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Selection Criteria Analysis of Skin Care Cosmetic Products By Consumers In Tiruchirappalli

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Abstract

Customers are essential to a business's existence, making it vital to understand their preferences for the organization's prosperity. Alongside this, grasping consumer purchasing habits and their attitudes towards particular products or product categories is a fundamental requirement for any business involved with products. Skin care items are part of the cosmetics sector and are utilized by consumers for personal care. Personal care products are a part of cosmetic industry which a consumer uses for personal purpose. The personal care products are the backbone of cosmetic industry. These products serve as the foundation of the cosmetics industry. The research investigates factors such as brand reputation, ingredients, price, product effectiveness, dermatologist recommendations, packaging, and marketing influence. A mixed-methods approach, including surveys and interviews, was used to gather insights from consumers of different demographics. Consumers today are increasingly aware of their appearance, beauty, and grooming, as well as being knowledgeable about Western cosmetic brands. Marketing is recognized as a special management function just like organizing, staffing, financing and producing. But the significance of marketing as a vital function has been understood not by many. In fact, the marketing function is closely related to the basic objectives of business. Consumer behavior refers to the behavior that consumers display in searching for purchasing, using, evaluating and disposing of products and services that they expect to satisfy their needs. The study of consumer behavior is the study of how individuals make decisions to spend their available resources like time, money and effort on consumption related items. Several studies have been made on consumer behavior towards many products. Since Tiruchirappalli has people following different religions, speaking different languages and pursuing different life styles, it has no unique feature to represent as a whole, regarding consumer behavior. This article explores the criteria consumers in Tiruchirappalli use when selecting skin care cosmetic products. People tend to view cosmetics as an essential aspect of their daily lives, which offers a positive perspective for marketers in the cosmetic field.

Keywords: Consumer, Cosmetics, Skin Care

Introduction

Marketing is fundamentally about engaging with customers more than any other area of business. While we deeper into definitions of marketing shortly, one straightforward definition is: Marketing involves managing profitable relationships with customers. The two primary objectives of marketing are to draw in new customers through providing enhanced valuation and to maintain and expand the existing customer base through guaranteeing their satisfaction. Marketing is acknowledged as a crucial component separate a role of management, similar to organizing , staffing, financing and production. Nevertheless, the importance of marketing as an essential function is not universally acknowledged. In truth, the role of marketing is intricately connected to the fundamental goals of a business. Each segment assists in understanding the motivations behind a customer's desire to purchase a product. Initially, the customer seeks a product that satisfies a specific need or provides a particular benefit. Considerations may include the frequency of purchase, the rate of product consumption, brand loyalty, socio-economic factors influencing purchasing power, and the customer's readiness to make a purchase. This comprehensive information enables targeted marketing strategies that address each of these requirements. Furthermore, these segments facilitate the development of a marketing funnel. This funnel is initiated once a consumer has conducted their research, discovered your product, and is deliberating on the decision to buy. The funnel progresses from awareness to interest, followed by the development of desire, ultimately culminating in the action of purchasing. The primary objective of comprehending consumer buying behavior is to design effective marketing campaigns, gain deeper insights into your customers, understand how to meet their needs, and capture their attention.

The Indian cosmetic industry has witnessed rapid growth over the last couple of decades. In that time the range of cosmetic and beauty products in India has widened tremendously. Indian competitors have begun to manufacture products to cater to an international need. Herbal cosmetics from India have a great demand in the overseas market and many cosmetic products that are manufactured in India today are supplied to international suppliers of branded cosmetic products like the Baby shop. New facts that have been reveal that the industry of cosmetic products in India is growing at an average rate of almost twenty percent annually; this increase is attributed to two main factors. The first being the increase for the demand in Indian cost effective products and

the second being the increased purchasing power of the average Indian. There are also many reasons for the increased demand for cosmetic products in particular. With the introduction of satellite television and a wide array of television channels as well as the internet, the average Indian consumer is constantly bombarded with advertisements and information on new cosmetic products which often translates into the desire to purchase them. A boom in the Indian fashion industry has been linked to the increased awareness of Indian people about their appearances & consequently contributed to an increase in the demand for cosmetic products. However, even with the massive surge in the popularity of cosmetic products, statistics have shown that the average Indian consumer spends much less on cosmetic products than consumers from every other part of the world. This means that the Indian cosmetic industry has an even greater potential for growth than it is presently experiencing and it is highly fragmented and concentrated in the Tier-I cities only. Hence it is very essential that the products should reach to the other cities as well as in rural area. Here the marketing plays an important role. The companies need to understand the expectations of prospects. This requires a thorough understanding of consumer behavior and buying motives. Consumer behavior is the behavior that consumers display in searching for, purchasing, using and evaluating products, services & ideas which they expect will satisfy their needs. Consumer behavior encompasses a vast area including consumption pattern, consumer preferences, consumer motivation, and consumer buying process & shopping behavior. The purchase decision is influenced by various factors such as social, cultural, demographic, personal, economic etc. So, for effective marketing, the marketer must know the basis of decisions taken by customers.

The concept of beauty and herbal products is an ancient as mankind and civilization women are obsessed with looking beautiful. So they use various beauty products that have herbs to look charm and young. Indian herbs and its significance are popular worldwide. Herbal products have growing demand in the nature. There are a wide range of women around the world. The Indian herbal products industry has a plethora of herbal products brands like Himalaya Herbal, Lotus Herbal, Khadi Herbal, and many more adding to the list. The Indian herbal products market is defined as skin care, hair care, color herbal products, fragrances and oral care segments. Today awareness of beauty products, treatment, fashion and grooming are very high.

Marketing Definition

Philip Kotler characterizes marketing as both a science and an art that involves the exploration, creation, and delivery of value aimed at fulfilling the needs of a specific target market while ensuring profitability.

Consumer

Marketing has historically analyzed consumers based on their buying behaviours —considering factors such as what they buy, why they buy it, at what, and where they make these. The term "consumer" typically refers to two distinct types of buyers: (i) Personal Consumers and (ii) Organizational Consumers.

Consumer Derived

The Oxford English Dictionary states that the word "consumer" originates from the Latin term "consumere," which includes various meanings such as to destroy, reduce, eliminate, nullify, extinguish, deplete, ingest, devour, administer (a medicine), utilize, expend, absorb, integrate, and to spend (money, resources, or time), in addition to implying waste.

Consumer Behaviour

Consumer behaviour encompasses the examination of individuals, groups, or organizations and the diverse activities associated with the acquisition, utilization, and disposal of goods and services accessible to consumers. Consumer Behaviour is still evolving. Initially, it was often labeled as buyer behaviour, highlighting the point of sale, there exists an interaction between consumers and producers. Today, marketers understand that consumer behaviour is a continuous process, extending beyond the instant when a consumer exchanges money or credit card for goods or services. To investigate personal attributes, which encompass demographics, personality traits, lifestyle preferences, and behavioural elements such as frequency of use, circumstances for consumption, loyalty, brand support, and the likelihood of making recommendations. The objective of this analysis is to gain insight into the wants and purchasing patterns of individuals. Furthermore, research in consumer behaviour examines the diverse factors that impact consumers, including social circles such as family, friends and sports affiliations, along with wider societal influences, such as brand advocates and opinion leaders. Consumer behaviour is the systematic examination, analysis, and projection of the decision-making process undertaken by individuals or collectives when selecting products and services, with the various elements that impact their decision-making process.

Customer relationship management (CRM) databases have become essential instruments for examining consumer behaviour. The extensive data produced by these databases allows for an in-depth analysis of the behavioural elements that affect customer re-purchase intentions, retention, loyalty, and other behavioural

inclinations, such as the likelihood of providing positive referrals, serving as brand advocates, or engaging in customer citizenship activities. Furthermore, these databases are instrumental in market segmentation, especially in the realm of behavioural segmentation, which aids in the development of loyalty segments that can guide highly targeted and personalized marketing strategies tailored to individual customers. Customer Relationship Management systems offer a straightforward and customizable user interface for all employees within your organization, enabling real-time updates that facilitate customer service. Consequently, when a customer reaches out with an inquiry, the service representative can access the complete history of the customer, including prior marketing offers and past purchases.

Statement of the Problem

Consumer behaviour encompasses the actions and choices made by individuals as they seek, acquire, utilize, assess, and dispose products and services designed to satisfy their requirements. The study of consumer behaviour explores their processes by which individual determine the allocation of their resources—such as time, financial assets, and effort—toward consumption-related items. This aspect is crucial to contemporary marketing practices. A person's behaviour is influenced by various factors, including personal beliefs, societal expectations, limitations, and motivations. Given the diverse parameters involved, buying behaviour is constantly evolving.

Numerous studies have explored consumer behaviour in relation to various products. In Tiruchirappalli, with its diverse population practicing different religions, speaking multiple languages, and living distinct lifestyles, consumer behaviour does not have a singular characteristic that represents the whole community. Research has been undertaken in Tiruchirappalli that examines consumer behaviour regarding cosmetics, treating all cosmetic products as a single category. Consequently, the researcher concentrates specifically on the criteria that consumers apply when selecting skin care cosmetic products.

Objectives of the study

- To analyse the demographic traits to individuals who utilize skin care cosmetic products.
- To investigate the skin care routines of those who use products.
- To evaluate the criteria consumers use for selecting skin care cosmetic products.
- Scope of the study

This research focus on analyzing behaviors of consumers in the cosmetic industry, with particular attention given to their skincare practices and the criteria they apply when choosing skin care products. It encompasses varieties of consumers who utilize skin care cosmetics. Moreover, the study focuses on the behaviors of those purchasing these products within the geographical region of Tiruchirappalli, regardless of differences such as age, income, education, occupation, or residence.

The study aims to identify the various factors that influence women's decision to buy cosmetic products. This includes the price, brand, availability, product features, quality, and social influence. To analyze the buying habits of women when it comes to cosmetic products, this includes their frequency of purchase, preferred channels of purchase, and the amount spent on cosmetic products. The impact of marketing and advertising on women's buying behaviour, this includes the effectiveness of various marketing channels, such as social media, television, print, and in-store promotions. The satisfaction levels of women with cosmetic products, this includes their overall satisfaction with the product, the effectiveness of the product, and their willingness to repurchase the same product.

Limitations of the Study

- A primary limitation is the constrained time, which has influenced the conclusions reached in this research.
- Some participants were hesitant to provide information to the investigator.
- The research is confined to Tiruchirappalli City only.
- The findings are based solely on 50 responses from consumers of skin care cosmetics in Tiruchirappalli City.
- This study relies on the input from a select group of participants from Tiruchirappalli City.

The variety of cosmetic products available in the market can be categorized into three groups: skin care, hair care, and eye care. However, this study specifically focuses only on skin care cosmetics.

Review Of Literature

- According to Meiyume (2023), even amidst economic challenges, consumers prioritize spending on essential skincare items. Ritualistic practices are expected to continue, with a heightened focus on skin health, highlighting barrier protection and overall wellbeing as key priorities for 2023, as consumers adopt a comprehensive view of skincare and health.

