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A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT IN SYNFARA PVT. LTD.

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ABSTRACT

Working capital management is a crucial aspect of day-to-day operations in the water and effluent treatment industry. It is often considered the lifeblood of a business, as it ensures smooth functioning of operational activities such as procurement, project execution, and payment of expenses. In companies like Larsen & Toubro (L&T), efficient working capital management is essential due to the capital-intensive nature and long duration of projects.

Working capital involves managing current assets and current liabilities, including cash, inventory, receivables, and payables. Proper management helps maintain liquidity and meet short-term obligations like wages, raw material purchases, and operational costs. Every business requires long-term funds for fixed assets such as plant and machinery, and short-term funds for daily operations.

In the water and effluent treatment sector, ineffective working capital management can lead to delays, increased costs, and reduced profitability. Therefore, efficient management improves operational performance and ensures financial stability, making it vital for organizational success.

CHAPTER - 1

INTRODUCTION

Customer Relationship Management (CRM) is one of the most important aspects of day-to-day operations in the EdTech industry. It is considered the backbone of customer-centric organizations, as

its effective implementation ensures strong relationships with learners, while poor management may lead to low engagement, reduced retention, and loss of potential customers. In skill-based EdTech companies like Synfara Pvt Ltd, CRM plays a vital role due to continuous learner interaction, personalized learning journeys, and competitive market dynamics.

CRM refers to the strategies, technologies, and practices used by organizations to manage and analyze customer interactions throughout the customer lifecycle. It involves managing data related to prospective students, enrolled learners, alumni, and corporate clients. CRM systems help in improving communication, enhancing customer satisfaction, and increasing retention by offering personalized services such as course recommendations, progress tracking, and career support.

In the EdTech industry, CRM requirements vary depending on course offerings, student engagement levels, and placement services. Factors such as timely follow- ups, feedback management, and student support significantly influence customer satisfaction. Ineffective CRM practices may result in poor student experience and reduced brand loyalty. Therefore, effective CRM management ensures better customer engagement, improved service delivery, higher conversion rates, and overall organizational growth.

1.1 INDUSTRY PROFILE

The EdTech industry is one of the most important sectors in modern education and skill development. It focuses on delivering knowledge, training, and career-oriented skills through digital platforms to students, professionals, and job seekers. The industry plays a vital role in bridging the gap between academic learning and industry requirements, ensuring individuals are equipped with relevant skills for employment.

Companies like Synfara Pvt Ltd are key contributors in this field, offering industry- aligned courses, practical training, and placement support services. The EdTech industry supports sectors such as information technology, business management, finance, marketing, and emerging digital domains by preparing skilled talent for the workforce.

Customer Relationship Management (CRM) is widely used in EdTech companies to manage interactions with prospective students, enrolled learners, alumni, and corporate clients. CRM systems help in tracking student inquiries, managing admissions, providing personalized learning experiences, and ensuring continuous engagement throughout the learning journey.

This industry is highly technology-driven and involves digital platforms, learning management systems (LMS), data analytics, and automated communication tools. Increasing demand for online education, skill-based learning, and career-focused programs has further boosted the importance of effective CRM systems.

We are engaged in providing services related to education, skill development, and career enhancement. Below are some of the key features of this industry:

- Highly skilled trainers and mentors
- Advanced digital learning platforms
- Wide range of courses and programs
- Strong student engagement and support system
- Cost-effective and flexible learning solutions
- Timely course completion and placement assistance.

There are five to six major processes involved in CRM operations in the EdTech industry:

1. Lead Generation
2. Lead Conversion (Enrolment)
3. Onboarding Process
4. Learning & Engagement

5. Support & Feedback
6. Placement & Alumni Management

Lead Generation

Lead Generation is the initial stage where potential students are identified through various channels such as social media, websites, advertisements, and referrals. CRM systems play a crucial role in collecting and storing data related to student inquiries, preferences, and interests. This enables organizations to target the right audience and enhance marketing effectiveness.

Conversion (Enrolment)

In this stage, potential leads are converted into enrolled students through counselling, follow-ups, and personalized communication. CRM tools help track every interaction, schedule timely follow-ups, and ensure quick responses. Effective conversion strategies result in higher admission rates and contribute to organizational growth.

Onboarding Process

Once a student is enrolled, the onboarding process begins. This includes registration, course allocation, platform introduction, and orientation sessions. CRM systems ensure a smooth onboarding experience by organizing student data and providing necessary guidance, thereby enhancing the overall learning experience.

Learning and Engagement

This stage focuses on delivering course content and maintaining continuous engagement with students. CRM systems monitor student progress, attendance, and participation levels. Features like personalized recommendations, reminders, and academic support help improve student satisfaction and retention.

Support and Feedback

Providing timely support is essential in the EdTech industry. CRM systems assist in managing student queries, complaints, and feedback efficiently. Regular feedback

collection helps organizations improve course quality, teaching methods, and overall service delivery.

Placement and Alumni Management

This is the final stage where students are supported with job placements and career opportunities. CRM systems track placement activities, manage employer interactions, and maintain alumni networks. Strong alumni relationships help in building brand reputation and generating future referrals.

1.2 COMPANY PROFILE

Synfara Pvt Ltd plays a significant role in the EdTech sector by providing industry- oriented learning solutions designed to bridge the gap between education and employment. The company focuses on delivering skill-based training programs, bootcamps, and career-oriented courses that equip learners with practical knowledge and real-world experience. These programs are structured to ensure end-to-end learning support, from enrollment and onboarding to skill development, project execution, and placement assistance. Synfara emphasizes a learner-centric approach, where Customer Relationship Management (CRM) plays a crucial role in maintaining continuous interaction with students and enhancing their overall learning journey.

In the EdTech environment, CRM is essential for managing relationships with prospective students, enrolled learners, and corporate partners. Synfara utilizes CRM practices to track student inquiries, provide personalized course recommendations, monitor progress, and ensure timely communication. This helps in improving student satisfaction, increasing retention rates, and building long-term relationships. The company also leverages digital tools and data analytics to understand learner behaviour, deliver customized learning experiences, and provide effective career support services.

With its focus on innovation and quality education delivery, Synfara integrates modern technologies such as learning management systems, automation tools, and data-driven CRM strategies to enhance operational efficiency and customer

engagement. Through its commitment to skill development and career success, the company contributes to workforce readiness and supports individuals in achieving their professional goals.

OUR MISSION

At Synfara, our mission is to deliver high-quality, industry-relevant education through innovative learning methodologies and effective CRM practices. We aim to enhance student satisfaction by providing personalized learning experiences, continuous support, and career-oriented training that empowers individuals to succeed in a competitive job market.

OUR VISION

Our vision is to become a leading EdTech company known for excellence in customer relationship management, skill development, and career transformation. We strive to build long-term relationships with learners and organizations by leveraging technology, innovation, and a student-first approach to education.

FACT SHEET – Synfara EdTech Pvt. Ltd

- **Company Name:** Synfara Pvt Ltd
- **Nature of Business:** EdTech – Skill Development & Career-Oriented Training
- **Registered Office:** India
- **Operational Presence:** Online learning platform with pan-India reach
- **Total Number of Employees:** Growing startup team
- **Year of Establishment:** Recent (Startup Phase)
- **Legal Status of Firm:** Private Limited Company

1.3 NEED FOR THE STUDY

- To analyse the importance of Customer Relationship Management (CRM) in the operations of Synfara, an EdTech company focused on skill development and career-oriented learning.

- To understand how effective management of customer interactions, student engagement, feedback, and support services contributes to improved learning experiences and customer satisfaction.

- To identify key challenges such as student retention, communication gaps, competition in the EdTech industry, and managing large volumes of user data.

- To evaluate the impact of CRM practices on customer acquisition, retention, brand loyalty, and overall organizational performance.

- To suggest strategies for enhancing CRM systems in order to improve user experience, strengthen relationships, and ensure long-term growth and sustainability in the EdTech sector

1.4 OBJECTIVES OF THE STUDY

PRIMARY OBJECTIVE:

- To analyse the effectiveness of Customer Relationship Management (CRM) practices in enhancing customer satisfaction and engagement at Synfara EdTech Company.

SECONDARY OBJECTIVES:

- To study the key components of CRM such as customer acquisition, retention, and relationship development in the EdTech sector.
- To evaluate the role of CRM tools and technologies in improving communication and personalized learning experiences for users.
- To assess customer satisfaction levels and feedback mechanisms adopted by Synfara.
- To identify challenges faced in implementing CRM strategies and suggest improvements for better customer engagement and business growth.

1.5 SCOPE OF THE STUDY

- Focuses on the operational aspects of Customer Relationship Management (CRM) in Synfara EdTech.

- Covers management of customer interactions, student engagement, lead conversion, and retention strategies in EdTech operations.
- Analyzes the effectiveness of CRM tools and techniques in improving customer satisfaction and user experience.
- Examine challenges in managing customer relationships, including communication gaps, feedback handling, and service personalization.
- Evaluates the role of CRM in enhancing student lifecycle management from enrollment to placement.
- Based on secondary data and available company reports related to customer engagement and operational performance.

