“STUDY OF BANANA BUSINESS TRADERS’ PSYCHOLOGY OF JALGAON DISTRICT (MAHARASHTRA) TOWARDS ADOPTING THE E-MARKETING STRATEGIES”

Sayyed Akhatar Ali1*, Dr. Satish Warpade2
1Assistant Professor, Poona Institute of Management Sciences & Entrepreneurship, Pune.
2Director, Lotus Business School, Pune. +91-9422711641 satishwarpade@yahoo.com

*Corresponding Author: E-mail: ar.sayyed@gmail.com, +91-9860409859

Abstract:
By 2015, Jalgaon district in Maharashtra has become the world’s seventh largest producer of Banana if it were a ‘country’. This, itself shows the Banana cultivation capacity of the district. It is understandable that the Banana traders of Jalgaon mostly are not highly literate and techsavvy. In the current environment, Jalgaon Banana traders are facing huge competition. Though e-marketing strategies can be helpful for them to gain bigger and better market but lesser awareness keep them away of it. It is always suggestible that e-marketing strategies are the best tools to capture global market. The study is exploratory & the primary data was collected by interviewing the banana traders. The secondary data was collected through internet, reports, research papers and news articles published. The following study is an attempt to find out the psychology of banana traders of Jalgaon towards adopting the e-marketing strategies and what influences the decision of adopting emarketing strategies of Banana traders of Jalgaon. Through the study, it was found and observed that most of the banana traders are reluctant to adopt e-marketing strategies as they consider that their ability to understand, education, capability, customer base etc. are the reasons behind it.

Keywords: - E-marketing strategies, banana trade, psychology of banana traders.
INTRODUCTION:
Introduction to e-marketing:
India, with the overall population of approx 130+ crores, is one of the biggest hubs for business & commerce. Out of the total population, 40.2 crores Indians are using Internet that is 33.22% of the entire population of the country. Though only 33.22% people use internet but approx 75% of these are school & college going students. On the other hand, 100.35 crores people use mobile phone that is more than 79.39% of the population which makes India to stand second after China, in the maximum number of mobile users across the world.\(^1\) We (India) stand second, in the number of mobile users & third, in the number of Internet users across the world.\(^2\) Though, ecommerce industry in India gives the business of about $16 billion. India has almost above 4 crore online shoppers (which is around 3% of entire population).\(^3\) Banana fruit industry:

Following are the facts and figures about Banana Fruit Industry.

- Banana is India’s largest & Maharashtra’s second largest produced fruit & second largest exported fruit of the country.
- Banana contributes 37% to total fruit production in India.\(^4\) Maharashtra alone produces 25% of total production in India.\(^5\)
- Jalgaon District itself produces around 3.4 million tonnes banana, which accounts for around 70% of Maharashtra and around 12% of India’s annual output. By 2015, Jalgaon district in Maharashtra has become the world’s seventh largest producer of Banana if it were a ‘country’\(^6\).
- The perishable level of Banana is higher than other fruits and certain times traders are unable to sell the entire production. The study will help to find a new market.
- Banana market is still searching for the ground to grow. The study will help to improve existing market & to improve distribution channel of Banana Industry.

After Tamil Nadu, Maharashtra stands second largest producing state and Jalgaon is highest banana producing district of the country.

Jalgaon Banana Traders sell around 80% of their production out of the district. Apart from Maharashtra, North Indian states like Delhi, Haryana, Punjab and Rajasthan are major buyers of Jalgaon Banana.

The above diagram highlights the huge need of banana in Asia. UAE imports around 41% of the total import in Asia. India is the largest exporter of Banana to all Asian countries.

The import demand of Banana is also there in American, Australian and European countries.
Need of the Study:
It is always observed that the banana manufactures and traders neglect the growing business trends and follow the traditional selling and marketing methods. Though, India has ample scope being an exporter of banana across the world. But only organized sectors and firms believe in exporting and adopting the contemporary methods. The exporting of banana is negligible. Out of the total production of banana, Jalgaon district produces 3.4 million tonnes banana every year. I.e. 70% of Maharashtra’s production, but out of total production of banana in Maharashtra, up to 25 to 40% is being wasted due to bad handling & insufficient cold storage facilities.

Even the domestic market in India is switching towards e-commerce for households, grocery and fruit purchases. Though the ratio is pretty low, but e-commerce market in India is growing pretty fast. In 2015, it has seen the growth of approx 600%. The global & domestic market creates the huge opportunity of adopting new technologies and marketing strategies have become important.

Jalgaon, being a largest producing district of banana face the huge problem in selling out the production. E-marketing strategies may be proven to help them out to sellout the banana produced in the existing market.