- Mukti et al. (2022) noted the rising interest in skincare products and their various components, such as vitamin C, vitamin E, and collagen, which are used to combat aging. As a result, more consumers are turning to online reviews and recommendations from others before making a purchase. This process resembles the advice customers would receive in physical stores, but it benefits from the accessibility of being available online.
- According to Lee, J.E., Goh, M.L., and Mohd Noor, M.N.B. (2019) conducted a study entitled "Understanding Purchase Intention of University Students towards Skin Care Products." The authors identified significant relationships among Brand awareness, Brand association, Perceived quality and Brand loyalty all of which impact consumers' intentions to buy skincare products. They determined that perceived quality is the most influential element of shaping consumers purchasing choices.
- D.S. Latha (2017) conducted a study to investigate the factors that affect consumer behaviour regarding cosmetics in Chennai, utilizing a sample of 100 participants. The research revealed that the age of the respondents plays a significant role in their decision-making process when purchasing cosmetics. Additionally, the study identified several key factors that influence consumer buying behaviour in this sector, including price, appealing packaging and promotional sales strategies.
- Kruti Bhatt & Peenal Sankhla (2017) studied on Consumer Buying Behavior towards Cosmetic Products and concluded that as cosmetic industry in India is one of the growing industries, marketers should know about the factors affecting purchase decision along with the attitude, perception and learning habits of consumer towards cosmetics. Study shows that Vaadi Herbals and Just Herbs are the most preferred cosmetic brands in Navsari city. People always consider quality as the most important factor while purchasing cosmetics and they also consider the advice of beautician. People consider cosmetics as necessary part of routine life which is positive insight for marketers of cosmetic product.
- Nagananthi & Mahalakshmi (2016) studied consumers' brand preference and buying behavior of cosmetic products at Coimbatore city. The main aim of study was to identify consumers' brand preference towards cosmetic products and to determine the relationship of brand factors with demographic data. Primary data were collected from 200 samples through convenience sampling. Chi square test and one way ANOVA were used for data analysis. They found that personal care is one of the most important reasons for purchasing cosmetics. Himalaya herbals were the most important brand among consumers. Demographic factors influence consumer to purchase the cosmetics.
- Khandagale A. (2015) studied consumer buying behavior towards cosmetic products. The main aim of study was to study demographic profile of consumers and to find factors affecting consumer purchase decision. They also want to know the purchase pattern for cosmetic products. They found that majority of people use domestic cosmetic brand, television is most effective media to get information of cosmetics; quality of product is considered as most important factor for consumer purchase decision.

Cosmetics Industry

Cosmetics refer to products designed to elevate the aesthetic appeal of the human form. The regulation of cosmetics is governed by the Drugs and Cosmetics Act of 1940, along with the associated Rules established in 1945 are described as products designed for application through rubbing, pouring, sprinkling, or spraying onto products that are utilized on the human body or any of its parts with the aim of cleansing, beautifying, enhancing appeal, or modifying appearance. This definition further includes any item that is designed to serve as an ingredient in a cosmetic formulation. Cosmetics must be safe when customers use them in accordance with the label's instructions or in the conventional or expected manner. One measure a producer may take to guarantee the safety of a cosmetic product is product testing.

Cosmetic Sectors in India

The Indian Cosmetic Industry has observed swift growth over the last couple of decades. The Colorful cosmetic retail marketing is revealing high potentiality presence in India at nowadays and fascinates local and global players to produce the essential Cosmetics. The increasing beauty anxieties among both men and women are boosting the Indian Cosmetic Industry which has observed a strong growth in the last few years. Indian competitors have begun to manufacture goods to provide to the global requirements. New evidences that have been exposed that the industry of cosmetic products in India is increasing at an average rate of nearly 20% annually; this rise is credited to two main aspects, the first one is, the increase for the demand in Indian money-making products and the second one is, the increased buying power of the average Indian. There are so many reasons for the growing demand for cosmetic products in specific. Satellite television's introduction and a wide collection of television channels as well as the internet, the average Indian user is repetitively bombarded with Making of strong brand and increase of brand's impartiality in the market is the main goal for business.

A cosmetics industry in India presently undergoing a dynamic phase characterized by product innovation and marketing advancements. This sector encompasses various categories, including Body care, Skincare, Eye care,

Colour cosmetics, Hair care and Makeup. There is a notable demand for more advanced and specialized cosmetic offerings. The market is expected to experience robust growth driven by an increasing consumer preference for specialty cosmetic products, including organic, herbal, and Ayurvedic offerings. Key sectors anticipated to expand include colour cosmetics, fragrances, specialized skincare, hair care, and makeup products. Additionally, the competition among domestic brands is intensifying as more international companies enter the Indian personal care and cosmetics sector. Marketers have acknowledged their trend and to developing new strategy to meet their needs of Indian consumers. They are allocating substantial resources, both financially and temporally, to analyze diverse the demographic and psychographic traits of the Indian population.

Design of sample size for the study

The study is conducted with a sample size is limited to a total of 50 participants.

Development of Instruments

A tool utilised for gathering data is questionnaire. The questionnaire functions as a systematic tool intended to collect and record their specific and relevant information with an appropriate degree of precision and comprehensiveness. In essence, it guides the inquiry process and facilitates the precise and appropriate documentation of responses.

Sources of data

The research incorporates both primary and secondary data, which are collected and utilized to fulfil its aims.

Data analysis and Interpretation

Table No.1 – Gender

Particulars	No. of Respondents	Percentage (%)
Male	12	24
Female	32	64
Transgender	06	12
Total	50	100

Inference

The data presented in the table reveals that 64% of the respondents identify as female, while 12% identify as male, and another 12% identify as transgender.

Table No. 2 – Age

Particulars	No. of Respondents	Percentage (%)
18-30	22	44
31-40	12	24
41- 50	10	20
Above 50	06	12
Total	50	100

Inference

The information presented in the table above indicates that portion of the respondents, specifically 44%, individuals aged between 18 and 30 years. Additionally, 24% of participants are aged between 31 and 40 years. Furthermore, 20% of respondents belong to the 41 to 50 age group, while 12% are over the age of 50.

Table No. 3 - Marital Status

Particulars	No. of Respondents	Percentage (%)
Married	21	42
Unmarried	29	58
Total	50	100

Inference

The information presented in the table indicates that 58% of the participants identify as unmarried, while 42% are classified as married.

Table No. 4 – Educational Qualification

Particulars	No. of Respondents	Percentage (%)
School	4	8
Under graduate	19	38
Post graduate	20	40
Professional	7	14
Total	50	100

Inference

The information indicates 40% of the participants possess Post graduate degrees., while 38% possess Under graduate qualifications. Additionally, 14% of the respondents are identified as professionals, and 8% have completed their schooling.

Table No. 5 - Occupation

Particulars	No. of Respondents	Percentage (%)
Student	8	16
Home maker	12	24
Business	13	26
Professional	17	34
Total	50	100

Inference

A survey revealed that 34% of the participants identified as Professionals, while 26% were classified as Businessmen. Additionally, 24% of the respondents were Homemakers, and 16% were Students.

Table No. 6 - Monthly Income (in. Rs)

Particulars	No. of Respondents	Percentage (%)
Below 10000	18	36
10001-30000	20	40
30001 - 40000	6	12
Above 40000	6	12
Total	50	100

Inference

The data presented in the table indicates that 40% of the respondents earned a monthly income range from Rs. 10001 to Rs. 30000. Additionally, 36% of the respondents have a monthly income of less than Rs. 10000. Furthermore, 12% of the respondents fall within the income of Rs. 30001 to Rs. 40000, while another 12% report a monthly income exceeding Rs. 40000.

Table No. 7 – Place of Residence

Particulars	No. of Respondents	Percentage (%)
Rural	12	24
Urban	38	76
Total	50	100

Inference

A study revealed that 76% of the participants reside in urban areas, while 24% are located in rural areas.

Table No. 8 - Frequency of using Skin Care Products

Particulars	No. of Respondents	Percentage (%)
Twice per day	6	12
Morning	14	28
Evening	12	24
Before you sleep	18	36
Total	50	100

Inference

The data indicates that 36% of participants apply skin care products prior to sleep, while 28% utilize these products in the morning. Additionally, 24% of respondents engage in skin care routines during the evening, and 12% report using skin care products twice daily.

Table No. 9 - Skin Care Products regularly used

Particulars	No. of Respondents	Percentage (%)
Cleanser	10	20
Sunscreen	16	32
Moisturizer	22	44
All of the above	02	04
Total	50	100

Inference

The data presented in the table indicates that 44% of the participants consistently utilized moisturizer, while 32% reported regular use of sunscreen. Additionally, 20% of the respondents indicated that they frequently used cleanser, and only 4% of the respondents employed all three products on a regular basis.

Table No. 10 - Factors influence the choice of Skin Care Products

Particulars	No. of Respondents	Percentage (%)
Price	4	8
Brand	30	60
Quality	10	20
Packaging	6	12
Total	50	100

Inference

A survey revealed that 60% of participants consider the Brand as a significant factor in their choice of Skin Care Products. In contrast, 20% of respondents prioritize Quality in their selection process. Additionally, 12% are swayed by Packaging, while 8% take Price into account when choosing Skin Care Products.

Table No. 11

Place of purchase is mostly used for Skin Care Cosmetic Products

Particulars	No. of Respondent	Percentage (%)
Physical Store	6	12
Online Service	11	22
Shopping Mall	29	58
Medical Shop	04	08
Total	50	100

Inference

A data indicates 58% of respondents primarily acquired Skin Care Cosmetic Products from shopping malls, while 22% reported that their main purchasing method was through online services. Additionally, 12% of the respondents indicated that they predominantly bought these products in physical stores, and 8% stated that their primary source was medical shops.

Table No. 12 - Monthly willing amount spent on Cosmetic Products (in. Rs)

Particulars	No. of Respondents	Percentage (%)
Below 500	6	12
500-1000	10	20
1000-1500	28	56
1500-2000	6	12
Total	50	100

Inference

The data indicates that 56% of participants are prepared to allocate between Rs. 1000 and 1500 each month for cosmetic products. Additionally, 20% of respondents are willing to spend between Rs. 500 and 1000 monthly on these items. Furthermore, 12% of the respondents express a willingness to invest between Rs. 1500 and 2000 monthly, while an equal percentage of participants are inclined to spend less than Rs. 500 each month on cosmetic products.

Table No. 13 -Types of cosmetic products liked better to purchase

Particulars	No. of Respondents	Percentage (%)
Herbal	38	76
Ayurvedic	8	16
Chemical	2	4
Both (a & b)	2	4
Total	50	100

Inference

The data presented in the table indicates that a significant number of respondents favoured purchasing herbal cosmetic products, while 16% expressed a greater inclination towards Ayurvedic cosmetic products. Additionally, 4% of the participants favoured Chemical cosmetic products, and another 4% indicated a preference for both Herbal and Ayurvedic cosmetic options.

Chi-Square Test

Age and Types of cosmetic products liked better to purchase

Age/ Types of cosmetic products liked better to purchase	18-30	31-40	41- 50	Above 50	Total
Herbal	17	9	7	5	38
Ayurvedic	5	2	1	0	8
Chemical	0	0	1	1	2
Both (a & b)	0	1	1	0	2
Total	22	12	10	6	50

Null Hypothesis (H₀) : There is no significant difference between the preferred age groups and categories of cosmetic products for purchase.

Alternative Hypothesis (H₁) : There is significant difference between the preferred age groups and categories of cosmetic products for purchase.

Degree of Freedom

$$\begin{aligned}
 V &= (R-1) (C-1) \\
 &= (4-1) \times (4-1) \\
 &= 3 \times 3 \\
 &= 9
 \end{aligned}$$

The table value at 5% significance level with 9 degrees of freedom is 16.92, while the calculated value is 4.0955.

Inference

The computed value is below the threshold set forth in the table, resulting in the acceptance of the null hypothesis. Therefore we concluded that there is no significant difference between age and the preferred categories of cosmetic products for purchase.

Findings

- It has been determined that 64% of the individuals surveyed are female.
- It has been observed that 44% of the individuals surveyed between the age range of 18 to 30 years.
- A survey revealed that 58% of the participants identified as unmarried.
- It has been determined that 40% of the individuals surveyed hold a postgraduate degree.
- It has been determined that 34% of the individuals surveyed identify as professionals.

- It has been observed that 40% of the participants report a monthly income range from Rs. 10001 to Rs. 30000.
- It has been observed that 76% of the individuals surveyed reside in urban areas.
- It has been observed that 36% of the participants utilize skin care products prior to going to bed.
- It was observed that 44% of the participants consistently utilized moisturizer in their skincare routines.
- It has been observed that 60% of the participants in the survey are swayed by the brand when choosing skin care products.
- It has been observed that a significant 58% of the participants primarily acquired skin care cosmetic products while shopping at malls.
- It has been observed that 56% of the participants expressed a willingness to allocate between Rs. 1000 and 1500 each month for the purchase of cosmetic products.
- It was observed that 76% of the participants expressed a preference for purchasing herbal cosmetic products.
- There is no significant difference between the preferred Age groups and categories of cosmetic products for purchase.