1.6 BENEFITS OF THE STUDY

- The study helps in understanding the effectiveness of Customer Relationship Management (CRM) practices in Synfara EdTech.
- It provides insights into improving student engagement, satisfaction, and retention strategies.
- The study assists in identifying gaps in customer interaction, communication, and service delivery.
- It enhances decision-making by analysing CRM data related to lead conversion and customer behaviour.
- The study supports the company in developing better personalized services and improving overall user experience.
- It contributes to improving operational efficiency in managing the student lifecycle from admission to placement.
- The study serves as a reference for future research related to CRM in the EdTech industry.

1.7 LIMITATIONS OF THE STUDY

- The study is based only on secondary data and available company reports, which may limit the depth of analysis.

- The findings are restricted to Synfara EdTech and may not be applicable to other EdTech companies.
- Limited access to confidential CRM data may affect the accuracy of the analysis.
- The study focuses on a specific time period and may not reflect current or future changes in CRM practices.
- There may be possible bias or inaccuracies in the data collected from secondary sources.
- The study does not include primary data such as direct feedback from students or employees.
- Rapid changes in technology and customer preferences in the EdTech industry may impact the relevance of the findings over time.

CHAPTER - 2

REVIEW OF LITERATURE

2.1 REVIEW OF LITERATURE

1. **Rao, S. & Menon, A. (2022)** This study analysed how CRM practices enhance customer retention in EdTech companies. The research highlighted the importance of personalized communication, timely support, and systematic feedback mechanisms to increase student engagement and satisfaction. Companies adopting CRM tools reported higher conversion rates for new courses. Automation in email and chat support was emphasized as a key factor for operational efficiency. Surveys conducted among 150 students revealed a positive correlation between CRM usage and customer loyalty. The study suggested integrating AI-based analytics to predict student needs. Recommendations included linking CRM systems with learning management platforms. Overall, CRM was underlined as a strategic tool for growth in EdTech.

2. **Kumar, P. & Reddy, T. (2021)** This research examined the impact of CRM on marketing effectiveness in online education platforms. Tracking student interactions and purchase history allowed companies to deliver targeted promotions and improve enrolment outcomes. Personalized course recommendations increased student registrations by 20 percent. CRM-enabled feedback loops improved service quality and responsiveness. Regression analysis was employed to assess engagement levels. The study recommended integrating CRM with social media channels to expand outreach. Limitations included reliance on self-reported student data, which could introduce bias. CRM was confirmed as essential for strategic marketing in digital learning contexts.

3. **Sharma, V. & Gupta, L. (2020)** The study investigated CRM adoption in small and medium EdTech enterprises. Findings revealed that limited CRM knowledge and budget constraints hindered full utilization. Even basic CRM tools improved lead management and response times. Companies providing staff training on CRM usage reported higher customer satisfaction. Data were collected through interviews with 50 EdTech managers. Quantitative analysis showed significant gains in customer query resolution. The study emphasized the need for cost-effective CRM

solutions. Training and proper implementation were concluded to be critical for CRM success in small enterprises.

4. **Patil, R. & Mehta, S. (2019)** The study focused on how CRM platforms influence customer loyalty in online learning portals. Automated follow-ups, progress tracking, and customized notifications were emphasized. Students responded positively to timely communication and issue resolution. CRM analytics identified at-risk students and helped improve retention strategies. Primary data were collected from 200 learners using EdTech platforms. Percentage analysis revealed a 15 percent improvement in course completion rates. Recommendations included continuous CRM upgrades to sustain engagement. The study concluded that structured CRM practices significantly boost student loyalty.

5. **Thomas, J. & Joseph, R. (2018)** This research explored the relationship between CRM effectiveness and customer satisfaction in digital learning platforms. Prompt query resolution and seamless enrolment positively impacted learner experience. Structured feedback mechanisms were facilitated by CRM tools, enabling efficient data-driven decision-making. Data from 120 participants were analysed using correlation techniques, showing significant links between CRM responsiveness and satisfaction. Mobile-based CRM applications were suggested for enhanced accessibility. The study highlighted the role of CRM in reducing dropout rates. Recommendations focused on integrating CRM with mobile platforms. Overall, CRM improved operational efficiency and learner experience.

6. **Rajan, K. & Desai, P. (2018)** This study highlighted the role of CRM in streamlining communication between students, instructors, and support staff. Timely alerts on assignments, course updates, and fee management were key benefits. Data analytics from CRM helped predict student engagement trends. Surveys among 100 EdTech users revealed higher retention with personalized CRM interventions. Recommendations included combining CRM with learning management systems for efficiency. Short-term observation was noted as a limitation. The study emphasized CRM's role in improving retention. It concluded that operational efficiency and student satisfaction are enhanced through systematic CRM use.

7. **Iyer, M. & Nair, S. (2017)** The study analysed CRM strategies in Indian EdTech

start-ups. Automated lead tracking, performance dashboards, and targeted follow- ups improved conversion rates. Companies using advanced CRM software reduced response times by 30 percent. Mixed-method research included 80 managers and 150 student participants. Statistical analysis showed positive effects on customer satisfaction. Recommendations included employee training and cloud-based CRM integration. The study concluded CRM is a key enabler of growth in competitive markets. Adoption of structured CRM practices enhanced both operational efficiency and student engagement.

8. **Bhat, A. & Suresh, R. (2017)** This research examined how CRM data supports marketing campaigns in online education. Analysing student preferences and past purchases helped design effective course bundles. Customized promotions increased subscription renewals by 25 percent. Surveys and interviews with 120 students indicated CRM-driven insights reduced churn. The study highlighted the need to integrate analytics modules within CRM platforms. Limitations included small sample size and geographic focus. Recommendations focused on improving data-driven marketing. CRM adoption was concluded to enhance revenue, retention, and operational planning.

9. **Chandra, N. & Rao, K. (2016)** The study focused on customer behaviour patterns in EdTech and CRM management. Personalized follow-ups, query tracking, and automated notifications improved satisfaction. Data from 90 respondents showed timely communication reduced complaints by 18 percent. Recommendations emphasized CRM integration with mobile apps and AI chatbots. The study concluded CRM improves both customer retention and operational workflow. Limitations included dependency on accurate data entry. Structured CRM practices were found to streamline communication and enhance learner engagement. The research suggested wider adoption of technology-driven CRM solutions.

10. **Menon, V. & Kumar, S. (2016)** This study investigated CRM influence on loyalty programs in EdTech. Reward-based CRM campaigns, such as points for course completion and referrals, enhanced student engagement. Data from 100 learners showed increased participation in loyalty initiatives. Regression analysis confirmed a positive relationship between CRM interventions and retention. Recommendations included incorporating gamified CRM features to boost

motivation further. Continuous monitoring of CRM metrics was suggested to sustain engagement. The study highlighted CRM's strategic role in promoting loyalty. Proper implementation of loyalty-driven CRM practices improves both retention and satisfaction.

11. Reddy, L. & Singh, A. (2015) The research explored how CRM tools impact operational efficiency in EdTech customer support. Automated ticketing, response templates, and workflow management reduced response times. Data from 80 support staff and 150 students indicated higher satisfaction and reduced escalation rates. Limitations included variability in staff training. Regular CRM audits and staff upskilling were recommended. Findings emphasized that CRM improves internal productivity and student experience. The study concluded that structured CRM practices streamline support operations. Effective CRM implementation can significantly enhance operational outcomes in EdTech.

12. Verma, P. & Nandakumar, R. (2015) This study focused on CRM analytics to forecast student dropouts in online learning. Tracking engagement, login frequency, and assignment completion allowed predictive retention strategies. Surveys of 120 learners showed a predictive accuracy of 75 percent. CRM was positioned as a strategic decision-making tool. Recommendations included integrating AI for real- time analytics to improve responsiveness. Limitations were small dataset size. The study highlighted CRM's role in sustaining long-term engagement. Implementing analytics-driven CRM ensures better monitoring of student progress and retention.

13. Gopi, S. & Hari, K. (2014) This research examined CRM integration with marketing automation in EdTech companies. Personalized emails, SMS alerts, and targeted campaigns improved student acquisition and engagement. Data from 100 students revealed a 20 percent increase in course enrolment. Statistical tests confirmed a significant relationship between CRM campaigns and revenue growth. Recommendations included using dashboards to monitor ROI. Limitations involved digital literacy among students. The study concluded CRM is vital for data-driven marketing. Efficient CRM strategies enhance both revenue and customer experience in EdTech.

14. Shinde, M. & Rao, P. (2014) The study investigated cloud-based CRM adoption in mid-sized EdTech firms. Findings suggested cloud solutions improved scalability,

real-time data access, and multi-channel communication. Data from 75 managers and 150 students showed faster response times and better tracking. Recommendations included mobile notifications and AI chatbots for improved interaction. Cost constraints were a noted limitation. The study concluded that cloud- based CRM is central to digital transformation. CRM adoption improved operational efficiency, communication, and service delivery.

