it neglects the needs of users and the market.

43.	Title	Impact of Brand Loyalty on Buying Behaviour of Women Consumers for Beauty Care Products- Delhi Region
	Type of Area	Research Article
	Year	2013
	Institution/Place	Global Journal of Management and Business Studies, Volume 3, Number 7, pp. 817-824
	Researcher/Author	Anjali Sharma, Shruti Bhola, Shweta Malyan and Neha Patni
	Review	The researcher studied consumer buying behaviour which is very decisive aspect of marketing. Brand loyalty is an upshot of end user conduct. It is exaggerated by consumer's preferences. The steadfast consumers will constantly procure commodity from their favoured brand name, despite the consequences of expediency or value. The findings of this study indicate, quality and price are the two main parameters for which women may switch from one brand to another brand. Brand image is the major cause, which women choose while purchasing beauty product. This research is helpful for marketers to formulate strategy with relation to branding.
44.	Title	The Impact of Information and Communication Technology on Banks' Performance and Customer Service Delivery in the Banking Industry
	Type of Area	Research Article
	Year	March 2012
	Institution/Place	International Journal of Latest Trends in Finance & Economic Sciences, Vol-2 No. 1, pp. 80-90
	Researcher/Author	Alhaji Abubakar Aliyu and Rosmaini Bin HJ Tasmin
	Review	The research indicates that the banking industry

		<p>which is the back bone of every economy and it is confronted with various challenges such as globalisation, deregulation, competition, significant high cost of installing ICT and maintenance. The usage of ICT can lead to lower costs, but the effect on profitability remains inconclusive, owing to the possibility of ICT effects that arise as a result of consistence high demand of skilled work force, issues of increasing demand to meet customer's expectation for customer service delivery, trustworthiness of the information system and competition in financial services.</p>
45.	Title	Marketing Research Services of Banks and their Impact on Perception of Service Users.
	Type of Area	Research Article
	Year	April 2013
	Institution/Place	Institute of Interdisciplinary Business Research, Vol 4, No 12, pp.472-478
	Researcher/Author	Behzad Fakoori Nokandeh, Ahmad Poorhabib, SeyedHossein Seyedi, Majid Niknafs
	Review	The researchers conducted survey to get insight in to the banks customers, banks Services evaluated to determine the impact on customers of bank services marketing. In this study the researcher used a sample of 50 people. In this study he determined that the most effective approach about view of bank customers in marketing takes advantage of the supply services at any time.
46.	Title	Appealing to Women: An Analysis of Print Advertisements in Three Women's Interest Magazines
	Type of Area	Research Article

	Year	2013
	Institution/Place	The Elon Journal of Undergraduate Research in Communications, Vol. 4, No. 2, pp. 91-101
	Researcher/Author	Kelly Beane*
	Review	The purpose of this study was to analyze advertisements in magazines targeting women readers and find the preferred type of appeals advertisers used. Almost 590 respondents were analyzed for advertisements in three women's interest magazines. The survey found that the top three product categories advertised were food and drink, personal care, and laundry and household products. The most frequently used appeals were performance, availability, and contents. The study provided details on the application of the Resnik-Stern Content Classification System and laid the foundation for future studies in advertising appealing to women.
47.	Title	Impact of Television Commercials on the Social and Moral Behaviour of Indian Viewers – Empirical Evidence
	Type of Area	Research Article
	Year	June 2011
	Institution/Place	International Journal of Humanities and Social Science Vol. 1 No. 7, pp. 178-188
	Researcher/Author	Jaspal Singh and Namrata Sandhu
	Review	A researcher analysed the views of 520 respondents, revealed that television commercials undermine social, moral and religious values and negatively influence human behaviour. They violate ethical norms and disrespect the integrity of cultures, the cost of which manifest themselves in the form of degradation of women, sexual preoccupation and

		boost to materialism. Degradation of relationships in Indian families and the misleading and untruthful content of television commercials are yet other points of concern highlighted by the study.
48.	Title	Advertising financial products and advice services
	Type of Area	Research Article
	Year	February 2012
	Institution/Place	Publisher's Advertising Advisory Bureau, Australia, pp. 2-4
	Researcher/Author	Publishers' Advertising Advisory Bureau Inc.
	Review	As per research the viewers to their different upbringing and socialization along with various other social, biological and psychological factors depict different types of behaviour at various situations. Their decision making in personal life or professional life, for about shopping or eating, both the genders are completely different at every stage of decision making. Starting from need recognition through the evaluation of alternatives to the post purchase behaviour, men and women work differently with different types of stimuli and different parameters of evaluations. Women seem to have satisfaction and find pleasure while they shop whereas men appear to be more disdain towards shopping. In this research an researcher has made an attempt to study these differences at various levels of purchase decision.
49.	Title	Gendered Media: The Influence of Media on Views of Gender
	Type of Area	Book Review
	Year	1994
	Institution/Place	Communication, Gender, and Culture, Reprinted with permission of Wadsworth Publishing, a