Suggestions

- A company to promote unique cosmetic products specifically designed for male consumers.
- A marketer ought to establish an effective distribution channel to mitigate the issue of product unavailability.
- Effective communication must be established with medical professionals and beauticians, and their involvement in advertising should be enhanced to render it more appealing, impactful, and trustworthy.
- It is essential for marketers to incorporate their personal appeal and charm into advertising communications, as consumers tend to purchase cosmetic products independently.
- A marketer should build up a prompt distribution channel to avoid the problem of non-availability of products.
- A proper communication should be created with doctors, beauticians and should be involved in advertisement to make them more attractive, affective and reliable.
- Marketer should include your attitude and personal appeal in their advertising communication as the consumer buy cosmetic products on their own.

Conclusion

The contemporary marketplace is characterized by intense competition. In this environment, the consumer holds significant power. The increasing influence of individual consumers necessitates that marketers closely examine their buying behaviours, preferences, tastes, and aversions, prompting a re-evaluation of their strategies and marketing mixes. Given that the cosmetic industry in India is rapidly expanding, it is essential for marketers to understand the various factors that influence purchasing decisions, as well as the attitudes, perceptions, and learning behaviours of consumers regarding cosmetics. Quality is consistently regarded as the paramount consideration when purchasing cosmetic products, and consumers often seek the guidance of beauty professionals. Furthermore, cosmetics are perceived as an essential component of daily life, which presents a favourable opportunity for marketers in the cosmetic sector.

The modern market is highly competitive in nature. The consumer is the king in the market. The importance gained by the individual consumer in the present market compel the marketers to look the buying habits, preferences, taste, like and dislikes of consumers and accordingly they need to revise its policies and marketing mix. While purchase of cosmetic product, the consumers are found more quality conscious preferred to purchase Ayurvedic products, they wait for the brand during non-availability, become emerging as important source of information and in spite of impact of other factors, the actual brand decision is taken by themselves.

Scope for Further Research

While considering the limitation of the existing study, the researcher proposes the following scope for the further study:

- The study could be further refined to enhance the prediction of purchasing behaviors among male consumers regarding cosmetic products.
- A comparable investigation may be undertaken in rural regions of the country to gain deeper insights into the topic.
- The researcher also advocates for similar studies to be conducted focusing on different dimensions, such as female consumer orientation or specific brands, products, or companies.

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Structure Equation modeling for Fake Positive Detection of Advertisement Claims using Machine Learning Tools

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Abstract

Greenwashing, the practice of exaggerating or fabricating environmental claims, has become increasingly prevalent in today's sustainability-driven market. Identifying false positives-legitimate claims mistakenly flagged as deceptive—remains a critical challenge in tackling greenwashing in marketing. A recent study explored the potential of text mining techniques using Python to enhance the accuracy of detecting false positives in greenwashing allegations.

Leveraging Natural Language Processing (NLP) methods such as TF-IDF vectorization, cosine similarity, and classification models, the research analyzed 10,000 greenwashing statements to isolate and identify the most likely false positives. Additionally, visualization tools, including word clouds, conjoint word analysis, and network graphs, were used to uncover connections and patterns among misclassified claims. These techniques provided a comprehensive view of how greenwashing statements are structured and misinterpreted.

The findings demonstrated that the strategic use of Python's text mining capabilities could significantly reduce false positives, improving the reliability of automated greenwashing detection systems. Furthermore, the structural equation model developed in the study offers valuable insights for regulatory bodies, corporations, and consumers. This model serves as a guide to addressing deceptive environmental advertising, fostering greater transparency and accountability in sustainability-focused initiatives.

Keywords: Environmental Advertising, False Positives, Greenwashing, Text Mining, Natural Language Processing (NLP)

Introduction

Environmentalism Jay Westerveld initiated the term greenwashing in 1986 to criticize hotels for promoting towel reuse programs as eco-friendly while ignoring larger environmental issues such as overdevelopment. He observed that these programs were primarily aimed at cutting costs rather than reducing environmental impacts and thus represented a deceptive attempt to appear environmentally responsible (Westerveld, 1986). In addition, greenwashing has extended to describe the practice of companies making exaggerated or misleading statements about their environmental practices to enhance their public image without requiring significant changes to their environmental policies.

In the 1970s, Greenwashing became a major influence on the corporate social responsibility (CSR) movement. At this time, environmental concerns were becoming more frequent, and companies faced difficulties from both governments and the public to adopt more sustainable practices. However, many firms chose to market themselves as environmentally friendly without making significant improvements, leading to the early stages of greenwashing (Pearce, 1976). The 1990s saw a rise in greenwashing practices as environmental awareness grew among consumers. One significant event was the 1992 Rio Earth Summit, which encouraged many corporations to incorporate sustainability into their business strategies. Nevertheless, many of these efforts were superficial, focusing more on marketing than substantive change (United Nations Conference on Environment and Development, 1992). BP's "Beyond Petroleum" campaign in the early 2000s pursued to rebrand the company as environmentally conscious, yet the firm continued to rely heavily on fossil fuel production (Hamilton, 2010). Similarly, Volkswagen's 2015 emissions scandal lime lighted how companies could falsely advertise their products as green, as in this case, claimed that their diesel cars met environmental standards when they had in fact manipulated emissions tests (Hotten, 2015).

The emergence of green consumption has further led to the spread of greenwashing. With the increasing demand for eco-friendly products, companies have recognized the market value of being sustainable. Many have commissioned deceptive tactics, such as using vague terms like "natural" or "eco-friendly," without backing these claims with supportable data (TerraChoice, 2010). These tactics not only mislead consumers but also undermined genuine efforts to promote sustainability. In response to growing concerns about greenwashing, regulatory bodies and certification systems have emerged to ensure companies are more accountable. An instance was the inception of ISO 14001 certification that provided a framework for organizations to meet environmental management standards (Parguel, Benoit-Moreau, & Larceneux, 2011). In addition, independent organizations such as Green Seal and Energy Star have introduced certification labels to assist consumers in recognizing genuinely sustainable products. Despite these efforts, greenwashing persists, exhibiting the ongoing tension between corporate profit motives and environmental responsibility.

Definitions

“Greenwashing is often defined as the process of making false or misleading claims about the positive environmental impacts of a product, service, or company. This includes overstating the eco-friendliness of goods or services, offering the misleading impression that a corporation is more ecologically responsible than it actually represents. Greenwashing takes place when companies broadcast positive information regarding their environmental performance while operating differently behind their doors.”

- Delmas
, M. A., & Burbano, V. C. (2011).

“Greenwashing entails selective disclosure, where companies highlight ecologically conscious facets of their operations or products while negating or hiding negative environmental practices. Greenwashing can be understood as a method that includes advertising or publicizing selective environmentally friendly actions without addressing the more significant environmental impacts.”

- Lyon, T. P., & Maxwell, J. W. (2011).

“Greenwashing can also be defined as a deliberate corporate strategy to improve reputation and gain market advantage by presenting a false image of environmental responsibility. Greenwashing is commonly adopted by corporations to attract environmentally conscientious customers and investors without making meaningful changes to their real operations.”

- Marquis, C., Toffel, M. W., & Zhou, Y. (2016).

“Greenwashing may also apply to specific promotional strategies that deceive consumers into perceiving a product is more environmentally friendly than it is. Greenwashing is the application of deceptive communication strategies to falsely elevate the perception of a company’s ecological responsibility.”

- Parguel, B., Benoît-Moreau, F., & Larceneux, F. (2011).

The study encompasses a comprehensive review of historic literature, focusing on the meaning, history, and prior research on false positives, as detailed in Section 2. The research objectives are outlined in Section 3, providing clarity on the scope and goals of the study. Section 4 elaborates on the research methods employed to examine false positives, emphasizing the methodologies utilized to ensure a robust investigation. The analysis and discussion of the findings are presented in Section 5, offering critical insights into the study's results. A summary of results is provided in Section 6, encapsulating the key outcomes and their implications. Finally, Section 7 discusses the study's conclusions, while Section 8 explores directions for future research, proposing advancements to address identified gaps and challenges.

Literature Review

The term **advertisement** has seen substantial evolution, encompassing art, culture, and human behavior. O'Barr (2006) described advertisements as interpretive tools, enabling the study of diverse mediums, such as religious texts, novels, and films, focusing on the role of visual imagery. Broadbent (2000) further emphasized the behavioral impact of advertisements, linking customer-centered narratives to brand objectives. He highlighted how advertising builds brand personalities, simplifying consumer choices. Since Krugman's (1972) conceptualization of advertising engagement, which originally focused on interest and attention, the concept has expanded to include emotional, intellectual, and brand-level involvement. High engagement fosters stronger memory, credibility, and purchase intentions (Muehling et al., 1993). Soar (2000) advocated incorporating cultural studies to explore subjective elements of commercial culture, while Forceville (1994) examined the use of visual metaphors in advertisements, emphasizing their cognitive underpinnings. Historical advertising research revealed nuanced portrayals, such as Lerner and Kalof's (1999) study on animal depictions in commercials, uncovering sociological connections to gender and race. Meanwhile, MacInnis et al. (2002) analyzed advertising weight in mature product categories, discovering that creative elements, rather than media spending, influenced sales.

Commerce in ancient civilizations relied on strategies such as visual notices and interactive promotion (O'Barr, 2010). Over time, regulatory frameworks shaped advertising. The Federal Trade Commission (FTC), established in 1914, regulated deceptive marketing. Historical research by Starcevic (2015) traced branding's origins to ancient societies, highlighting its role in societal advancement. Works like *Fables of Abundance* (Lears) and *Where the Suckers Moon* (Rothenberg) challenged traditional advertising studies, linking campaigns to societal perceptions (Bogart, 1995). The rise of advertising in 19th-century European cities, as explored by Wischermann (2019), was propelled by technological and societal changes. Later, Phillips and McQuarrie (2002) identified evolving rhetorical styles in U.S. advertisements, reflecting shifting consumer-

marketer dynamics. Nostalgic advertising, such as fading downtown murals, illustrates historical and cultural transitions, underscoring the persistence of advertising as a cultural artifact (Lears, 1984).

Greenwashing, the practice of exaggerating environmental claims, has become pervasive. De Freitas Netto et al. (2020) categorized greenwashing into firm- and product-level typologies, while Parguel et al. (2015) revealed the misleading power of nature-evoking cues in advertising. Empirical studies, such as Baum's (2012) analysis of 247 advertisements, highlighted the prevalence of greenwashing, emphasizing stricter regulatory needs. Gephart et al. (2011) documented a surge in "green" claims over decades, calling for robust FTC guidelines to combat deceptive practices. Online advertising's dual role in economic value generation and cultural influence is evident in its reach and risks. Zarras (2014) explored online user safety, identifying systemic vulnerabilities in ad exchanges. Similarly, Ford et al. (2009) addressed malicious activity in dynamic web content through automated Flash content analysis, achieving high reliability. Poornachandran et al. (2016) highlighted malvertising challenges, offering innovative detection solutions.

Online advertisements can also be subject to criminal exploitation. Li and Zhang (2012) introduced MadTracer, a detection system that outperformed industry benchmarks in identifying malvertising. Additionally, Yih et al. (2006) proposed spam filters with enhanced false-positive mitigation. Häger and Landergrén (2010) and Sculley et al. (2011) expanded fraud detection methodologies, leveraging machine learning and layered approaches to ensure classification reliability. Advertising research also delves into audience understanding. Ali et al. (2008) studied children's recognition of advertisements across mediums, emphasizing the role of media literacy in shaping consumer awareness. Beyond fraud detection, advertising remains a critical lens for analyzing consumer behavior, regulatory policies, and societal narratives.

The above discussion on research literature provides valuable insights into the evolution, growth, mechanisms, and limitations of the greenwashing phenomenon. However, the findings suggest the need for advanced modeling algorithms capable of capturing random combinations of key linguistic segments—adjectives, verbs, products, claims, and actions—that frequently appear in advertisements. These generated combinations could then be analyzed through similarity checks to determine the occurrence and frequency of false positives in greenwashing detection.