15. Kaur, N. & Sood, D. (2013) This research studied how CRM enhances cross- selling and upselling of courses. Automated follow-ups and personalized suggestions increased sales by 15 percent. Surveys of 120 participants supported these findings. Regression analysis confirmed a positive correlation between CRM usage and revenue. Recommendations included segmenting students based on behaviour and interests. Limitations included small sample size and regional concentration. CRM adoption improved both customer experience and profitability. The study highlighted CRM's role in strategic revenue growth and personalized marketing.

CHAPTER - 3

RESEARCH METHODOLOGY

3.1 RESEARCH METHODOLOGY OF THE STUDY

The research methodology for this study on Customer Relationship Management (CRM) in Synfara focuses on examining how CRM practices are implemented to enhance customer engagement, satisfaction, and retention within the organization. The study adopts a descriptive research design, utilizing both primary and secondary data sources. Primary data is collected through structured questionnaires and interviews with employees and management involved in CRM activities, while secondary data is gathered from company records, industry reports, and scholarly articles to understand trends and best practices in the EdTech sector.

The study emphasizes operational aspects of CRM, such as personalized communication, response time, feedback mechanisms, and customer support efficiency, with the aim of identifying strengths and areas for improvement. Quantitative tools like frequency analysis, percentage analysis, and graphical representations are applied to interpret the data systematically. This methodology provides a structured approach to evaluate Synfara's CRM practices, offering actionable insights to enhance customer relationships and overall organizational performance.

3.2 RESEARCH DESIGN

The study adopts a descriptive research design to analyze the operational aspects of Customer Relationship Management (CRM) in Synfara. It focuses on examining customer engagement trends, preferences, and influencing factors among students and clients, aiming to provide insights into their interaction patterns and satisfaction levels. The research observes and reports behaviors without manipulating any variables, ensuring that findings reflect the real-world CRM practices within the organization.

3.3 SOURCES OF DATA PRIMARY DATA

The main information that has been gathered specifically for the study is called primary data. The questionnaire method was used to collect the necessary data for the current study. For the purpose of conducting a statistical study or survey, a questionnaire is a set of written or printed questions with options for answers. As a result, the questionnaire in this study is very important for collecting the necessary data from respondents.

SECONDARY DATA

- The information gathered by someone other than the user is referred to as secondary data. This data was initially gathered for another research project.
- Secondary data for the present study is been collected with the help of Information obtained from websites of company.

3.4 STRUCTURE OF QUESTIONNAIRE

The questionnaire was divided into two sections. The first part was designed to gather general information about the respondents, and the second part focused **on** their experiences and perceptions regarding Customer Relationship Management practices in Synfara EdTech**.**

3.5 SAMPLE SIZE

The data collected from 106 respondents is being used for research.

3.6 GRAPHICAL REPRESENTATION OF DATA

Pie charts have been used to display the data gathered from 106 employees at Synfara Pvt Ltd**.** The charts illustrate various CRM-related trends, including employee interactions, satisfaction levels, and usage of CRM tools. Percentage analysis shows proportions in different categories, Chi-square tests examine relationships between variables such as employee role and CRM usage, and ANOVA compares mean differences among groups, like department-wise CRM adoption. These methods together provide a clear understanding of CRM practices and employee engagement at Synfara Pvt Ltd.

TOOLS USED FOR ANALYSIS

- **Percentage Analysis**: Calculated by taking the frequency of responses in each category, dividing by the total number of participants, and multiplying by 100. It helps to understand the distribution of responses regarding CRM practices, such as employee satisfaction with the CRM system, frequency of CRM usage, and responsiveness to customer queries.
- **Chi-square Test:** Used to examine the relationship between categorical variables, such as employee role and CRM usage, or department and feedback responsiveness. It helps to determine whether observed differences are statistically significant or due to chance.
- **ANOVA (Analysis of Variance):** Applied to compare mean differences among groups, such as average CRM usage across departments, or employee satisfaction scores based on experience levels. It helps identify significant variations in CRM adoption and engagement across different employee groups.

3.7 PERIOD OF THE STUDY

The period of study is January 2026 through March 2026.

CHAPTER - 4

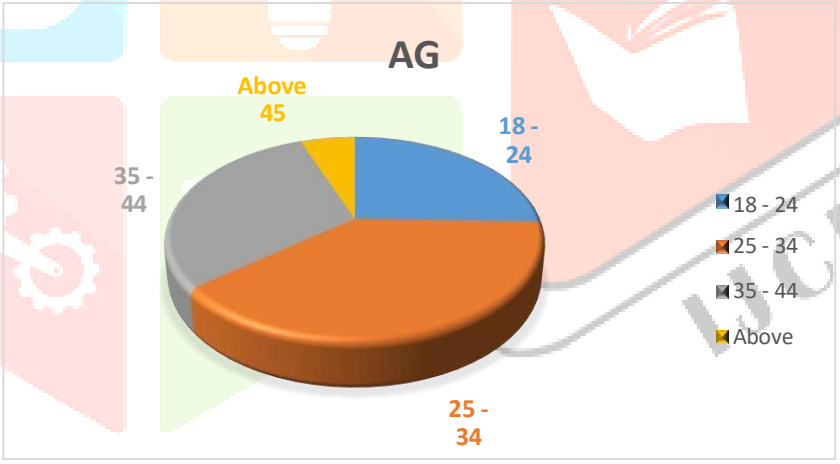
DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

4.1.1 Table showing Age wise classification of the respondents

Age	No of respondents	percentage
18 - 24	27	25
25 - 34	41	39
35 - 44	32	30
Above 45	6	6
Total	106	100

Source: Primary Data



4.1.1 Chart showing Age wise classification of the respondents

Interpretation

From the above table it is interpreted that 25% of the respondents are in the age group of 18-24 yrs, 39% of the respondents are in the age group of 25-34 yrs, 30% of the respondents are in the age group of 35-44 yrs, 6% of the respondents are in the age group of Above 45yrs.

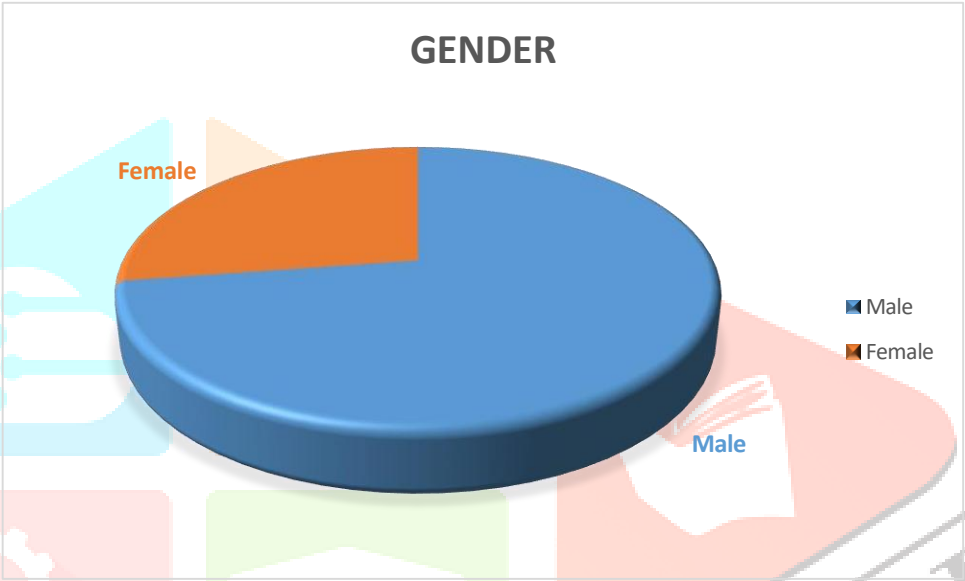
Inference

Majority (39%) of the respondents are between 25-34 years.

4.1.2 Table showing Gender wise classification of the respondents

Gender	No of respondents	percentage
Male	77	73
Female	29	27
Total	106	100

Source: Primary Data



4.1.2 Chart showing Gender wise classification of the respondents Interpretation

From the above table it is interpreted that 73% of the respondents are Male, 27% of the respondents are Female.

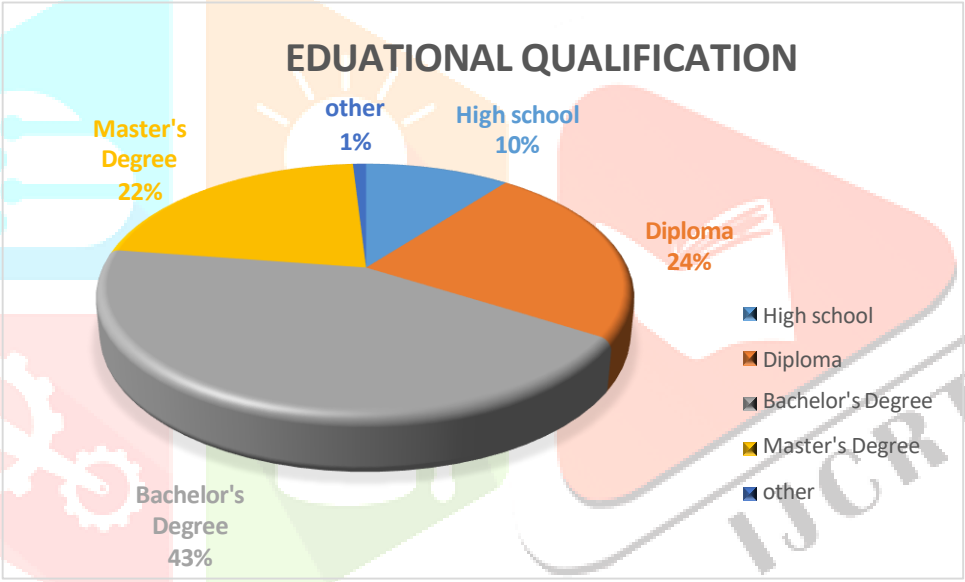
Inference

Majority (73%) of the respondents are male.