		division of Thomson Learning
	Researcher/Author	Julia T. Wood
	Review	The research presents a marketing approach to promote banking services by mobilizing deposits. Using primary data obtained from a country-wide survey of 19,000 households, it has identified different segments of the customers which could be tapped by identifying their current and future needs and providing an appropriate range of services. He concluded that there is a need for professionalism and market oriented banking in India. Market-oriented banking will require a new culture, a disciplined, professional, and committed manpower; employees trained for specialized services, specialized branches, strong marketing aggressive selling, and meeting new customer's expectations and cost-effective and efficient services.
50.	Title	Marketing Of Bank Products – Emerging Challenges & New Strategies
	Type of Area	Research Article
	Year	November, 2010
	Institution/Place	JM International Journal of Management Research, pp. 35-43
	Researcher/Author	R.K. Uppal
	Review	The research acknowledges with same limitation that Indian private sector banks and foreign bank's marketing strategies are quite better than public sector banks. On the basis of performance parameters like deposits, advances, interest income, other income and operating profits, the growth in performance is much satisfactory in foreign banks and private sector banks. The research suggests some strategies for the enrichment of bank

		marketing and added that only those banks will survive in the future which will adopt effective and realistic strategy to win the trust of the customer.
51.	Title	Competition in Banking Industry: A Literature Review
	Type of Area	Research Article
	Year	December 2012
	Institution/Place	International Journal of Commerce, Business and Management, Vol. 1, No3, pp. 120-127
	Researcher/Author	Rakesh Arrawatia and Arun Misra
	Review	The researched literature review focuses on the empirical banking literature with established insights from studies of banking competition. It also focuses on assessment of the different methodological approaches on banking competition and review of theories on competition in Banking system. Literature outlines the impact of deregulation and prudential re-regulation on competition and the impact of various factors on competition has been analysed in various developed economies. As per researcher, competition related studies are significant for both the developed and the developing nations to formulate banking regulations and policies. Competition in banking as a research area have been bringing out quality research, however, the developing world lags behind the developed world which can have an impact on the policy by the regulators.
52.	Title	Marketing Approach to Promoting Banking Services
	Type of Area	Research Article
	Year	April-June 1989
	Institution/Place	Vol.14, No. 2, pp. 35-40
	Researcher/Author	Biswa N Bhattacharyay

	Review	In the research Bhattacharyay presents a marketing approach to promote banking services by mobilizing deposits. Using primary data obtained from a country-wide survey of 19,000 households, Bhattacharyay has identified different segments of the customers which could be tapped by identifying their current and future needs and providing an appropriate range of services. He concluded that there is a need for professionalism and market oriented banking in India. Market-oriented banking will require a new culture, a disciplined, professional, and committed manpower; employees trained for specialized services, specialized branches, strong marketing aggressive selling, and meeting new customer's expectations and cost-effective and efficient services.
53.	Title	Recent Trends in Marketing Strategy in Banking Sector
	Type of Area	Research Article
	Year	March 2012
	Institution/Place	IBMRD's Journal of Management and Research, Volume-1, pp. 41-46
	Researcher/Author	Snehal J. Bhatt and Krishna Gor
	Review	The researcher has concluded that with the increased competition and awareness about the banking sectors, customers are now becoming over demanding about the services offered. Banks have also realized that social channels need to be used differently in financial services than with retail or other industry verticals. Social media has been used most prominently for customer service and for the promotion of broad based public relations initiatives. No communication channel is 'free'. While email

		may seem like a far less costly channel to use for reaching customers, the lack of clear targeting and message development may prove costly as customer's opt-out of future communications or simply ignore email messages. Thus, within the banking industry, email has not proven to be as good of a replacement for channels like direct mail as it has been a good supplement for improved results.
54.	Title	Female role stereotypes in print advertising Identifying associations with magazine and product categories
	Type of Area	Research Article
	Year	2009
	Institution/Place	European Journal of Marketing, Vol. 43 No. 11/12, pp. 1411-1434
	Researcher/Author	Emmanuella Plakoyiannaki and Yorgos Zotos
	Review	The study indicates that women in UK magazine advertisements are mainly portrayed in decorative roles and that female role stereotypes vary vitally across magazine types. The findings also suggest that there is an association between product categories and female role stereotypes. The study extends research in the area of female role stereotypes in print advertising by considering the frequency of female role portrayals across different magazine types and investigating the association between product categories and female role stereotypes.
55.	Title	Avoidance Behaviour Of Audience Towards Television Advertisements
	Type of Area	Research Article
	Year	October 2012
	Institution/Place	Asia Pacific Journal of Marketing & Management