The above explanation focuses on the need of studying the Psychology of the banana traders of Jalgaon towards adopting the e-marketing strategies.

Objectives of the Study:
Following are the objectives behind the study
1. The very basic objective behind the study is to find out the psychology of banana traders of Jalgaon towards adopting the e-marketing strategies.
2. To find out what influences the decision of adopting e-marketing strategies of Banana traders of Jalgaon.

Significance & Scope of the Study:
The study is an attempt to find out the ethos of banana traders of Jalgaon towards accepting, adopting and implementing e-marketing strategies to the business. This will also generates the scope for further studies and will help to understand the reasons and factors affecting decision regarding adopting the e-marketing strategies.

There are possibilities that study may not represent the entire population. The pilot survey conducted & secondary data analysis will definitely brief about the scenario of ethos of banana traders of Jalgaon towards e-marketing strategies.

Research Methodology:
The research methodology adopted for the study is Empirical. The primary data is collected through unstructured and open ended questionnaire & ethnography techniques. The secondary data is collected through data from internet, books, research papers, newspapers, IMAI (Internet and Mobile Association of India)’s brochures and research works, Agricultural universities, Banana Agencies’ records, census India & government documents etc.

E-marketing:
E-marketing deals with the marketing activities done with the help of electronic media. A general definition of marketing says that it is a process which starts with identifying needs and wants of the customers, delivering the product to the customers at the suitable market, at suitable price, also promoting the product. E-marketing is not only promoting the product by electronic media but also providing services with it.

Types of e-marketing strategies
Affiliate marketing is when you as the advertiser reach out to the literally hundreds of affiliate networks out there such as Commission Junction or Link Share. The affiliates would ask you for the necessary banner ads and text that would be used for the program and you would want to provide them a tracking URL to monitor the activity.

Email marketing is directly marketing a commercial message to a group of people using email. In its broadest sense, every email sent to a potential or current customer could be considered email marketing.

Viral marketing, viral advertising, or marketing buzz are buzzwords referring to marketing techniques that use pre-existing social networking services and other technologies to try to produce increases in brand awareness or to achieve other marketing objectives through self-replicating viral processes. Viral marketing may take the form of video clips, interactive Flash games, adver-games, e-books, brandable software, images, text messages, etc.

Search engine marketing
Can really be broken down into two areas SEO or organic and PPC or pay per click search marketing. Organic is much more sophisticated and requires consistent monitoring of how your website is being reviewed by the search engines and then making the necessary changes to the code or content in those pages.

Pay-Per-Click Ads are the fastest way to start getting quality traffic to your website. Two of the most popular PPC (Pay-Per-Click) search engines are Google Ad words http://www.google.com, and https://adcenter.microsoft.com

Social Media Marketing
Refers to the use of social media sites for marketing the product. Social media marketing programs usually centre on efforts to create content that attracts attention and encourages readers to share it with their social networks. Usage of Facebook, Twitter, Linkedin, are being famous and frequent nowadays.
**Article marketing**
Is a type of advertising in which businesses write short articles about themselves, their company or their field of expertise as a marketing strategy? The Article Marketing has been shifted from traditional to internet. Internet article marketing is used to promote the authors expertise of their market, products or services online via article directories.

**Mobile marketing**
s marketing on or with a mobile device, such as a smart phone. Mobile marketing can provide customers with time and location sensitive, personalized information that promotes goods, services and ideas. Different Apps serve the needs of the people. Communication Media like Whatsapp or Hike are becoming the premium choice. Ads on android based games are also becoming popular nowadays.

**Video Marketing**
Encompasses online display advertisements such as Mid-Page Units (MPUs) that have video within them, but it is generally accepted that it refers to advertising that occurs on Internet television. It is served before, during and/or after a video stream on the internet. These marketing types help in developing business and utilize different e- business models

**E-marketing strategies for fruits**
In today’s business world, e-marketing plays a very crucial role in developing the business. Indian fruit industry also has a glimpse of it. The e-commerce and e-marketing activities in agricultural industry are also known as “eagribusiness”. It is initiated by Maharashtra State Agricultural Marketing Board.

**Digital Mandi**
Is a unique e-trading platform having special features that enable the farmers to reap the most out of the opportunity prices of major mandies are transparently provided on computer screen, giving the farmer the choice to sell his stock in more profitable market. The government also initiated several online informative concepts for farmers like My Agricultural Information Bank, e-Fresh, Fresh Fruits Portal etc. Fresh Fruits Portal also helps in getting daily updates about the price of the fruits. Especially Banana Traders & Sellers, Apart from government initiatives now some of them started to use B2B and B2C. Though, it is used for Exports and highly organised banana suppliers. Indiamart.in is one of the best examples of e-marketing strategies by Banana Traders & sellers. People are moving from traditional marketing to e-marketing strategies like affiliate marketing, e-mail marketing, mobile marketing, social media marketing etc. They are selling bananas with e-mails, meta-markets and e-auctions. Though still the purchase is done in bulk and concentrates more on wholesale.