In response to this gap, this research paper proposes a two-stage functional model.

- a. **Statement Generation:** The model systematically generates random statements by combining segments such as adjectives, verbs, products, claims, and actions, simulating the structure of potential greenwashing advertisements.
- b. **Text Mining and Analysis:** These statements are then subjected to text mining techniques to isolate the top ten false-positive words and statements, helping to identify patterns and improve detection accuracy.
- c. **Structure Equation Model :** Exploratory factor analysis and Path analysis needs to be ascertained for creating a standard sustainable model.

Research Objectives

The research objectives had clear objectives that included:

- a. To generate 10,000 statements from random combinations using segments of adjectives, verbs, products, claims and actions.
- b. To Identify false positive statements that represents false claims from the pool of 10,000 statements.
- c. To create a standard Structure Equation Model to standardize the two-stage process of generation of false positive claims.

Research Methods

The study includes creating a pool of segments of English sentence vocabulary (adjectives, verbs, products, claims and actions). This pool of words has been randomly combined using machine learning method using Python version 3.0 (open-access) to generate ten thousand statements (text file). This text file was fetched to text mining python codes to generate word cloud, perform conjoint word analysis and network graph was generated to identify the most likely false positive advertisement claims. SEM diagram (<https://semdiag.psychstat.org/>) free tool was used to construct SEM (Structure Equation Modeling).(Yujiao Mai, Ziqian Xu, Zhiyong Zhang, Ke-Hai Yuan,2022).

Analysis and Discussion

The process of analysis included :

Creating pool of segments that include :

adjectives = ["eco-friendly", "natural", "sustainable", "green", "biodegradable", "carbon- neutral", "organic"]

```
verbs = ["reduce", "save", "protect", "improve", "preserve", "enhance", "clean"]
products = ["packaging", "materials", "bottles", "clothing", "detergent", "energy", "shampoo",
"furniture"]
claims = ["100% recyclable", "certified green", "powered by nature", "ethically sourced", "environmentally
friendly"]
actions = ["buy", "choose", "use", "switch to", "support", "invest in"]
```

Text mining for vague terms (words and statements) in text file

Top 10 most common words in false positive greenwashing statements:		Top 10 False Positives:		RANK
Word	Count			
environment:	8935	ethically sourced! Choose our natural materials to save the environment.		1
green	3444	ethically sourced! Support our organic bottles to preserve the environment.		2
friendly	2871	100% recyclable! Use our biodegradable bottles to improve the environment.		3
100	2029	ethically sourced! Use our organic energy to enhance the environment.		4
recyclable	2029	powered by nature! Invest in our sustainable bottles to save the environment.		5
environmentally	2022	certified green! Support our eco-friendly detergent to enhance the environment.		6
certified	1981	environmentally friendly! Buy our biodegradable energy to reduce the environment.		7
Buy	1518	100% recyclable! Choose our eco-friendly bottles to enhance the environment.		8
organic	1509	powered by nature! Buy our sustainable clothing to save the environment.		9
Use	1506	ethically sourced! Support our natural detergent to clean the environment.		10

Figure 1 Top 10 common words in false positives (words and statements)
(Source : Author)

Words such as ‘environment’, ‘green,’ ‘friendly,’ ‘100’, ‘recyclable’, ‘environmentally’, ‘certified’, ‘buy’, ‘organic’ and ‘use’ were the ten false positive words derived from the text mining results. The randomly generated statements mainly comprised of , ‘ethically sourced! Choose our natural materials to save the environment’ and ‘ethically sourced! Support our organic bottles to preserve the environment’ were ranked as top false positive claims that can be highlighted by advertising companies (See Figure 1).

Word chart for ‘FALSE- POSITIVE’ words



Figure 2 Word Chart for top 10 false positive ad claims
(Source : Author)

Visual representation indicates highlighted words, such as ‘environmental,’ environmental’, ‘recycled’, ‘certified’ and ‘green’ as some of the most prominent words (See Figure 2).

Word cooccurrence Network

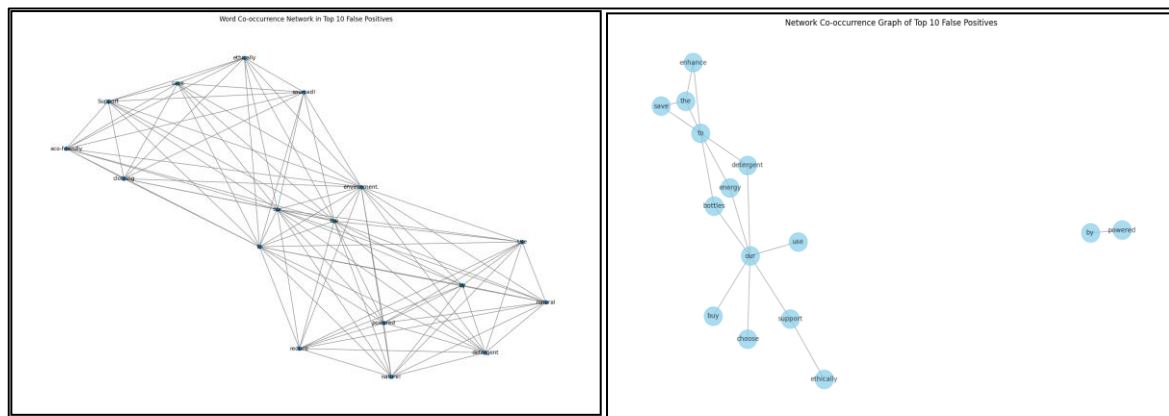


Figure 3. Word cooccurrence Network and Graph for top 10 false positive ad claims
(Source : Author)

This code creates a network graph where each node represents a word, and each edge represents a co-occurrence of words in the same statement. The weight of the edges indicates how frequently the word pairs appear together. While ‘OUR’ word was connected to ‘buy’, ‘choose’, ‘use’ and ‘support’, it was also visually seen to be connected to ‘bottle’, ‘energy’, ‘detergent’ respectively. ‘TO’ word also seemed to be connected to ‘save’, ‘the’ and ‘enhance’ words respectively (See Figure 3).

Metric testing

Table 1 Table of dependencies for structural equation model

Sl. NO.	Independent variables	Dependent variable	R-squared value	Meaning
1	ADJECTIVE, VERB, PRODUCTS, CLAIMS, ACTION	STATEMENT POOL	0.89	89% of the variability in the dependent variable can be explained by the independent variables
2	Word cloud, Conjoint analysis, network graph	Fake word 1	0.81	81% of the variability in the dependent variable can be explained by the independent variables
3	Word cloud, Conjoint analysis, network graph	Fake word 2	0.79	79% of the variability in the dependent variable can be explained by the independent variables
4	Word cloud, Conjoint analysis, network graph	Fake word 3	0.78	78% of the variability in the dependent variable can be explained by the independent variables
	NET RESULT			Very strong structural equation model

Results

- Pool of Words are the common English vocabulary words that identifies the common adjectives, verbs, product, claims and actions words together constitutes a false positive statement (**Inputs**).
- Words such as ‘environment’, ‘green’, ‘friendly’, ‘100’ depicts the false positive words that may occur frequently in fake positive claims asserted by advertisement slogans (see **Figure 1** and **Figure 2**).
- Network graph generated using text mining revealed keywords i.e. ‘OUR’ was connected to ‘buy’, ‘choose’, ‘use’ and ‘support’ on one side, and connected to ‘bottle’, ‘energy’, ‘detergent’ on the other side of the network graph.(**Outputs**) (see **Figure 3**).

Based on the above results, A structure equation model has been proposed where adjectives, verb, products, claims, actions are observed ,independent or exogenous variables that generate statement pool (latent variable or endogenous variable). Statement pool is a mediator variable and word cloud, conjoint analysis, network graph are also mediator variables. Word cloud, Conjoint analysis and Network Graph are also latent variables that depend on statement pool. Fake words (FW1, FW2, FW3) have emerged from word clouds, conjoint analysis and network graph. e1,e2,e3,e4,e5,e6,e7 are errors with respect to Statement pool, Word cloud, Conjoint

analysis and Network Graph. The Structure Equation model or diagram (Figure 5) is based on exploratory factor analysis. Formative Construct reflective construct and path analysis from adjective, verb, products, claims, actions lead to detection of fake words in advertising world.

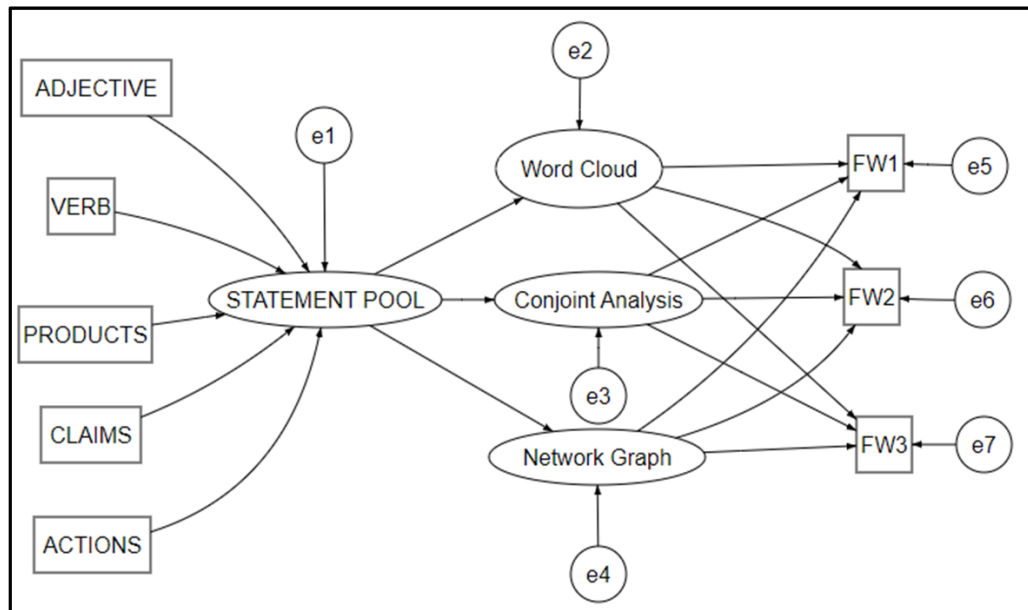


Figure 4. Structure Equation Modeling for Fake detection mechanism using machine learning tool
(Source : Author)

Mathematically, the structure equation model for fake positives can be represented as (See Figure 4) :

Exogenous Variables to Endogenous Variables:

$$S = a_1A + a_2V + a_3P + a_4C + a_5AC + e1$$

Mediator Variables

$$WC = \beta_1S + e2$$

$$CA = \beta_2S + e3$$

$$NG = \beta_3S + e4$$

Fake Words from Mediator Variables

$$FW1 = \beta_4WC + e5$$

$$FW2 = \beta_5CA + e6$$

$$FW3 = \beta_6NG + e7$$

where,

S represents Statement pool

A represents Adjectives

V represents Verb

P represents Products

C represents Claims

AC represents Actions

WC represents Word Cloud

CA represents Conjoint Analysis

NG represents Network graph

FW1, FW2, FW3 are three fake words

β_1 to β_7 are coefficients of correlation between dependent and independent variables

e1to e7 are errors during formative construct and refractive construct

Conclusion:

From the above text mining analysis using python 3.0, we can infer that word pool (adjectives, Verbs, Products, Claims, Actions) can be used to generate thousand of statements. These statements can be text mined to generate word cloud, conduct conjoint word analysis and network graph. This analysis shall generate a list of fake words which can be further aggregated to generate a list of fake statements (for advertising claims as per the above analysis and discussion). A very strong variable dependency indicates that the model can be very effective in predicting fake positives for advertising claims (See Table 1 and figure 4).