4.1.3 Table showing Educational Qualification of the respondents

Educational Qualification	No. of Respondents	Percentage
High school	11	10
Diploma	25	24
Bachelor's Degree	46	43
Master's Degree	23	22
other	1	1
Total	106	100

Source: Primary Data



4.1.3 Chart showing Educational Qualification of the respondents Interpretation

From the above table it is interpreted that 10% of the respondents are High school, 24% of the respondents are Diploma, 43% of the respondents are bachelor's degree, 22% of the respondents are master's degree and 1% of the respondents are Others.

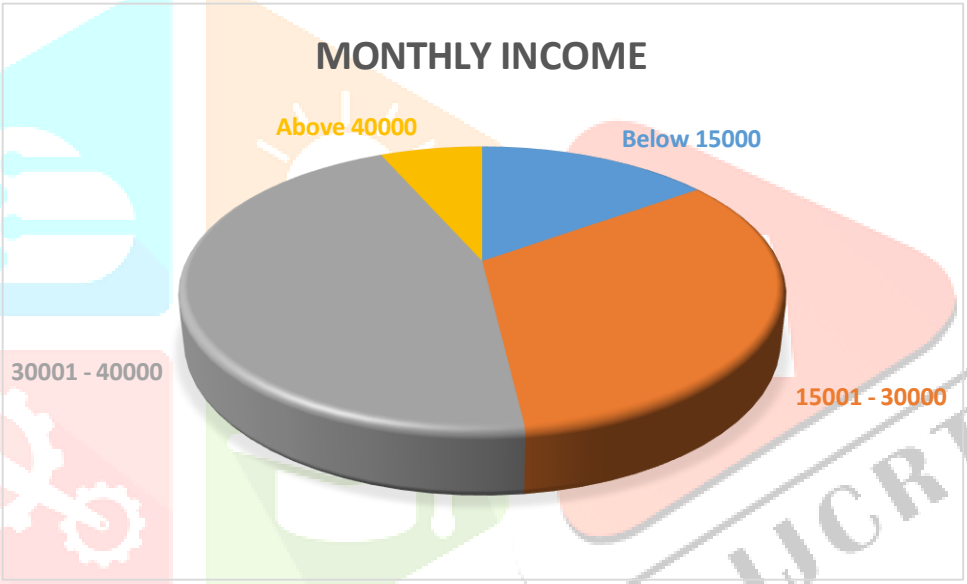
Inference

Majority (43%) of the respondents have bachelor's degree.

4.1.4 Table showing Monthly Income of the respondents

Monthly income	No of respondents	percentage
Below 15000	16	15
15001 - 30000	35	33
30001 - 40000	48	45
Above 40000	7	7
Total	106	100

Source: Primary Data



4.1.4 Chart showing Monthly Income of the respondents

Interpretation

From the above table it is interpreted that 15% of the respondents are Below 15000, 33% of the respondents are 15001 - 30000, 45% of the respondents are 30001 - 40000, 7% of the respondents are Above 40000.

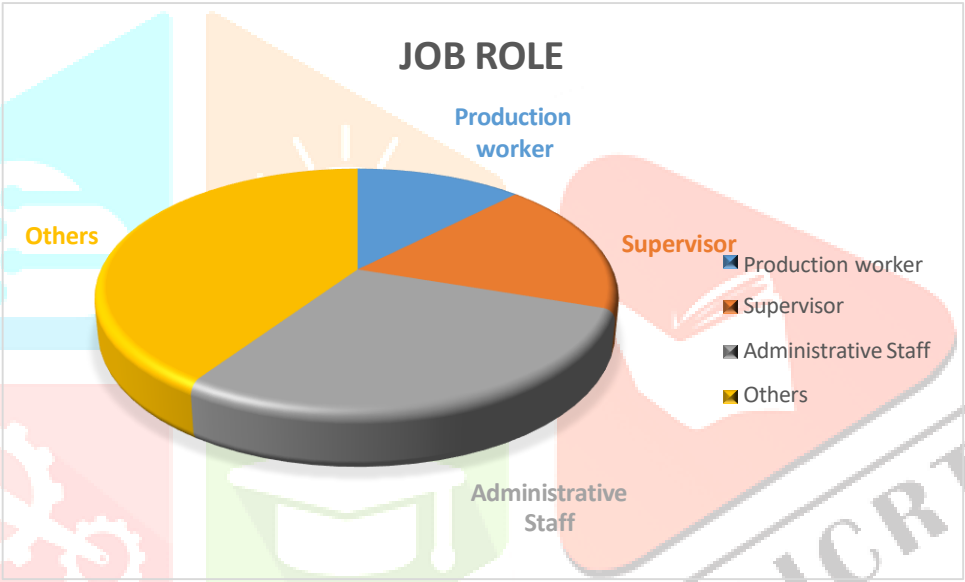
Inference

Majority (33%) of the respondents are 15001 - 30000.

4.1.5 Table showing job role of the respondents

JOB ROLE	No of respondents	percentage
Production worker	13	12
Supervisor	19	18
Administrative Staff	31	29
Others	43	41
Total	106	100

Source: Primary Data



4.1.5 Chart showing Job role of the respondents

Interpretation

From the above table it is interpreted that 12% of the respondents are Production worker, 18% of the respondents are Supervisor, 29% of the respondents are administrative staff, 41% of the respondents are Others.

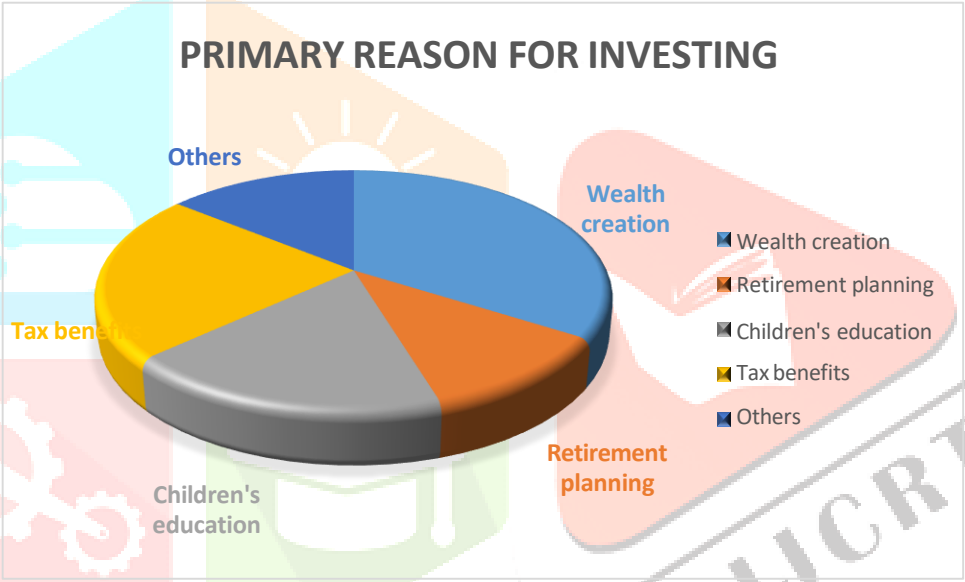
Inference

Majority (41%) of the respondents are Others.

4.1.6 Table showing Primary reason for investing of the respondents

Primary reason for investing	No. of Respondents	Percentage
Wealth creation	36	34
Retirement planning	12	11
Children's education	19	18
Tax benefits	24	23
Others	15	14
Total	106	100

Source: Primary Data



4.1.6 Chart showing Primary reason for investing of the respondents

Interpretation

From the above table it is interpreted that 34% of the respondents are Wealth creation, 11% of the respondents are Retirement planning,18% of the respondents are Children's education, 23% of the respondents are Tax benefits and 14% of the respondents are Others.

