

Dr.Mahalakshmi.V

Year: 2024-25

Sl. No.	Title/Publications /presentations/ Patent/Book/Book chapter	Name of journal/publisher/ conference/	Year of publication	ISSN number/DOI No./application No.	Link to the recognition / pathway to search/ identification
1.	Paper presentation: “Consumer perception and awareness on skin care cosmetic Products”.	“Navigating ESG Integration for Climate Resilience and Sustainable Development” organized by University of Kerala in association with ICSSR.	Sept. 2024	Proceedings	Proceedings
2.	Publication: Assessment of Impact of digital marketing strategies on consumer purchasing decision in the present era of AI and social media	International journal of Business forecasting and marketing intelligence	Jan 2025	1744-6643	Scopus Indexed Accepted/Submission code-IJBFMI-248364
3.					

ICSSR SPONSORED
THREE-DAY NATIONAL SEMINAR
ON

"NAVIGATING ESG INTEGRATION FOR CLIMATE RESILIENCE &
SUSTAINABLE DEVELOPMENT"



CERTIFICATE OF PRESENTATION



THIS IS TO CERTIFY THAT

Dr. MAHALAKSHMI · V

From Dayananda Sagar College of Arts, Science & Commerce.
has presented the paper titled, Consumer Perception And
Awareness on skin care Cosmetic Products.

in the ICSSR Sponsored Three-Day National Seminar "Navigating ESG Integration for
Climate Resilience & Sustainable Development" organized by Institute of Management in
Kerala, University of Kerala, Thiruvananthapuram from 21st – 23rd August 2024.

Dr. Sumi K V

Conference Secretary
Assistant Professor
Institute of Management in Kerala
University of Kerala

Prof. R Vasanthagopal

Conference Convenor
Senior Professor & Head, IMK
Dean, Faculty of Management
University of Kerala

Prof. K S Chandrasekar

Senior Professor & Director
School of Business Management & Legal
Studies, University of Kerala

ORGANISED BY
INSTITUTE OF MANAGEMENT IN KERALA
UNIVERSITY OF KERALA

Dr.Monica Ranka

Year 2024-25

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1.	Impact of Vehicle Loan, Consumer Behaviour and Income level on the Passenger Segment of the Automobile Industry since year 2011.	MIJORI	2024	3048-569X	https://mhujournal.in/MIJRI/index.php/MIJRI/article/view/16
2.	Comparative Analysis of Machine Learning Models in Predicting Academic Outcomes: Insights and Implications for Educational Data Analytics	IEEE Xplore	2024	DOI: 10.1109/ICSS-ES62373.2024.10561260	https://ieeexplore.ieee.org/document/10561260



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INTERNATIONAL CONFERENCE ON SMART SYSTEMS FOR APPLICATIONS IN ELECTRICAL SCIENCES [ICSSSES-2024]

CERTIFICATE OF PARTICIPATION

THIS CERTIFICATE IS PRESENTED TO

Mr/Ms/Dr **Monica Ranka**
of **Dayananda Sagar College of Arts, Science and Commerce, Bengaluru**, presenting the paper titled
Comparative Analysis of Machine Learning Models in Predicting Academic Outcomes: Insights and Implications for Educational Data Analytics
.....in the International Conference on Smart
Systems for Applications in Electrical Sciences - 2024 held at SIT, Tumakuru
on 3rd and 4th MAY 2024

Dr. G R Kiranmayi
Technical Chair, ICSSSES-2024
Associate Professor, Dept. of EIR,
SIT, Tumakuru

Dr. H K E Latha
Organizing Chair, ICSSSES-2024
Professor and Head, Dept. of EIR,
SIT, Tumakuru

Dr. S V Dinesh
General Chair, ICSSSES-2024
Principal
SIT, Tumakuru





Impact of Vehicle Loans, Consumer Behavior and Income Level on the Passenger Segment of the Automobile Industry since year 2011

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Abstract:

India's automotive industry is one of the world's largest in terms of sales volume and production. Although in 2019-20 has seen the biggest de-growth as per ICRA. This industry constitutes of all kinds of motor vehicles including the four wheelers (irrespective of what fuel is used), two wheelers and electric motor vehicles as well. For the purpose of research, the passenger segment of the motor vehicles sold in India is taken. The increase in the income of middle class and the growth in the young demographic have been very impactful in the demand of automobile in India. Motor vehicle loans would refer to as the sum taken as credit from financial institutions, banking or non-banking, for the purpose of purchasing the motor vehicle which is demanded by the customer. The methodology used in this paper is statistical tools (Regression, Correlation, ANOVA, Reliability tests, graphical presentations etc.) to identify the relationship between the demand of the passenger vehicles and the different factors that have been taken to study, such as consumer behaviour, easy financing and income level. This study would aid rivals in the industry in determining which considerations customers value the most when buying a car, resulting in increased domestic demand and export. The paper would also be useful to financial institutions and non-bank financial companies in determining what consumers demand from credit facilities, and the level of information they have about them.

Keywords: Automobile Industry, Consumer Behaviour, Income Level, Passenger Cars, Vehicle Loans.

Introduction

This research paper constitutes of various reasons which can affect the sales figures of passenger segment of the motor vehicles. This research paper talks about the effects and trends in sale figures of such vehicles since the year 2011.

In terms of both sales volume and production, India's automotive industry is one of the world's largest. India's economy is one of the world's fastest growing, and the automobile industry is one of the key drivers of the country's economic growth. In terms of demographics India's car industry is well-positioned for growth both economically and technologically, serving both rising markets. Almost every global car manufacturer now has a presence in the country. With approximately 3.99 million passenger and commercial vehicles sold in 2019, India surpassed Germany as the world's fourth largest car market. By 2025, India is predicted to overtake Japan as the world's third largest auto market. The automotive sector benefits from a number of factors, including low-cost skilled