Future Work:

In future, this model can be further tested on other pool of words form other significant domains such as marketing, finance, human resources and other areas. The list of fake positive words and statements in other domains can be easily ascertained. This proposed Two staged Fake statement detection model can prove to be great tool for qualitative analysis in case of large samples (actual or randomly generated).

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Quality of Work Life and Its Association with the Job Performance; A Correlation Study Among Nurses

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Abstract

The quality of work life (QWL) is a crucial determinant of job performance, especially in high-stress professions such as nursing. This study examines the relationship between QWL and job performance among nurses across diverse healthcare settings. Using a descriptive-analytical research design, data were collected from 150 nurses through standardized questionnaires measuring QWL dimensions and job performance indicators. The findings reveal that factors such as organizational support, interpersonal relationships, compensation, and work-life balance significantly impact both the perceived quality of work life and job performance. Statistical analyses using One-Way ANOVA and Z-tests indicate that age, gender, and marital status influence perceptions of QWL and its effect on performance. The study emphasizes the need for healthcare organizations to adopt targeted strategies—such as equitable task distribution, mental health support, and professional development opportunities—to enhance QWL, reduce burnout, and improve nurse retention and patient care outcomes. The research contributes to the growing body of literature by addressing contextual and demographic gaps, highlighting the pivotal role of organizational interventions in shaping a sustainable nursing workforce.

Keywords: Quality of Work Life (QWL), Job Performance, Healthcare Management, Organizational Support, Burnout, Nurse Retention, Work-Life Balance, Professional Development.

Introduction

Nurses are indispensable workers, but they don't eliminate occupational issues that reduce their quality of working life; these are long working hours, emotional stress, and lack of organisational support. The present study is designed to examine the (QWL) in relation to the nurse's job performance with an emphasis on the effectiveness of its role in promoting workforce and patient care. Previous works have correlated higher (QWL) with increased job contentment and reduced staff attrition in nursing but none has provided an extensive analysis of the direct impact of (QWL) on performance metrics. Young and Roos (2024) underlined the necessity of Organisational leadership and management practices in determining the work environment, satisfaction and welfare of nurses. Thus, the research aims at finding practical strategies to enhance (QWL) in nursing because of the rising incidents in healthcare including staff deficits, fatigue, and restricted resources. With the permission of the nursing managers, the authors employed a cross-sectional survey to gather data from the staff that focuses on various critical factors, including workload, interpersonal relations, staff development, and organisational support. The findings show that some organizational factors, which include communication, job distribution, and appreciation have a direct impact on (QWL). This paper also highlights the negative factors associated with working environment pressures, lack of human resource, restricted resources, and lack of professional independent decision making. The study provides relevant information as to the effects of management practices on quality of work life in the nursing departments.

Background of the study

Healthcare workers with access to professional development opportunities, mental health support, and fair compensation reported higher satisfaction levels and resilience. Additionally, team cohesion and strong leadership positively impacted workers' perceptions of their QWL, highlighting the importance of a supportive work culture in mitigating stress. The authors recommend practical measures for improving QWL, including implementing policies to ensure balanced workloads, providing regular mental health assessments, and fostering a collaborative work environment. Quinones-Rozo, et al. (2024) discussed that health care units are high-stress environments where healthcare professionals face substantial physical and emotional demands, making QWL a critical determinant of both worker well-being and patient care quality. Data collected through validated surveys and analyzed to determine correlations between these factors and QWL. The findings reveal that workload, emotional exhaustion, and workplace safety are significant predictors of reduced QWL. Conversely, organizational support, adequate staffing, and recognition for work were strongly associated with higher QWL. One of the study's primary conclusions is the pivotal role of organizational interventions in improving QWL. Rastegari et al.(2010) emphasized the critical role of nurses' well-being in ensuring high-quality patient care and organizational efficiency. The study adopts a descriptive-analytical approach to assess various dimensions of

QWL, including job satisfaction, working conditions, interpersonal relationships, and professional growth opportunities, and correlates these with job performance metrics such as efficiency, effectiveness, and task completion. Findings indicate that QWL significantly impacts nurses' job performance. Factors such as a supportive work environment, equitable compensation, job security, and opportunities for professional development are strongly linked to higher levels of performance and satisfaction. Conversely, issues like long working hours, lack of recognition, limited resources, and workplace stress negatively affect performance and increase the risk of burnout and turnover.

Systematic literature review and Research Gap

Despite growing attention to the (QWL) and job performance among nurses globally, significant gaps remain in understanding and addressing these issues across different contexts. Studies like those of Oweidat et al. (2024) highlight specific challenges faced by nurses in high-stress environments, such as Syrian refugee camps in Jordan, where factors like resource scarcity and emotional fatigue heavily impact QWL. However, broader insights into how these contextual challenges compare to those in less resource-constrained environments are limited. (Oweidat et al., 2023), there is insufficient linkage between these barriers and their impact on QWL and job performance. Furthermore, systematic reviews and meta-analyses, such as Sohrabi et al. (2022), underscore the urgency of addressing occupational stress, yet they often lack actionable frameworks for intervention tailored to diverse healthcare settings. Similarly, demographic studies, like Lebni et al. (2021), provide valuable data on QWL among nurses in Iran but fall short of exploring how these demographic factors influence specific dimensions of QWL, such as job satisfaction, safety, and interpersonal relationships. Workplace violence, a critical determinant of QWL, has been addressed qualitatively (Faghihi et al., 2021) and quantitatively (Dehghan-Chaloshtari & Ghodousi, 2020), yet gaps remain in identifying effective organizational strategies to mitigate its occurrence and long-term effects on nurses. Likewise, Vatani et al. (2021) highlight the role of safety climate among nurses but do not adequately explore how these perceptions translate into performance outcomes. The research lacks a holistic, comparative, and actionable understanding of QWL and its direct association with job performance across diverse nursing contexts. Future studies should integrate contextual, demographic, and organizational factors to develop tailored strategies for improving QWL and sustaining nurse well-being.

Research Problem

The nursing profession, integral to the healthcare system, faces escalating challenges that threaten the (QWL) and, consequently, job performance. Nurses often operate in demanding environments characterized by long working hours, high patient-to-nurse ratios, and emotional strain. These factors, compounded by inadequate organizational support and insufficient professional development opportunities, lead to job dissatisfaction, burnout, and high turnover rates. Such outcomes not only compromise nurses' well-being but also adversely affect the quality of patient care and overall healthcare system efficiency. While previous studies acknowledge the importance of a conducive work environment, job security, and work-life balance, there is limited understanding of how these factors directly influence performance metrics such as efficiency, teamwork, and patient satisfaction. Inadequate attention to improving QWL could lead to severe implications for healthcare organizations, including reduced nurse retention, increased absenteeism, and compromised care quality. This underscores the urgency for comprehensive strategies to enhance QWL. Identifying key determinants—such as work environment, leadership support, and professional growth opportunities—is crucial to developing interventions that foster nurse satisfaction and optimal job performance.

Research Objectives

- To assess the association between the QWL and job performance among nurses.
- To identify key determinants of QWL in the nursing profession.
- To suggest strategies for healthcare organizations to improve QWL and, consequently, nurse performance.
- To analyze variations in QWL and performance across different healthcare settings, such as public and private hospitals.

Research methodology

The study used descriptive research design to determine the correlation between the QWL and job performance among the nurses. The tool of data collection is a structured questionnaire containing the QWL and job performance standardized scales. The target population is nurses working in hospitals, from a particular geographical area responding random stratified sampling techniques. A sample size of 150 nurses can be deemed statistically sufficient, and therefore used for the study. 150 sample respondents were selected by using

convenient random sampling in the study area. Descriptive Statistics, One Way ANOVA (F-Test) and Z -Test are used to compare correlations between QWL dimensions with other performance measures. Informed consent and confidentiality is maintained in the study.

Analysis, findings and Results

In the study, the research examined correlations between job performances of nurses to their quality of working life that is important to the healthcare sector. This is done in order to emphasize how (QWL) influences nurses' productivity, level of job satisfaction as well as general performance levels, all of which are pertinent to the quality of service being offered to patients. The different aspects taken into consideration are the working environment, employment security, is the job challenging and most importantly social relations. (QWL) has been proved to reduce turnover, increase retention in the nursing positions and also the job performance. Likert scale 5 point for degree of opinion and mean opinion for each statement is found in the table below.

Table 1: Descriptive Statistics -Perception towards determinants of (QWL) in the nursing Profession

Statement	Mean	Std. Deviation
Professional Growth and Development	2.45	0.661
Interpersonal Relationships	2.89	1.173
Recognition and Reward Systems	3.00	1.479
Work-Life Balance	3.02	1.201
Compensation and Benefits	3.98	1.130
Organizational Support and Leadership	3.51	1.169
Work Environment	3.48	1.268
Job Security	3.41	1.210
Ethical and Social Considerations	3.63	0.976

The descriptive statistics indicate that the mean values of all statements on the 5-point Likert scale range from 2.45 to 3.98. The views on the statements exceed the normative threshold. The highest mean is 3.98. Nurses, as the foundation of healthcare systems, require a work environment that fosters physical, emotional, and professional development. The study noted (QWL) has concerns with the psychological or physical workout of the job, which it receives. Certified Nursing professional is often practiced in sensitive surroundings where the personnel they have to share their time with are expected to be attentive and also make timely decisions. All patients should also have sufficient supplies and adequate number of patients per nurse in the workplace.

Professional and Personal Life Equilibrium: Nurses have irregular schedules and often long working hours so, they are unable to balance between work and family responsibilities. Thus, flexibility, proper working hours, time for rest and an additional option in form of paid days off are substantially important in order to decrease stress and fatigue of a worker. By far one of the strongly influencing aspects of (QWL) is one's interaction with the patient, fellow worker, and one's superior. Prosaically interpersonal communication enhances cooperation at the workplace and also diminishes rivalry.

Work Environment: The physical and psychological aspects of the workplace significantly influence QWL. Nurses often work in high-pressure environments requiring attention to detail and swift decision-making. An ergonomic workplace, availability of adequate medical supplies, and manageable patient-to-nurse ratios are critical.

Job Security: Job stability ensures financial and emotional well-being. Uncertainty about employment contracts, frequent policy changes, or lack of opportunities for career advancement can negatively impact a nurse's motivation and commitment.

Professional Growth and Development: Opportunities for skill development and career advancement are essential for maintaining a high QWL. Continuous professional development programs, specialized training, and access to higher education enable nurses to enhance their expertise.

Interpersonal Relationships: The quality of relationships among colleagues, supervisors, and patients plays a pivotal role in determining QWL. Positive interpersonal dynamics promote teamwork and reduce workplace conflicts. Supportive supervisors and collaborative peers ensure that nurses feel valued, appreciated, and motivated to perform effectively.

Recognition and Reward Systems: Acknowledging and rewarding nurses for their hard work boosts morale and motivation. Tangible benefits like performance bonuses and intangible recognition like verbal appreciation or awards contribute significantly to job satisfaction and QWL.

Compensation and Benefits: Competitive salaries, health insurance, retirement plans, and other benefits directly influence a nurse's perception of their job. Fair compensation for the workload ensures financial security and reflects an organization's commitment to its employees.

Organizational Support and Leadership: Strong leadership and organizational support are crucial for managing stress and ensuring a healthy work environment. Leaders who address grievances, provide emotional support, and foster transparent communication create a culture of trust and respect, enhancing QWL.

Ethical and Social Considerations: Nurses who feel aligned with their organization's values and ethics experience higher job satisfaction. Additionally, inclusivity and respect for diversity within the workplace improve overall QWL.

One Way ANOVA (F-Test) and Z -Test (Impact of the job performance and the nature of the respondents Age, Gender and Marital status)

Hypothesis: The hypothesis posits that the character of the responses does not significantly influence work performance outcomes.

The aforementioned hypothesis is evaluated using the One Way ANOVA and Z tests. The findings are enumerated below sequentially according to the characteristics of the respondents.