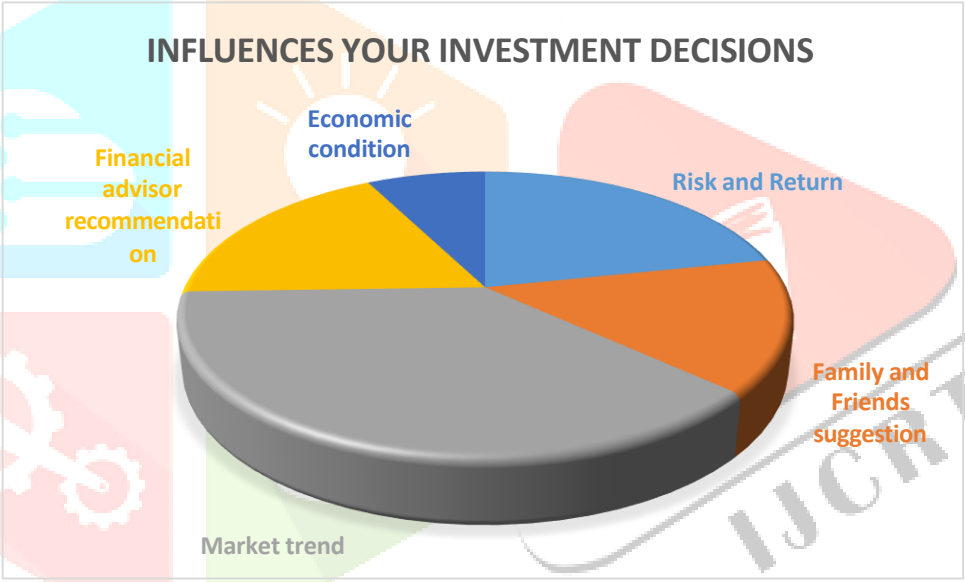
Inference

Majority (34%) of the respondents are investing in wealth creation.

4.1.7 Table showing Influences your investment decisions of the respondents

Influences your investment decisions	No. of Respondents	Percentage
Risk and Return	23	22
Family and Friends suggestion	16	15
Market trend	40	38
Financial advisor recommendation	19	18
Economic condition	8	8
Total	106	100

Source: Primary Data



4.1.7 Chart showing Influences your investment decisions of the respondents

Interpretation

From the above table it is interpreted that 22% of the respondents are Risk and return, 15% of the respondents are Family and friend's suggestion, 38% of the respondents are Market trends,18% of the respondents are financial advisor recommendation and 8% of the respondents are economic condition.

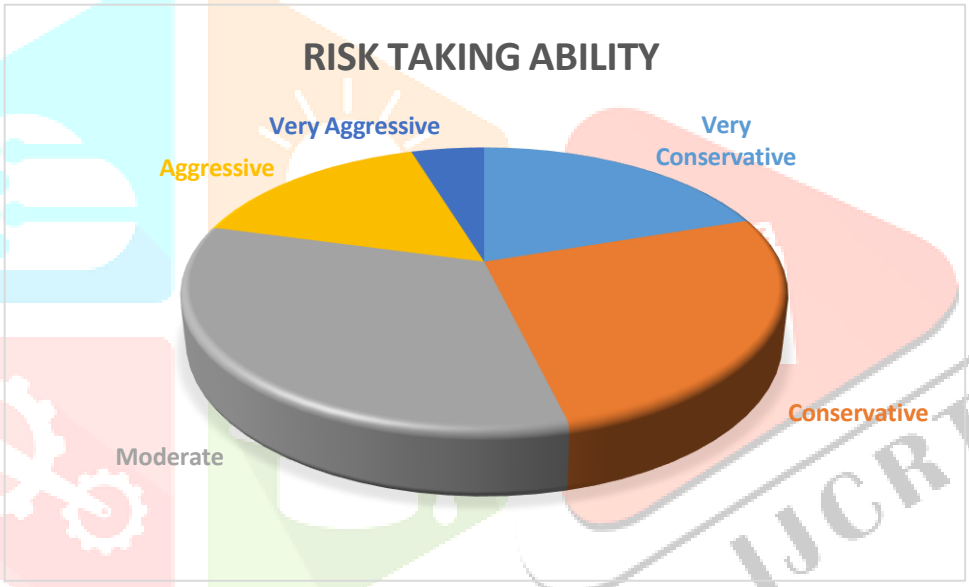
Inference

Majority (38%) of the respondents are Market trends.

4.1.8 Table showing Risk taking ability of the respondents

Risk taking ability	No. of Respondents	Percentage
Very Conservative	21	20
Conservative	28	26
Moderate	35	33
Aggressive	17	16
Very Aggressive	5	5
Total	106	100

Source: Primary Data



4.1.8 Chart showing Risk taking ability of the respondents

Interpretation

From the above table it is interpreted that 20% of the respondents are Very Conservative, 26% of the respondents are Conservative, 33% of the respondents are Moderate, 16% of the respondents are Aggressive and 5% of the respondents are Very aggressive.

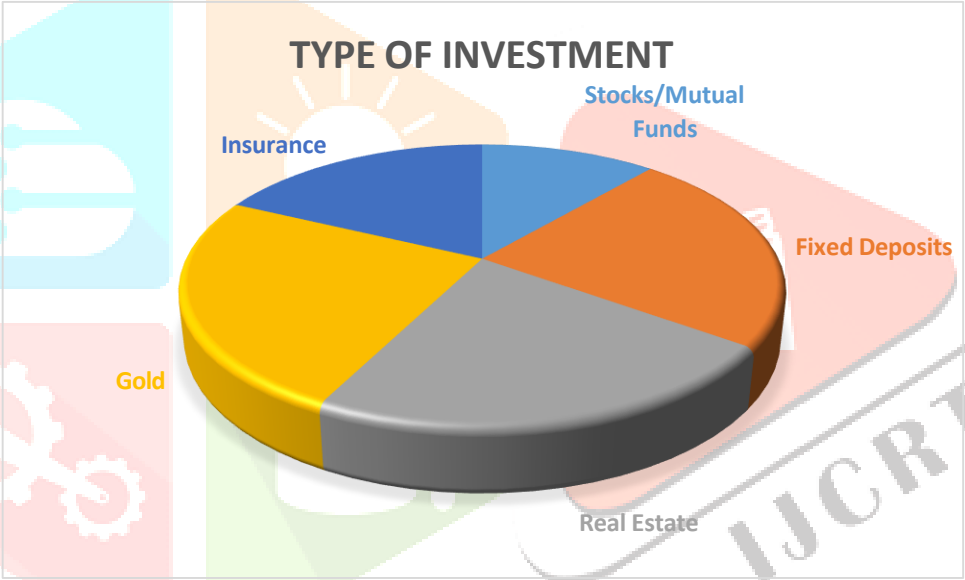
Inference

Majority (33%) of the respondents are Moderate.

4.1.9 Table showing Type of investment of the respondents

type of investment	No. of Respondents	Percentage
Stocks/Mutual Funds	12	11
Fixed Deposits	25	23
Real Estate	24	23
Gold	26	25
Insurance	19	18
Total	106	100

Source: Primary Data



4.1.9 Chart showing Type of investment of the respondents

Interpretation

From the above table it is interpreted that 11% of the respondents are Stock/Mutual Funds, 23% of the respondents are Fixed deposit, 23% of the respondents are Real estate, 25% of the respondents are Gold and 18% of the respondents are Insurance.

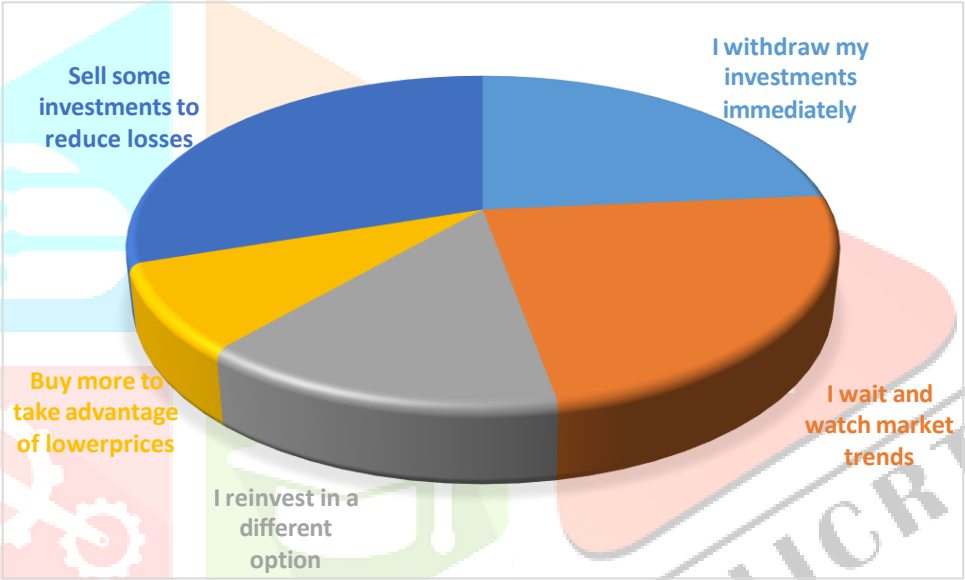
Inference

Majority (25%) of the respondents invest in Gold.

4.1.10 Table showing financial loss of the respondents

financial loss	No. of Respondents	Percentage
I withdraw my investments immediately	25	24
I wait and watch market trends	25	24
I reinvest in a different option	15	14
e advantage of lower prices	9	8
Sell some investments to reduce losses	32	30
Total	106	100

Source: Primary Data



4.1.10 Chart showing financial loss of the respondents

Interpretation

From the above table it is interpreted that 24% of the respondents are I withdraw my investments immediately, 24% of the respondents are I wait and watch market trends, 14% of the respondents are I reinvest in a different option, 8% of the respondents are Buy more to take advantage of lower prices and 30% of the respondents are sell some investment to reduce losses.