		Review Vol.1 No. 2, pp.92-99
	Researcher/Author	S. Saiganesh and R. Parameshwaran
	Review	Impact of advertisements is decided when there is an increase in sales in general. But the other objectives of advertisements like increasing awareness, enhancing the image of the organization, building a strong brand, positioning a brand, creating a new market are all depend upon the creating of attention getting ads. If an advertisement is not watched by an audience all the marketing efforts result in vain. This study focused on the advertisements disliked by audience and the reasons for avoiding the advertisements when they appear in television. The study also focused to identify the ways and reasons for avoiding advertisements.
56.	Title	Factors Affecting Intentions to Use Banking Services in Yemen
	Type of Area	Research Article
	Year	December 2013
	Institution/Place	Journal of Internet Banking and Commerce, vol. 18, no.3, p.12
	Researcher/Author	Khaled Al-Qasa, Filzah Md Isa, Siti Norezam Othman, Munadil K. Faaeq
	Review	The result gathered from the examination and analysis of the sets of variables in the research framework, and the highlighted impact of the variables on the university students' purchase intention offer critical information to bank management and practitioners. This is especially true for management and practitioners to realize and to satisfy students' priorities through bank services. On the basis of the results, the researcher is convinced that cultural belief is the most critical

		aspect in the Yemeni banking system and could even be one of the main barriers that prevent consumers to use banking services.
57.	Title	Gender-Based Retail Bank Choice Decisions in Nigeria
	Type of Area	Research Article
	Year	October 2007
	Institution/Place	Journal of Retail Marketing Management Research, Vol. 1 No.1, pp. 20- 31
	Researcher/Author	Ogenyi Ejye Omar
	Review	The banks in Nigeria determine the factors that are important and relevant to the customer's retail bank choice decisions. By using a survey of retail bank customers, the study evaluated the relative importance attached to retail banks' choice criteria used by male and female customers in Nigeria. The results show that there are some differences in choice factors used by male and female customers in selecting a retail bank for patronage. The recommendation is that bank managers should take both female and male market segments into consideration when making retail bank strategic planning in order to become competitive. The findings can assist retail bank managers in refining their marketing strategies as a means of overcoming the intense competition that exists in the Nigerian banking system.
58.	Title	Targeting Women in Private Banking 2007 : The Life and Pensions Market Guide Series
	Type of Area	Editorial
	Year	March 2007
	Institution/Place	www.datamonitor.com/financial
	Researcher/Author	Data Monitor Report

	Review	The report focuses on two sectors attracting women into the private banking customer base, and recruiting women into private banking as relationship managers. As per the research findings the methods which banks are using to attract female clients and evaluate the reasons behind their interest. It profiles some of the leading competitors in the market, and evaluates some of the more innovative offerings for women that have recently developed. It goes on to evaluate the growth of women as wealth managers, how and why they are being actively recruited, and the reasons why they are succeeding.
59.	Title	Advertising and Firm Value: Mapping the relationship between Advertising, Profitability and Business Strategy in India
	Type of Area	Research Article
	Year	October 2008
	Institution/Place	Journal of Retail Marketing Management Research, Vol. 1 No.1, pp. 21- 31
	Researcher/Author	Anindita Kundu, Prashant Kulkarni and Anantha Murthy
	Review	This study focuses on studying these relationships by seeking to measure the impact of advertisement spending by firms on firm profitability and value as measured by the Q-ratio. A total of 172 firms are taken as the sample size and we find evidence that while the impact is significant in statistical terms, increased advertising has not been able to contribute conclusively in enhancing firm value. Consumers expect value for each penny they spend. At the other end of the spectrum the marketers expect a return on the investment they make (on advertising). This is

		natural given the fact that promotion activities do cost the firms a lot. The return may be in the form of increased profitability and an increase in the firm value.
60.	Title	Retail Banking Customer's Market Segmentation Based on Psychological Factors: Case Study in Islamic Republic of Iran: Bank Mellat
	Type of Area	Research Article
	Year	January 2014
	Institution/Place	Proceedings of 9th International Business and Social Science Research Conference
	Researcher/Author	Hajar Hakimi
	Review	Banks as per their work environment chose different metrics for segmentation. The purpose of this study is to identify the best factors for segmenting retail banking markets and identifying groups of customers that have the same response to a marketing program. For data analysis, factor analysis, cluster analysis and Bartlett's test were used. The cluster was studied about their financial behaviour and banking practices and differences between groups were determined. Finally the groups were compared according to their age, education and gender.
61.	Title	The Reality of the Working Woman
	Type of Area	Editorial
	Year	June 2010
	Institution/Place	White Paper, Meredith
	Researcher/Author	Mya Frazier
	Review	Mya Frazier highlighted that the trend reflects women's centuries-long struggle to achieve an equal playing field. As per her the field is still far from equal—from the persistent pay gap to the