Table 2: Association between age and level of impact

Age group	N	Mean	Std. Deviation	F	Sig.
Young	51	3.97	1.082	10.521	0.000
Middle	72	3.21	1.221		
Old	27	3.63	1.363		
Total	150	3.41	1.210		

The impact of work performance is greater among younger respondents (3.97) compared to older respondents (3.63) and middle-aged respondents (3.21). The magnitude of impact is significantly different (F-10.521) with a significance of 0.000. As a result, the prospects of the theory is negated. Therefore, there was evidence of high variability in the effects of job performance on the perceptions of the various age groups with the young respondents being most affected.

Gender and Marital status

The research focuses on the potential of organisational interventions that can enhance (QWL); ways such as fairly distributing tasks, providing mental health support, staff-developing activities as well as fostering a healthy workplace. Intensive and recognition of the work that nurses perform are explained to be important for developing friendly and sustainable work conditions. One of the important findings is the fact that the role of organisational and management support to reduce stress and enhance (QWL), is a necessity. Primitive management behaviour, organisational communication, and valued organisational consequences were identified as key aspects that improve the organisational experience of nursing personnel.

Table 3: (Z-Test) Relationship between gender, marital status and level of impact

Gender	N	Mean	Std. Deviation	Z	Sig.	Marital status	N	Mean	Std. Deviation	Z	Sig.
Male	69	17.2464	5.45410	-3.126	0.000	Married	39	1.5250	.75064	3.765	.000
Female	81	18.5926	4.42374			Unmarried	111	1.9545	.65506		
Total	150	17.598	4.48270			Total	150	1.8654	.63432		

The data indicated that the impact of work performance is greater for female respondents (18.5926) compared to male respondents (17.2464). The outcome of the hypothesis testing for the significance of the difference between the mean values is derived from the use of the Z test. The computed value is -3.126. Therefore, it is deemed significant at the 1% level. The theory remains unproven. Consequently, it was determined that there is a considerable disparity in the influence of work performance based on gender. The influence of work performance on the conduct of unmarried respondents (1.9545) exceeds that of married respondents (1.5250). The difference is considerable, since the Z value of 3.765 exceeds the crucial limit of 2.576. Consequently, significance is seen at the 1% level, leading to the rejection of the hypothesis. Consequently, it was determined that there is a considerable disparity in the influence of work performance based on gender.

Discussion

Oweidat et al. (2024) identified key determinants of QWL in this context, shedding light on the unique challenges faced by healthcare providers in humanitarian crises. Additionally, limited professional growth opportunities and the demanding nature of providing care in refugee camps contribute to job dissatisfaction and burnout. One notable finding is the critical role of organizational and managerial support in mitigating stress and enhancing QWL. Supportive leadership, clear communication, and acknowledgment of nurses' efforts were identified as key factors that positively influence their work experience. Furthermore, the study highlights the importance of fostering a collaborative and respectful workplace culture, especially in diverse and resource-constrained settings. The authors emphasize that addressing the QWL of nurses in such settings is crucial not only for their well-being but also for ensuring the delivery of high-quality care to vulnerable populations. They recommend targeted interventions, including resource allocation, improved compensation, mental health support, and training programs tailored to the unique challenges of humanitarian healthcare. This research contributes valuable insights into improving the QWL of nurses in refugee camps, advocating for policies that prioritize their physical, emotional, and professional needs in crisis settings.

Conclusion

The QWL of nurses is a complex subject that was defined in terms of characteristics of work place, employment status, promotion prospects and interaction with colleagues. These factors hence need to be well dealt with in the healthcare organisations so as to develop ways and lanes for retaining the nurses alongside discouraging their burnout while at the same time enhancing Patient care outcomes. These factors are helpful in enhancing nurses' satisfaction and also leads to the sustain ability and effectiveness of the health care systems. Investment on Quality of Work Life issues revealed that nurse retention, increased satisfaction, patient and organizational performance improves. The study enhanced purposeful efforts that would improve the working environment of nurses and thus guarantee development and sustainability of health workforce. The authors argued that promotion of the quality of work life of nurses in these contexts is critical for their health as well as for offering excellent care. They support specific efforts such as grants and subsidies, mainly higher pay, resources for mental health, and skill development of programs that entail dealing with struggles related to humanitarian healthcare.

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Digital Payment Habits and Socio-Demographic Factors: Evidence from a Primary Survey

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Abstract

With rapid digital transformation, the payment habits of Indian population for their everyday needs have undergone major changes. The digital payments have been embraced by both rural as well as urban consumers owing to its convenience and are contributing greatly to the cause of universal financial inclusion. This study delves into digital payment habits of consumers and impact of social, economic and demographic factors on the consumers preference for using digital payments at various retail agents. The study, conducted in state of Odisha, is based on a primary survey carried out in rural as well as urban areas in eight districts using a mix of qualitative surveys and interviews. The study finds that consumers prefer using digital payments mainly for daily groceries, shopping needs like clothing and footwears and also towards education and health expenses. The digital payments usage level of consumers for their daily and monthly needs is higher in urban areas compared to the rural consumers. Socio-demographic factors such as age, education and annual income exhibited a strong positive correlation with preference for digital payments in daily and monthly spending needs whereas gender, occupation and social stratification showed minimal influence. The predictive significance of the age, education and annual income was evident in the regression analysis.

Keywords: payment habits, digital payments, retail agents, universal financial inclusion, socio-demographic factors

Introduction

Over the last two decades, the payment landscape has undergone massive transformation owing to digitalisation. The rapid digitalisation, added with massive upscaling of digital infrastructure, reaching to every geographical area and all strata of society have fundamentally changed the ways of everyday financial habits of people, improved the business practices, brought in efficiency in financial transactions and most importantly fostered financial inclusion. The enormity of advancement in ICTs have enabled people belonging to all economic categories embracing digital payments voluntarily in their everyday life. Whereas, before a few years we had limited payment options like cash, cheques, credit cards, debit cards and bank transfers, we now have more than 300 payment methods worldwide, which operate digitally (Mauro and Li, 2021).

India is a leader in development of state of-the-art payment infrastructure and products leading to a wider adoption of digital payments (Das, 2021). India is a frontrunner in the global digital payments revolution and is an inspiration for other economies (The Economist, 2023). The Unified Payment Interface (UPI), launched in 2016, a fast payment system (FPS) has made huge inroads in digital landscape of the country and now forms part of daily financial lives of most of us, mainly because of its ease of use, convenience and accessibility. With offline features launched under UPI, this FPS is likely to gain further momentum. The popularity of digital payments can be mainly ascribed to its significant reduction in transaction costs, enhancing ease of doing business, consumer benefits, aiding in business processes, and giving a fillip to the economy.

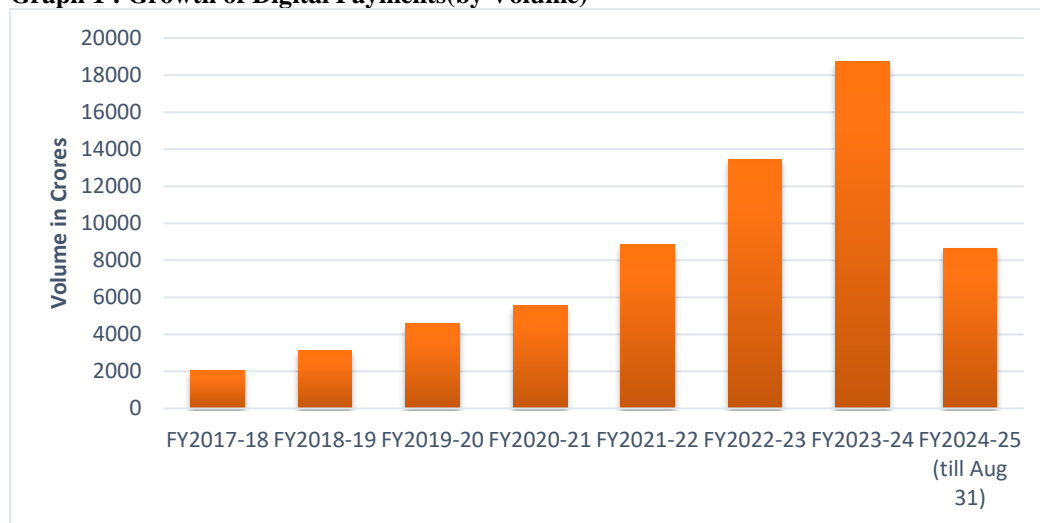
India, a country of approximate 1.4 billion people, is hugely diverse in various ways be it geographically, societally or economically etc. A large chunk of population are still lag behind in many economic parameters and not part of formal financial ecosystem. Therefore, universal financial access has been a major objective of the Governments. Towards this objective, digital payments have come as a huge enabler and of course events like demonetisation and COVID-19 pandemic also pushed people towards digital payment methods.

Digitalisation has become a significant enabler of financial inclusion by making the financial services affordable and convenient to a broader population. Advent of digital financial services like mobile banking and mobile wallets have significantly improved the lives of millions, especially in rural and underserved areas, to get access to banking as well as other formal financial services without needing a physical bank branch (World Bank, 2015). Digitalisation offers a unique and dynamic opportunity to expand the reach of financial services to the entire population, especially disadvantaged and voiceless sections, thereby formalising the economy (RBI, 2024).

India's digital payment landscape has been witnessing massive growth over, especially during the last decade. The volume of digital transactions recorded a compound annual growth rate (CAGR) of 44 per cent during 2017-18 to 2023-24 (Graph 1) while a 11 percent CAGR was recorded for the value of these transactions

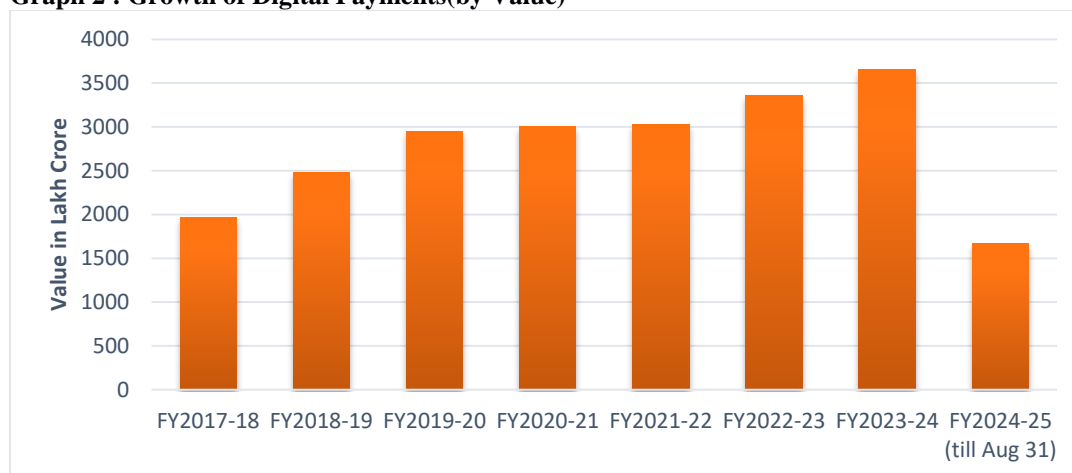
(Ministry of Finance, 2024)(Graph 2). There has been multi-fold increase in degree of usage of digital payments with the number of transactions per lakh of GDP increased from 0.8 in 2005-06 to 56 in 2023-24, and the number of transactions per capita from 0.2 in 2005-06 to 114 in 2023-24(RBI, 2024).