**Advantages:**
The fruit producing industry also has following advantages by using e-commerce & e-marketing

**Access to Global Market:**
It provides a virtual global distribution market place to Banana traders & exporters. Internet is used by millions of people throughout the world and therefore, conducting business through this new system is unlimited and endless.

**Inventory Costs Reduction:**
It helps to minimize inventory costs many times by adopting just in time systems. It also enhances the firm's ability to forecast demand of an industry more accurately.

**Better Consumer Service**
The cost incurred towards customer and after sale services generally account for not less than 10 % of the operating costs under e-agribusiness. Many of the services may be put on line along with improvement in product / service in quality.

**Reduced Distribution Period:**
Under e-agribusiness, the customers place orders immediately on the net and goods are delivered under normal way.

**Easy reach:**
With the help of internet small and medium size companies also get an opportunity to provide information on its products and services to all the potential customers in the world over with a minimum cost.

**Direct link:**
Through internet, companies can establish a direct link to customers and critical suppliers or distributors to complete transactions or communicate trade information more easily.

**Findings & Observations:**
Following are the supply chain followed by banana traders and marketers of Jalgaon.
- Farmers >> Sellers Groups/ Societies >> Agents (Agencies) >> Suppliers/ Wholesalers >> Retailers >> Customers
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- Farmers >> Agents (Agencies) >> Suppliers/ Wholesalers >> Retailers >> Customers
- Farmers >> Sellers Groups/ Societies (Online) >> Retailers >> Customers
1. It was found that almost no farmer trade online directly. They sale their entire production to Cooperative Societies or private agents. According to some societies’ members of Jalgaon, only about 5% of Groups/Societies also sale their products online. But the overall sale is not even 1% of total production of banana. They don’t target the direct customers but the retailers.

3. Generation Y of traders is familiar with e-marketing media, but the major decision makers are still old members.

**Psychological 7Cs:**
Based on the interactions with banana traders, following views were observed towards adopting the e-marketing strategies. Based on the findings & observations, 7 Psychological Cs were derived.

**Custom:**
I.e. Tradition; it was observed that most of the traders from Jalgaon keep following the old tradition of marketing banana. Adopting a new ways of marketing becomes difficult for them.

**Comprehension:**
During the interviews, it was observed that the banana traders face the problem of understanding what e-marketing actually is. The perception of high technological use affects the adoption. Illiteracy of banana traders in small cities also affects their ability to understand the concept.

**Confidence:**
The observation also highlighted the lack of confidence in banana traders of Jalgaon. Fear of hacking, theft of money in online transaction, misuse of information, etc. are the additions in the drop of the confidence.

**Capability:**
Most of the Banana traders feel either they are not economically capable to opt for or not technologically capable of adopting various e-marketing strategies. Means they think opting e-marketing strategy is either costly affair or they may not be able to learn and handle e-marketing strategies.

**Customers:**
Most of the middle level banana traders don’t entertain the new entrants of customers, hence feel no need of marketing as they have fixed base of customers. Though in case of retailers, they feel that no customer will purchase in bulk.

**Cost Fluctuation:**
In case of regular trade, the prices of banana are not fixed. It varies customers to customers. And selling proportion will be different for every set of customers. The banana traders also feel that there will be a huge difficulty in online trading as prices fluctuate.

**Corruption:**
Most of the banana traders feel that if they adopt online marketing and ecommerce then their records will become official. It may discourage the additional monetary benefits they get. It will also hamper the extra profit they get where they hide the taxes. Above mentioned is the study of the psychology of the banana traders towards adopting the e-marketing strategies. It was firmly observed that even though the banana traders will face loses but they hesitate to opt for new technologies. It was also observed the generation Y is much familiar with e-media though still the soul decision makers are old aged people who work with traditional methodology.

**Conclusion & Suggestions:**
The study was an attempt to find out the psychology of banana traders of Jalgaon towards adopting the e-marketing strategies and what influences the decision of adopting e-marketing strategies of Banana traders of Jalgaon district. It was found and observed that Most of the banana traders are reluctant to adopt e-marketing strategies as they consider that their ability to understand, education, capability, customer base etc. are the reasons behind it.

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