		disproportionate burden on women to manage household chores and childcare. But what is clear is that the sound bite-driven, often superficial portrayal of the working woman does not apply. Women are complex and have nuanced views about work, especially across generations. She celebrates societal advances and her growing role as breadwinner. She wants affirmation of her hard work and her newfound status as an economic force to be reckoned with—yet, she still wants acknowledgement of her traditional values and her role as a mother and homemaker.
62.	Title	The Effects of Digital Media on Advertising Markets
	Type of Area	M.B.A
	Year	2012
	Institution/Place	Duke University Durham, North Carolina
	Researcher/Author	Bradford Colton Lightcap and William Anthony Peek
	Review	The researcher examined the viability of sustained advertising spending in an increasingly digital age. Beginning with print media and through the advent of television, the ad market has seen vast evolution in information consumption. The result has been a creative adaptability by advertisers to keep pace with said change. However, growth in ad spending has not significantly outpaced GDP growth, as documented in the Relative Constancy Hypothesis. Research asserts that both ad spending and consumer expenditure as a percent of GDP remain steady over time. The research focused on whether the advertising claim holds up through the rise of the Internet. How this powerful medium may alter

		traditional advertising trends remains unclear. The answer could have implications for both advertisers and parties that rely on them.
63.	Title	Evidence That Gendered Wording in Job Advertisements Exists and Sustains Gender Inequality
	Type of Area	Research Article
	Year	March 2011
	Institution/Place	Journal of Personality and Social Psychology 10.1037/a0022530, p.21
	Researcher/Author	Danielle Gaucher, Justin Friesen and Aaron C. Kay
	Review	The results of research indicate that job advertisements for male-dominated areas employed greater masculine wording than advertisements within female-dominated areas. There is no difference in the presence of feminine wording emerged across male and female dominated areas. Next, the consequences of highly masculine wording were tested across 3 experimental studies. When job advertisements were constructed to add more masculine than feminine wording, participants perceived more men within these occupations and importantly, women found these jobs less appealing
64.	Title	Gender identity and the consumption of visual images in television advertising
	Type of Area	Research Article
	Year	July 2001
	Institution/Place	Critical Management Studies Conference, Manchester School of Management, UMIST, England
	Researcher/Author	K. Hogg and Jade Garrow
	Review	In the research, the researcher has challenged the tendency to treat gender as a unitary theoretical

		construct and argued for a more differentiated view of how the psychological aspects of gender influence the consumption of advertising. He examined the potential impact of gender identity within consumers' self-schemes on their consumption of advertising. The research findings support the view that there are important differences among individuals in how gender relevant knowledge can be organized and also suggested that respondents with gender linked schemes are likely to bring different information processing strategies while consuming advertising messages.
65.	Title	Exploring the Origins and Information Processing Differences Between Men and Women: Implications for Advertisers
	Type of Area	Research Article
	Year	2001
	Institution/Place	Academy of Marketing Science Review, Volume 2001 (10)
	Researcher/Author	Sanjay Putrevu
	Review	The research highlights on the exploration of the origins of the observed gender differences which provide a critical review of the literature on the information processing differences between males and females and also discussed the major implications of such gender differences for advertising message design.

3.3 RESEARCH GAP

Research Gap shows the difference between existing research and the research presented in this thesis. For the purpose of finding out research gap one has to review existing literature very carefully.

On the basis of review of previous literature, the researcher draws a conclusion that there is a wide gap between previous research work and the research work done by this researcher.

Most of the previous research is done to compare the products and services of Private bank with that of Public bank and Co-operative bank. Even the satisfactory level of customers has been measured but this research does not compare the products and services of various banks. It focuses on the impact of advertisement with regards to banking products and services for bringing banking awareness among women of major cities of Saurashtra region.

The previous research was not gender bias but this research only focus on the impact of advertisement in bringing awareness of innovative products and services of bank on only women. As researcher considers women as great prospect of banking industry to target growth.

Majority of previous research concentrated mainly on any particular mode of advertisement or comparison among Television, Newspaper, Magazine, Radio, and Internet and so on but this research highlights the most awareness bringing mode of advertisement among all, on women especially.