Graph 1 : Growth of Digital Payments(by Volume)



Source : Ministry of Finance(GoI)

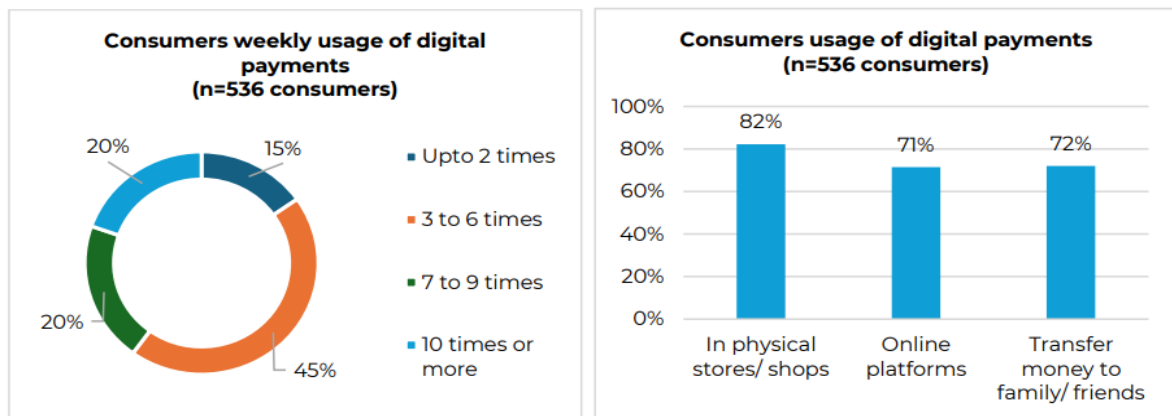
Graph 2 : Growth of Digital Payments(by Value)



Source : Ministry of Finance(GoI)

The digital payment habits of people are dependent on multiple factors. The digital transactions are mainly used for shopping, in-store purchases, online transactions, mobile banking, Aadhar enabled payment systems and money transfers. A survey conducted by Chase India(2024) reveals that 40 percent of consumers use digital payments on a daily basis whereas 45% of consumers use digital payments once in alternate days(Graph 3).

Graph 3 : Consumers Weekly Frequency and Usage of Digital Payments



Source : Chase India

Amongst various factors impacting the daily habits of a consumer preferring a particular mode of digital payments or frequency of such payments, social and demographic factors play a critical role. This study attempts to assess the impact of various social and demographic factors on digital payment habits of consumers in Odisha. Particularly, the study attempts to understand the strength and direction of the relationship between select socio-demographic factors and preference and frequency of digital payments, identify the socio-demographic factors that significantly predict the digital transactions with retail agents and ascertain their relative importance, and quantify the strength and direction of these relationships. The study is based on the data collected through a primary survey, carried out in eight districts of the state located geographically in diverse regions. Empirical analysis is carried out to estimate the factors associates with digital payment habits for the daily needs of consumers. The study is organised into five sections. The next Section covers the literature review followed by methodology of the study in Section III. The empirical analysis and findings is presented in Section IV while the last Section concludes the study.

Literature Review:

The use of digital payment option shows wide variations across the societies worldwide. With deeper penetration of information and communication technology (ICT) and technological advancements, the factors emerging important towards digital transactions are consumer attitudes, cultural norms, societal resistance, and institutional trusts. In addition to these factors, age demographics is found to be a critical factor, with younger generations seen embracing new digital tools and platforms with ease (Morris et al., 2005).

Demographic factors play key roles in influencing a person's attitude towards digital payments and exercise options to pay or not. A study revealed that higher education and income levels lead to lower usage of cash and increased usage of digital payments. A certain categories of age show higher propensity for digital financial services (Bagnall et al., 2014).

Higher per capita income, higher levels of education, increase in domestic credit to the private sector as a percentage of GDP, higher internet penetrations and lower inflation help promote digital payments. In order to give a desired fillip to digital payments, it is important to have a conducive macroeconomic environment and safe, secure and convenient access to digital financial infrastructure (Herwadkar et al., 2019).

Banerjee and Pradhan (2022) in their study on 'Influence of demographic profiles in adoption of digital payment system in India: a multigroup invariance analysis' mention that there empirical evidence to suggest that key determinants of making digital payments are age and income. However, influence of education and gender were found to be less pronounced.

Dubey and Purnanandam (2023) found that digital payments was found effective in alleviating constraints in credit delivery and cost associated with financial transactions. This was particularly more pronounced in areas of credit constraints and transaction cost frictions, especially in areas where the conventional banks and financial institutions are having limited presence. Towards reduction of various impediments being faced by self-employed households like hawkers and small trading businesses, small business entities availing credit from formal financial channels, digital payment infrastructure has exhibited it's greater effectiveness in reducing challenges and impediments.

In a study on 'Impact of Demographic Factors on Consumer's Usage of Digital Payments', based on a primary survey, it has been observed that age, education, occupation, and income of respondents have significant impact

on digital payment habits and no significant impact of gender and marital status on consumers' usage and satisfaction with prevailing digital payment methods vis-à-vis demographic factors. (Lohana & Roy., 2023).

Lavanya and Srivastava(2024) in their study on 'Demographic factors influencing the adoption of Digital Payment methods – A statistical analysis of user Preference' finds that demographic factors play a critical role in impacting user attitudes and behaviours towards digital payment transactions. Key factors like age, gender, marital status, education, and monthly incomes significantly influence the selection of digital payment methods as well as the frequency of usage.

A survey conducted by Chase India(2024) on 'The state of Digital Payments in India' in which respondents were categorised based on their age and education. The findings of the study reveals that respondents with higher age groups would face higher capacity constraints in digital payment transactions. The consumers with higher age categories would have lower trust deficit and lower resistance for using digital transactions for their daily needs. W.r.t. education, the study reveals that the consumers with higher education levels would find it more comfortable in using digital payments.

A Study on 'How Urban India Pays' by Kearny and Amazon Pay(2024) indicates that Digital payments seem to be the preferred mode for discretionary spending by consumers, especially if the spending typically is higher. The study reveals that 85 per cent of the consumers showed stronger preference for making digital payments for spending on things like electronics, clothes and footwear. However, cash continues to be preferred for daily spend categories such as food and grocery, medical expenses, education fees and transportation. Especially, for small value transactions amounting less than ₹ 500, cash is still the most preferred mode of payment.

Van Dinh (2024) focused on electronic payment behaviour and the factors impacting such behaviour. His study reveals that ease of use, education level, age, and income majorly contribute a user's preference towards preferred options of digital payments. The study particularly emphasizes that social influence have a direct correlation with electronic payment behaviour.

These studies collectively reveal that there are various factors which can influence a users intent to use digital payment for everyday and monthly needs. Some of such important factors are safety and security of transactions, availability, digital infrastructure, awareness. However, the studies highlight importance of socio-demographic factors, including age, education, and income levels, in shaping users tendency to use digital payments. As this study attempts to delve into the use of digital payments by consumers in state of Odisha, available literature are found inadequate for this state, which is considered as an economically backward state. Owing to digital payments play an important role in financial inclusion and economic well being of the society, this gap motivated to take up this study.

Research Methodology

For the purpose of this study, primary data was collected through a purposive random survey using a structured questionnaire. Eight districts, located in diverse regions of the state, was selected for this study for a sample size of 660. 350 respondents were from urban areas and 310 respondents were from rural areas(Table 1).

Table 1. Descriptive Profile of Survey Respondents

Area		Age Groups (Years)					Total
		18-25	26-35	36-45	46-60	> 60	
Rural	N	72	91	84	59	44	350
	%	20.6%	26.0%	24.0%	16.9%	12.6%	100.0%
Urban	N	81	116	46	42	25	310
	%	26.1%	37.4%	14.8%	13.5%	8.1%	100.0%
Total	N	153	207	130	101	69	660
	%	23.2%	31.4%	19.7%	15.3%	10.5%	100.0%

Area		Level of Education			Total
		HS C or Below	Higher Secondary	Graduation & Above	
Rural	N	122	139	89	350
	%	34.9%	39.7%	25.4%	100.0%
Urban	N	63	144	103	310
	%	20.3%	46.5%	33.2%	100.0%
Total	N	185	283	192	660
	%	28.0%	42.9%	29.1%	100.0%

Area	Annual Family Income Groups	Total
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		Belo w Rs. 2.5 Lakh	Rs. 2.5 - 5.0 Lakh	Rs. 5.0 - 10.0 Lakh	Abov e Rs. 10.0 Lakh	
Rural	N	198	68	41	43	350
	%	56.6 %	19.4 %	11.7 %	12.3 %	100.0 %
Urban	N	153	66	60	31	310
	%	49.4 %	21.3 %	19.4 %	10.0 %	100.0 %
Total	N	351	134	101	74	660
	%	53.2 %	20.3 %	15.3 %	11.2 %	100.0 %

Area		Gender		Total
		Male	Female	
Rural	N	304	46	350
	%	86.9%	13.1%	100.0%
Urban	N	260	50	310
	%	83.9%	13.1%	100.0%
Total	N	564	96	660
	%	85.4%	14.6%	100.0%

Area		Occupation Groups			Total
		Service	Business	Daily Worker / No Income	
Rural	N	77	210	63	350
	%	22.0%	60.0%	18.0%	100.0%
Urban	N	97	188	25	310
	%	31.3%	60.6%	8.1%	100.0%
Total	N	174	398	88	660
	%	26.4%	60.3%	13.3%	100.0%

Area		Social Stratification Groups				Total
		Gener al	OB C	SC	ST	
Rural	N	179	79	59	33	350
	%	51.1%	22.6 %	16.9 %	9.4 %	100.0 %
Urban	N	176	62	62	10	310
	%	56.8%	20.0 %	20.0 %	3.2 %	100.0 %
Total	N	355	141	121	43	660
	%	53.8%	21.4 %	18.3 %	6.5 %	100.0 %

Source: *Researcher's Survey*

Econometric tests like Chi-Square Test, Cramer's V, Correlation analysis and Multiple Regression analysis was applied on the collected data to examine the relationships between socio-demographic factors and the consumers preference of digital payments for their daily transactions.

Chi-Square Test and Cramer's V: The Chi-Square Test was used to examine the relationship between categorical variables, specifically socio-demographic factors, and making digital transaction for preferred retail purposes and their frequency of usage. Cramer's V provided a measure of the strength of these associations.

Correlation Analysis: Correlation analysis was carried out to determine the strength and direction of the relationship between socio-demographic factors (such as age, education, income) and digital payments preferences.

Multiple Regression Analysis: Multiple regression analysis is used to quantify the influence of socio-demographic factors on the digital payments preferences for daily and monthly needs.

Empirical Analysis

A break-up of the data collected in primary survey shows that consumers use digital payments the most for daily groceries, shopping needs like clothing and footwears and also for the education and health purposes. However, consumers not using the digital payments far exceed the users of digital payments for all the eight items taken up in this study. The urban consumers exhibit more use of digital payments for their needs compared to their rural peers for all the categories. Chi-square values are found to be statistically significant for most of the needs except for daily groceries. The same was further substantiated by insignificant Cramer's V values (Table 2).