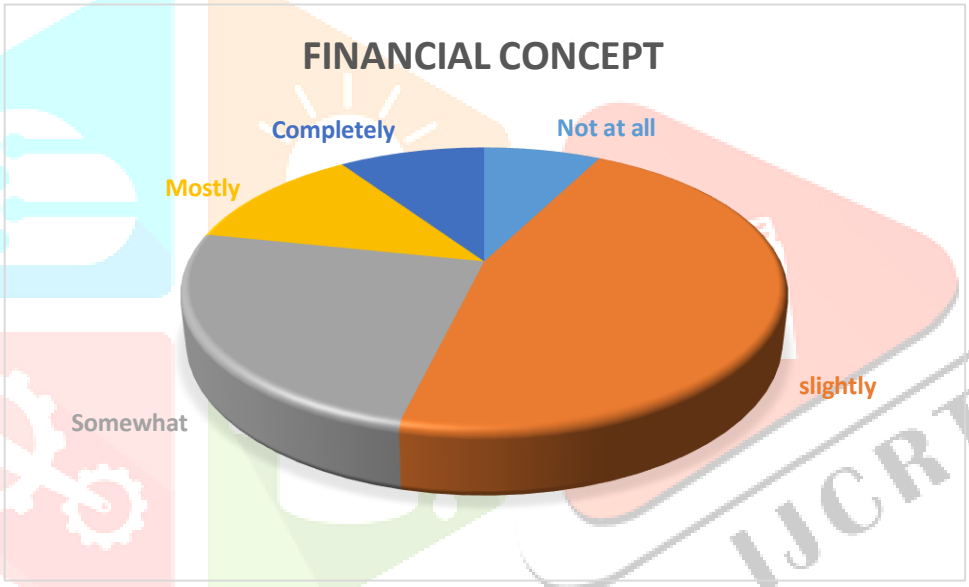
Inference

Majority (30%) of the respondents are selling some investment to reduce losses.

4.1.11 Table showing financial concept of the respondents

Financial concept	No. of Respondents	Percentage
Not at all	8	8
slightly	49	46
Somewhat	26	25
Mostly	13	12
Completely	10	9
Total	106	100

Source: Primary Data



4.1.11 Chart showing financial concept of the respondents

Interpretation

From the above table it is interpreted that 8% of the respondents are Not at all, 46% of the respondents are Slightly, 25% of the respondents are Somewhat, 12% of the respondents are Mostly and 9% of the respondents are Completely.

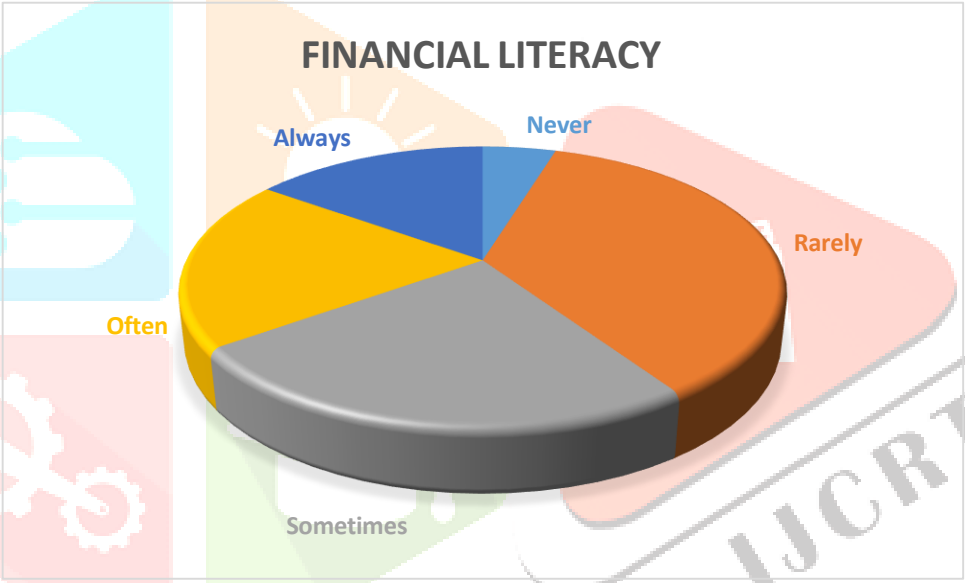
Inference

Majority (46%) of the respondents are Slightly.

4.1.12 Table showing financial literacy of the respondents

financial literacy	No. of Respondents	Percentage
Never	5	5
Rarely	38	36
Sometimes	26	25
Often	21	20
Always	16	15
Total	106	100

Source: Primary Data



4.1.12 Chart showing financial literacy of the respondents

Interpretation

From the above table it is interpreted that 5% of the respondents are Never, 36% of the respondents are Rarely, 25% of the respondents are Sometimes, 20% of the respondents are Often and 15% of the respondents are Always.

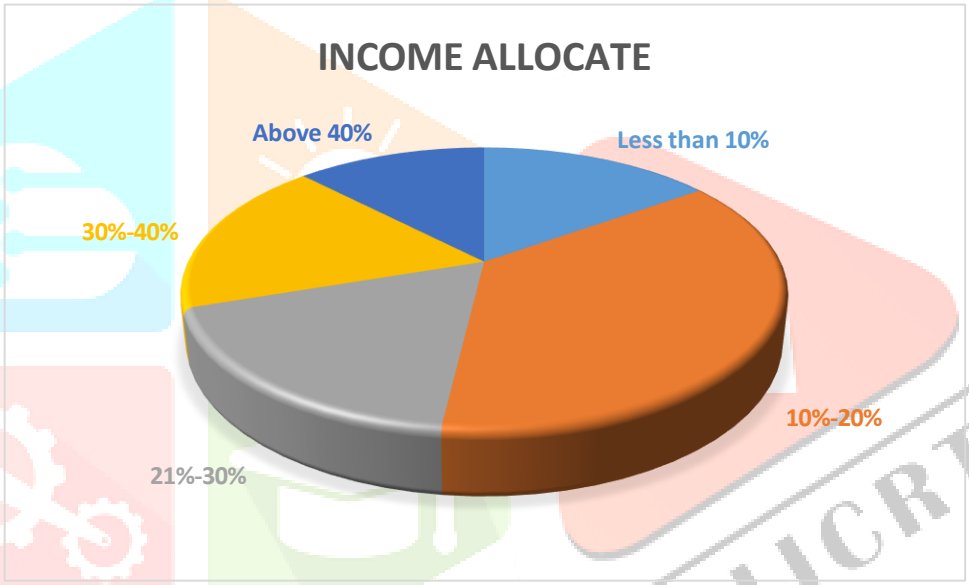
Inference

Majority (36%) of the respondents are Rarely.

4.1.13 Table showing Income allocation of the respondents

income allocate	No. of Respondents	Percentage
Less than 10%	16	15
10%-20%	39	37
21%-30%	19	18
30%-40%	19	18
Above 40%	13	12
Total	106	100

Source: Primary Data



4.1.13 Chart showing Income allocation of the respondents

Interpretation

From the above table it is interpreted that 15% of the respondents are Less than 10%, 37% of the respondents are 10%-20%, 18% of the respondents are 21%-30%, 18% of the respondents are 30%-40% and 12% of the respondents are Above40%.

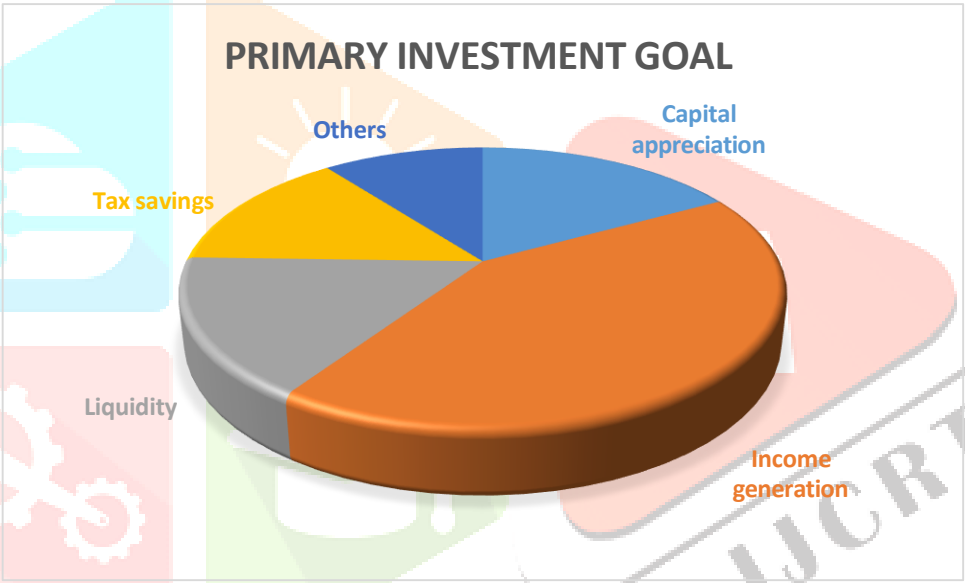
Inference

Majority (37%) of the respondents are 10%-20%.

4.1.14 Table showing Primary investment goal of the respondents

primary investment goal	No. of Respondents	Percentage
Capital appreciation	18	17
Income generation	45	42
Liquidity	17	16
Tax savings	15	14
Others	11	10
Total	106	100

Source: Primary Data



4.1.14 Chart showing Primary investment goal of the respondents

Interpretation

From the above table it is interpreted that 17% of the respondents are Capital appreciation, 42% of the respondents are Income generation, 16% of the respondents are Liquidity, 14% of the respondents are Tax savings and 10% of the respondents are Others.

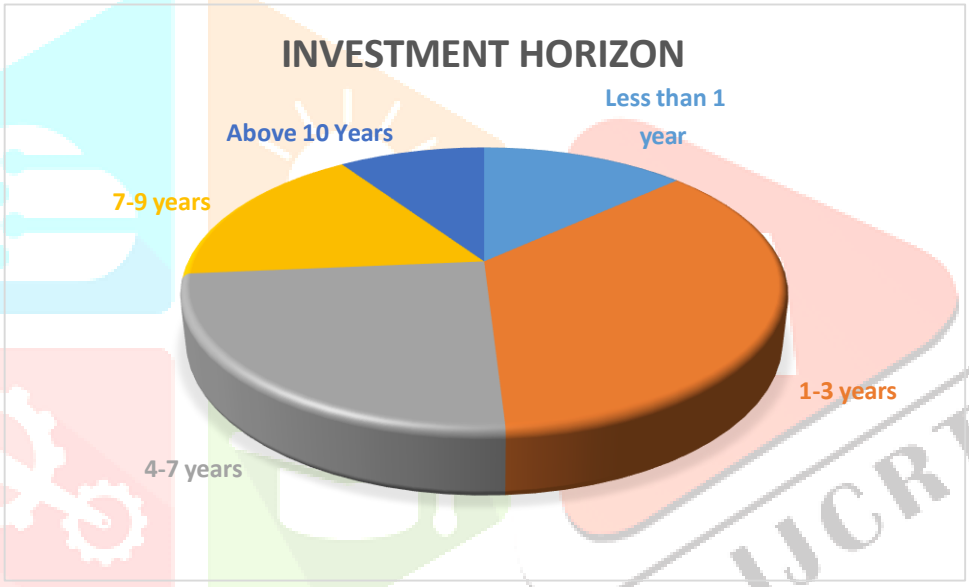
Inference

Majority (42%) of the respondents are Income generation.

4.1.15 Table showing Investment Horizon of the respondents

Investment horizon	No. of Respondents	Percentage
Less than 1 year	14	13
1-3 years	38	36
4-7 years	26	25
7-9 years	18	17
Above 10 Years	10	9
Total	106	100

Source: Primary Data



4.1.15 Chart showing Investment Horizon of the respondents

Interpretation

From the above table it is interpreted that 13% of the respondents are Less than 1 year, 36% of the respondents are 1-3 years, 25% of the respondents are 4-7 years, 17% of the respondents are 7-9 years and 9% of the respondents are Above 10 years.

Inference

Majority (36%) of the respondents are 1-3 years.

4.1.16 Table showing financial knowledge of the respondents

financial knowledge	No. of Respondents	Percentage
Internet & social media	17	16
Financial advisors	31	29
Books & courses	26	25
Family & friends	14	13
Don't actively seek financial knowledge	18	17
Total	106	100

Source: Primary Data

4.1.16 Chart showing financial knowledge of the respondents

Interpretation

From the above table it is interpreted that 16% of the respondents are Interest & social media, 29% of the respondents are financial advisors, 25% of the respondents are Books & courses, 13% of the respondents are Family & friends and 17% of the respondents are don't actively seek financial knowledge.

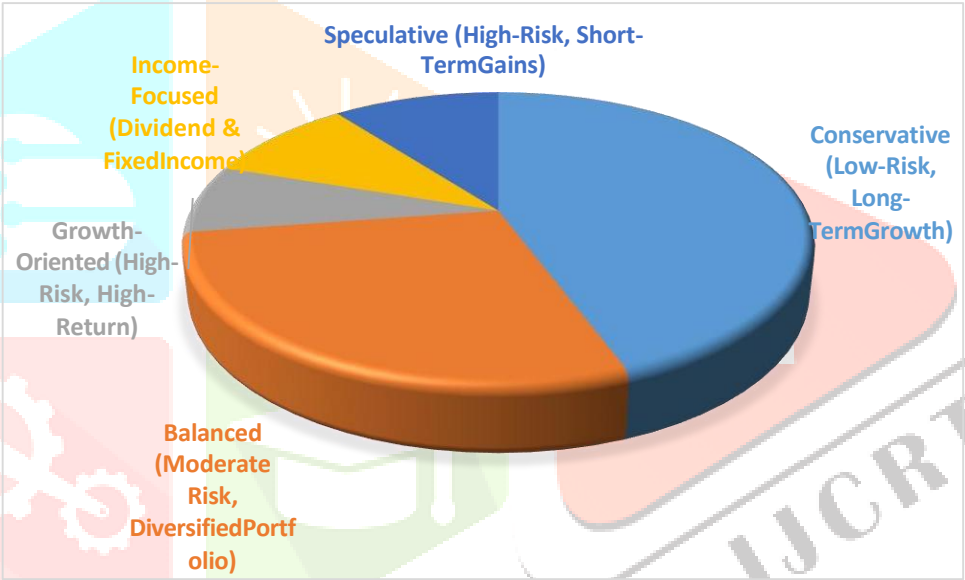
Inference

Majority (29%) of the respondents are financial advisors.

4.1.17 Table showing Investment strategy of the respondents

Investment strategy	No. of Respondents	Percentage
Conservative (Low-Risk, Long-Term Growth)	47	44
derate Risk, Diversified Portfolio)	30	28
Growth-Oriented (High-Risk, High-Return)	8	8
Income-Focused (Dividend & Fixed Income)	10	9
Speculative (High-Risk, Short-Term Gains)	11	10
Total	106	100

Source: Primary Data



4.1.17 Chart showing Investment strategy of the respondents

Interpretation

From the above table it is interpreted that 44% of the respondents are Conservative (Low-Risk, Long-Term Growth), 28% of the respondents are Balanced (Moderate Risk, Diversified Portfolio), 8% of the respondents are Growth-Oriented (High-Risk, High-Return), 9% of the respondents are Income-Focused (Dividend & Fixed Income and 10% of the respondents are Speculative (High-Risk, Short-Term Gains).

Inference

Majority (44%) of the respondents are Conservative (Low-Risk, Long-Term Growth).

4.1.18 Table showing financial goal of the respondents

financial goal	No. of Respondents	Percentage
Retirement planning	22	21
Wealth creation	45	42
Buying a house	8	8
Long-Term Growth	23	22
Others	8	8
Total	106	100

Source: Primary Data

4.1.18 Chart showing financial goals of the respondents

Interpretation

From the above table it is interpreted that 21% of the respondents are Retirement planning, 42% of the respondents are Wealth creation, 8% of the respondents are Buying a house, 22% of the respondents are Long-Term Growth and 8% of the respondents are Others.

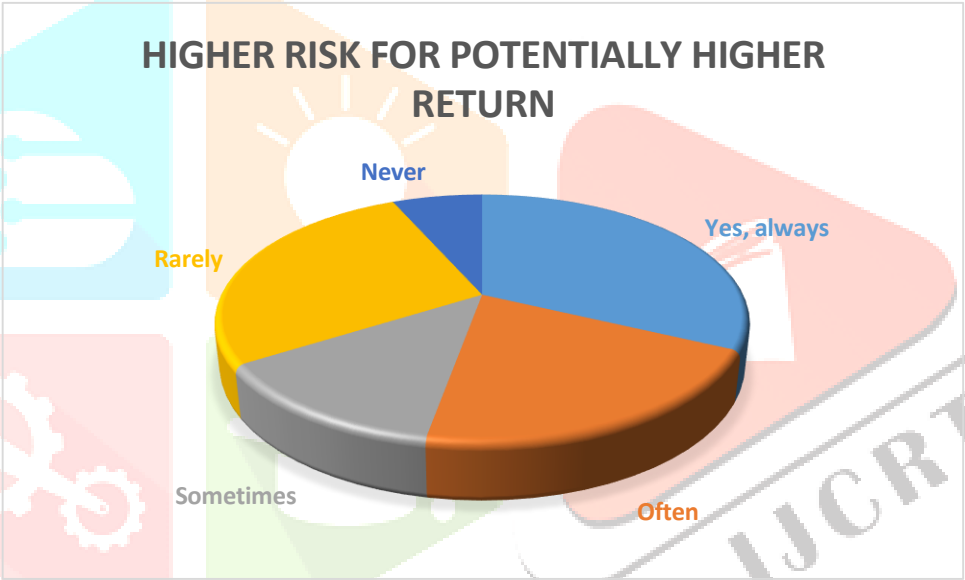
Inference

Majority (42%) of the respondents are Wealth creation.

4.1.19 Table showing Higher risk for potentially higher return of the respondents

higher risk for potentially higher return	No. of Respondents	Percentage
Yes, always	34	32
Often	22	21
Sometimes	14	13
Rarely	29	27
Never	7	7
Total	106	100

Source: Primary Data



4.1.19 Chart showing Higher risk for potentially higher return of the respondents

Interpretation

From the above table it is interpreted that 32% of the respondents are Yes, always, 21% of the respondents are Often, 13% of the respondents are Sometimes, 27% of the respondents are Rarely and 7% of the respondents are Never.

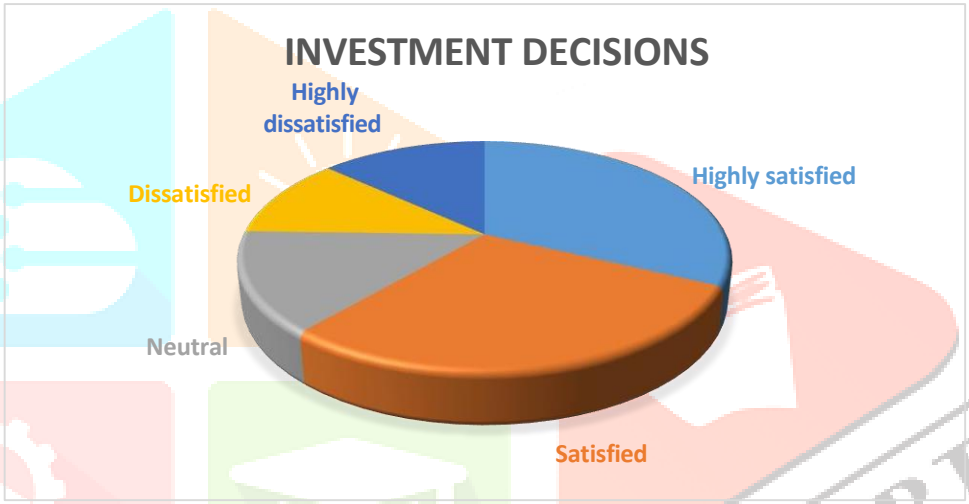
Inference

Majority (32%) of the respondents are Yes, always.

4.1.20 Table showing Satisfaction level of investment decisions respondents

investment decisions	No. of Respondents	Percentage
Highly satisfied	34	32
Satisfied	31	29
Neutral	15	14
Dissatisfied	12	11
Highly dissatisfied	14	14
Total	106	100

Source: Primary Data



4.1.20 Chart showing Satisfaction level of investment decision of the respondents

Interpretation

From the above table it is interpreted that 32% of the respondents are Highly satisfied, 29% of the respondents are Satisfied, 14% of the respondents are Neutral, 11% of the respondents are Dissatisfied and 14% of the respondents are Highly dissatisfied.

Inference

Majority (32%) of the respondents are Highly satisfied about their investment decision.

4.2 CHI - SQUARE ANALYSIS

HYPOTHESIS

H0: There is no significant association between influences of Risk-taking ability towards Types of investment prefer.

H1: There is a significant association between influences of Risk-taking ability towards Types of investment prefer.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Risk taking ability * Types of investment prefer	106	100.0%	0	0.0%	106	100.0%

Risk taking ability * Types of investment prefer Cross tabulation

			Types of investment prefer					Total
			1	2	3	4	5	
Risk taking ability	1	Count	6	2	3	3	7	21
		Expected Count	2.4	5.0	4.8	3.8	5.2	21.0
	2	Count	2	8	7	6	5	28
		Expected Count	3.2	6.6	6.3	5.0	6.9	28.0
	3	Count	1	8	10	4	12	35
		Expected Count	4.0	8.3	7.9	6.3	8.6	35.0
	4	Count	1	7	3	4	2	17
		Expected Count	1.9	4.0	3.8	3.0	4.2	17.0
	5	Count	2	0	1	2	0	5
		Expected Count	.6	1.2	1.1	.9	1.2	5.0
Total		Count	12	25	24	19	26	106
		Expected Count	12.0	25.0	24.0	19.0	26.0	106.0

Chi-Square Tests

Value		df	Asymptotic Significance (2-sided)
Pearson Chi-Square	26.893[a]	16	.043
Likelihood Ratio	27.315	16	.038
Linear-by-Linear Association	.154	1	.695
N of Valid Cases	106		

a. 16 cells (64.0%) have expected count less than 5. The minimum expected count is .57.

DEPENDENT VARIABLE : Risk taking ability

INDEPENDENT VARIABLE: Types of investment prefer

INTERPRETATION

- The **p-value** (Asymptotic Significance, 2-sided) is **0.043**.
- Since the p-value **< 0.05**, this result is **statistically significant**.

H0 is Rejected

There is a **significant association** between an individual's **risk-taking ability** and the **type of investment they prefer**.

4.3 REGRESSION ANALYSIS

HYPOTHESIS

H0: There is no significant association between influences of financial knowledge towards overall investment satisfaction level.

H1: There is a significant association between influences of financial knowledge towards overall investment decision satisfaction level.

Model Summary

Model	R	R Square	djusted R Square	Error of the Estimate
1	.305[a]	.093	.084	1.276

a. Predictors: (Constant), financial knowledge

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.308	1	17.308	10.630	.002[b]
	Residual	169.343	104	1.628		
	Total	186.651	105			

a. Dependent Variable: satisfied

b. Predictors: (Constant), financial knowledge

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	tandardized Coefficients Beta	t	Sig.
1	(Constant)	2.529	.286		8.852	<.001
	financial knowledge	.293	.090	.305	3.260	.002

a. Dependent Variable: satisfied

DEPENDENT VARIABLE : Financial knowledge

INDEPENDENT VARIABLE: Overall investment decision satisfaction level

INTERPRETATION

- The p-value (.002) is highly significant (less than 0.05), meaning this relationship is statistically meaningful.
- Since the p-value < **0.05**, this result is **statistically significant**.

H0 is Rejected

The simple linear regression analysis shows that financial knowledge significantly predicts investment satisfaction among employees at R K Hollow Block.

CHAPTER – 5

FINDINGS OF THE STUDY

- Majority (39%) of the respondents are between 25-34 years
- Majority (73%) of the respondents are male.
- Majority (43%) of the respondents have bachelor's degree.
- Majority (33%) of the respondents are 15001 - 30000.
- Majority (41%) of the respondents are Others.
- Majority (43%) of the respondents are wealth creation.
- Majority (38%) of the respondents are Market trends.
- Majority (33%) of the respondents are Moderate
- Majority (25%) of the respondents invest in Gold.
- Majority (30%) of the respondents are selling some investment to reduce losses
- Majority (46%) of the respondents are Slightly
- Majority (36%) of the respondents are Rarely.
- Majority (37%) of the respondents are 10%-20%
- Majority (42%) of the respondents are Income generation.
- Majority (36%) of the respondents are 1-3 years.
- Majority (29%) of the respondents are financial advisors.
- Majority (44%) of the respondents are Conservative (Low-Risk, Long-Term Growth).
- Majority (42%) of the respondents are Wealth creation
- Majority (32%) of the respondents are Yes, always.
- Majority (32%) of the respondents are Highly satisfied about their investment decision.

CHAPTER - 6

SUGGESTION AND CONCLUSION

6.1 SUGGESTIONS

- Organize workshops on investment planning, saving, and budgeting to raise staff members' general financial literacy.
- Collaborate with financial institutions to help staff members start long-term, low-cost SIPs with automated deductions.
- Hold frequent one-on-one consultations with certified financial planners to provide employees with advice based on their risk tolerance and income.
- Disseminate leaflets, brochures, or online resources about different investment options, risk mitigation, and tax-saving techniques.
- Educate staff members on balanced portfolios, which combine moderately risky options (mutual funds, ELSS) with low-risk options (FDs, gold).
- Identify staff members with financial expertise to act as peer mentors, offering guidance and support on investments.
- Use tests or competitions with small prizes to encourage learning and participation in projects pertaining to investments.
- To make plans more realistic and achievable, tailor investment recommendations based on different income levels.
- Stress the benefits of compounding and encourage the establishment of long-term goals like retirement or the education of your children.
- Conduct yearly surveys or feedback meetings to track improvements in investment.

6.2 CONCLUSION

The study of operational efficiency and resource management in L&T Water and Effluent Treatment provides important insights into their process optimization, resource utilization, and decision-making strategies. Most operational practices show a conservative approach, favouring proven water treatment techniques, standardized effluent disposal methods, and routine maintenance protocols because these methods have lower operational risk and ensure regulatory compliance. The level of technical expertise, workforce training, and availability of equipment all have a significant impact on operational efficiency and treatment outcomes. There is only a moderate level of adoption of advanced technologies and innovative treatment methods, despite the organization's objective to enhance environmental sustainability and reduce operational costs. The results demonstrate that to improve process efficiency and achieve operational objectives, there is an urgent need for targeted training programs, adoption of advanced water treatment technologies, and strategic resource planning. Promoting systematic operational strategies, increasing technical awareness, and providing access to professional guidance can greatly enhance long-term operational stability, environmental compliance, and overall performance. Future efforts to create a more efficient and sustainable water and effluent treatment system will be greatly supported by this research.

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