Table-2: Profile of Respondents on Preference and Frequency of Using Digital Payments in Daily / Monthly Spending

			Nil	Occasionally	Frequently	Always	Total	χ^2	Cr. V
Daily Grocery	Rural	N	175	102	50	23	350	4.278 ^{NS}	0.081 ^{NS}
		%	50.0%	29.1%	14.3%	6.6%	100.0%		
	Urban	N	131	100	56	23	310		
		%	42.3%	32.3%	18.1%	7.4%	100.0%		
	Total	N	306	202	106	46	660		
		%	46.4%	30.6%	16.1%	7.0%	100.0%		
Utility Bills	Rural	N	236	61	28	25	350	24.799*	0.194*
		%	67.4%	17.4%	8.0%	7.1%	100.0%		
	Urban	N	153	94	26	37	310		
		%	49.4%	30.3%	8.4%	11.9%	100.0%		
	Total	N	389	155	54	62	660		
		%	58.9%	23.5%	8.2%	9.4%	100.0%		
Clothing & Footwear	Rural	N	174	83	62	31	350	17.408*	0.162*
		%	49.7%	23.7%	17.7%	8.9%	100.0%		
	Urban	N	112	92	54	52	310		
		%	36.1%	29.7%	17.4%	16.8%	100.0%		
	Total	N	286	175	116	83	660		
		%	43.3%	26.5%	17.6%	12.6%	100.0%		
Education & Health	Rural	N	208	77	51	14	350	13.662*	0.144*
		%	59.4%	22.0%	14.6%	4.0%	100.0%		
	Urban	N	151	69	60	30	310		
		%	48.7%	22.3%	19.4%	9.7%	100.0%		
	Total	N	359	146	111	44	660		
		%	54.4%	22.1%	16.8%	6.7%	100.0%		
Housing Buy / Rent	Rural	N	290	39	21	0	350	19.046*	0.170*
		%	82.9%	11.1%	6.0%	0.0%	100.0%		
	Urban	N	218	47	41	4	310		
		%	70.3%	15.2%	13.2%	1.3%	100.0%		
	Total	N	508	86	62	4	660		
		%	77.0%	13.0%	9.4%	0.6%	100.0%		
Valuables	Rural	N	259	50	37	4	350	10.879*	0.128*
		%	74.0%	14.3%	10.6%	1.1%	100.0%		
	Urban	N	200	68	32	10	310		
		%	64.5%	21.9%	10.3%	3.2%	100.0%		
	Total	N	459	118	69	14	660		
		%	69.5%	17.9%	10.5%	2.1%	100.0%		
Electronics Items	Rural	N	238	71	27	14	350	10.714*	0.127*
		%	68.0%	20.3%	7.7%	4.0%	100.0%		
	Urban	N	177	90	34	9	310		
		%	57.1%	29.0%	11.0%	2.9%	100.0%		
	Total	N	415	161	61	23	660		
		%	62.9%	24.4%	9.2%	3.5%	100.0%		
Transportation	Rural	N	229	85	25	11	350	36.191*	0.234*
		%	65.4%	24.3%	7.1%	3.1%	100.0%		
	Urban	N	156	66	55	33	310		
		%	50.3%	21.3%	17.7%	10.6%	100.0%		
	Total	N	385	151	80	44	660		
		%	58.3%	22.9%	12.1%	6.7%	100.0%		
Recreation	Rural	N	248	64	25	13	350	23.822*	0.190*
		%	70.9%	18.3%	7.1%	3.7%	100.0%		
	Urban	N	170	66	49	25	310		
		%	54.8%	21.3%	15.8%	8.1%	100.0%		
	Total	N	418	130	74	38	660		
		%	63.3%	19.7%	11.2%	5.8%	100.0%		

N.B:- * - Significant at 5% Level ($P < 0.05$), NS – Not Significant at 5% Level ($P > 0.05$) for $DF=3$.

Source : Researcher's Survey

Socio-Demographic Factors and Digital Payment Preferences:

Strong positive correlation coefficients for Age, Education and Annual Family income were observed in both rural and urban areas with education as the most important parameter (Table 3). These indicate that people with higher educational levels, higher family incomes and higher age groups are more likely to prefer digital payments for their everyday/monthly spending needs. Conversely, very weak correlation was observed for Gender, occupation and Social Stratification.

Table 3: Correlation of Socio-Demographic Factors with Preference for Digital Payments to Retail Agents by Rural and Urban Customers.

Socio-Demographic Factors	Rural (DF=349)	Urban (DF=309)
Age	0.615*	0.639*
Gender	0.012	0.027
Education	0.751*	0.785*
Social Stratification	0.023	0.036
Occupation	0.059	0.094
Annual Family Income	0.692*	0.591*

N.B:- * – Significant at 5% Level ($P < 0.05$).

Source : Researcher's Survey

An econometric analysis was carried out by regressing preference for digital transactions for daily and monthly spending needs on different socio-demographic factors, for rural customers. The coefficients of different socio-economic factors, viz. age, education and family income emerged statistically significant at <1 per cent probability. Moreover, R^2 values are reasonably high justifying the explanatory power of the socio-economic factors driving the digital transactions preference for daily needs. The empirical result reveals that education, annual family income and age are significant predictors of preference for digital payments in everyday spending habits. The standardised coefficients show education having strongest impact, followed by annual family income and age on the preferring digital transactions for daily and monthly expenditures (Table 4).

Table 4: Multiple Regression of Socio-Demographic Factors with Preference for Digital Payments to Retail Agents by Rural Customers.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.881	0.097		9.107	0.000
Age	0.107	0.021	0.224	5.463	0.000
Education	0.304	0.036	0.375	8.552	0.000
Annual Family Income	0.208	0.025	0.354	8.283	0.000

N.B:- $r = 0.772$, $R^2 = 0.596$.

Source : Researcher's Survey

The regression results for urban respondents show that age, education, and annual family income are significant determinants of preference for digital payments in spending habits. These three factors are also found to be statistically significant. Among these three factors, education is found to have strongest impact, followed by age and income. This indicates that socio-economic status represented by education, age and annual family income play a critical role in determining the urban customers' preference for using digital payments at retail agents for their daily/monthly needs (Table 5).

Table-5: Multiple Regression of Socio-Demographic Factors with Preference for Digital Payments to Retail Agents by Urban Customers.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.776	0.132		5.867	0.000
Age	0.346	0.049	0.330	7.007	0.000
Education	0.287	0.034	0.394	8.433	0.000
Annual Family Income	0.116	0.027	0.189	4.265	0.000

N.B:- $r = 0.818$, $R^2 = 0.669$.

Source : Researcher's Survey

Findings

The study identified age, education, and annual family income as the most critical socio-demographic factors influencing the customer's preference in using digital transactions for daily and monthly spending needs. Education, as a factor, showed the strongest correlation with digital payment habits, suggesting there is significant increase in likelihood for preferring digital modes in their spending habits for customers possessing higher education levels. Age and income also emerged as important factors, indicating that higher age groups and people with higher income are more likely to use digital transactions for their everyday spending needs at retail points. Conversely, the other three factors i.e. gender, social stratification, and occupation were found to have minimal influence on using digital means in spending habits. Preference for digital payments in daily spending habits were more pronounced for urban customers than rural population in all types of expenditure avenues, taken up in this study. Multiple regression analyses highlighted the significant combined effects of age, education, and annual family income on preference for digital payments at retail agents for everyday needs, underscoring their predictive power.

Conclusion

India has been witnessing massive growth in digital payments during last few years and events like COVID-19 and demonetization have further propelled the consumers gravitating towards digital payments. The digital payments not only bring convenience, but also being seen as a tool to reduce use of cash in the economy and a key driver of financial inclusion. The penetration of digital payments can be seen in all strata of society.

This study, primarily focusing on customers preference to use digital payments at retail agents for daily and monthly spending habits in the state of Odisha has revealed some valuable insights. Key findings emerging from the study indicate that education, age and income are important socio-demographic factors significantly influencing preference for digital transactions in spending habits, whereas the other factors i.e. gender, occupation and social stratification displayed weaker associations. The study also reveals that urban population are ahead of their rural peers in embracing digital payments for their spending habits. These insights can help policymakers and financial institutions to devise strategies to enhance use of digital payments at retail agents and influence spending habits of people by encouraging them for enhanced usage of digital transactions for their daily needs. The finding can also be helpful in developing targeted approaches, tailor financial products, and strategies to expand digital footprints across all regions. However, as the study was limited to only eight districts of Odisha, a state-wide study covering all districts is recommended to further substantiate the findings, devise strategies for deeper penetration of digital payments and formulate policy measures accordingly.

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Next-Gen Programming Pedagogy through a Personalized, Data-Driven Framework for Adaptive Learning and Evaluation

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Abstract

The current research presents a modern pedagogical framework integrating Personalized Adaptive Learning (PAL) and automated code evaluation to enhance the teaching and assessment of Python programming. The study emphasizes student-centered, technology-driven methodologies that dynamically adjust learning paths based on learner performance, prior knowledge, and engagement. A conceptual and implemented model using Flask and the Piston API enables real-time code evaluation, grade classification, and data visualization. The system features diagnostic entry assessments, adaptive learning modules, and automated grading with feedback. It also categorizes students into performance clusters (for example, 'Needs Attention' to 'Advanced Learner') using visual analytics. The approach promotes efficient, inclusive, and scalable learning, offering a comprehensive solution for outcome-based education in programming courses

Keywords: Adaptive Learning, Code Evaluation, Flask Application, Learning Path, Personalized Learning, Student Clustering

Introduction

Modern Teaching Pedagogy refers to contemporary approaches and methods used in education that focus on active, student-centered learning, integration of technology, collaboration, critical thinking, and real-world application. It moves beyond traditional lecture-based models to engage learners more deeply and effectively.

Key Features of Modern Pedagogy

Learner-Centered Approach

- Focus on individual learning styles, needs, and interests
- Promotes autonomy, self-direction, and motivation

Technology Integration

- Use of digital tools (for example, smartboards, LMS, simulations, AI, VR)
- Enables blended and online learning environments

Collaborative Learning

- Emphasis on group work, peer feedback, and social learning
- Develops communication and teamwork skills

Inquiry-Based and Experiential Learning

- Students explore, ask questions, and learn by doing
- Encourages curiosity and critical thinking

Outcome-Based Education (OBE)

- Focus on learning outcomes aligned with skills and competencies
- Learning activities and assessments are designed to meet these outcomes

Formative Assessment and Feedback

- Continuous evaluation and feedback to guide improvement
- Promotes mastery rather than performance-based grades

Flexible and Inclusive Practices

- Accommodates diverse learners, including those with special needs
- Promotes equity and cultural responsiveness

Examples of Modern Pedagogical Models

- *Flipped Classroom*
Students learn content at home (for example, via videos) and engage in problem-solving or discussion in class.

- *Project-Based Learning (PBL)*
Students work on real-world projects over time.
- *Gamification*
Use of game elements to enhance motivation and engagement.
- *Personalized Adaptive Learning*
Content adjusts in real time based on learner performance.

Personalized Adaptive Learning

Personalized Adaptive Learning is an educational approach that uses technology and data-driven strategies to tailor learning experiences to the individual needs, pace, strengths, and weaknesses of each learner. It moves away from the traditional 'one-size-fits-all' model by dynamically adjusting content, assessments, and feedback based on the learner's performance and engagement.

Key Features of Personalized Adaptive Learning

The prominent features of personalized adaptive learning are depicted in Fig. 1.

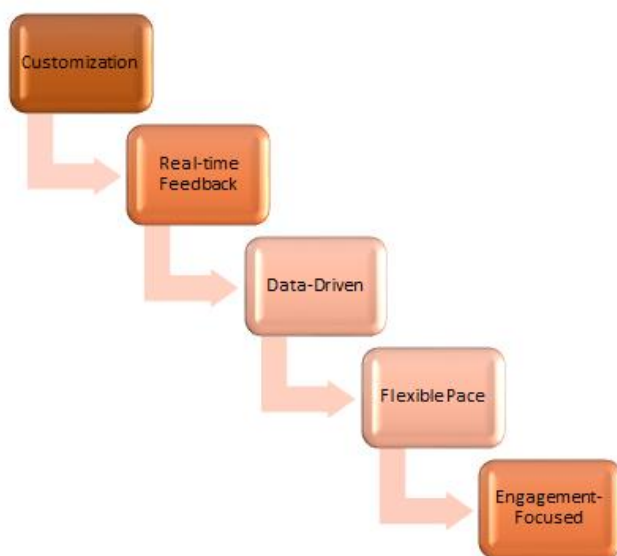


Fig. 1. Key Features of Personalized Adaptive Learning

Customization

Learning content and activities are tailored based on student profiles.

Real-time Feedback

Learners receive instant responses that help guide improvement.

Data-Driven

Learner data is continuously analyzed to adjust the path or difficulty level.

Flexible Pace

Students progress at their own speed, focusing more on areas where they struggle.

Engagement-Focused

Interactive and relevant content improves learner motivation.

Defining the Learning Path

A learning path is a structured sequence of content, activities, and assessments designed to help learners achieve specific goals or competencies. In contrast to the traditional learning path, in adaptive learning this path is not fixed—it evolves based on the learner's progress, choices, and needs.

Components of a Learning Path

Different components of learning path are shown below and outlined in Fig. 2.

- Entry-level assessment to gauge existing knowledge

- Modules or topics arranged based on difficulty or relevance
- Branching paths depending on learner performance
- Milestones and checkpoints to track progress
- End goals that align with course or program outcomes

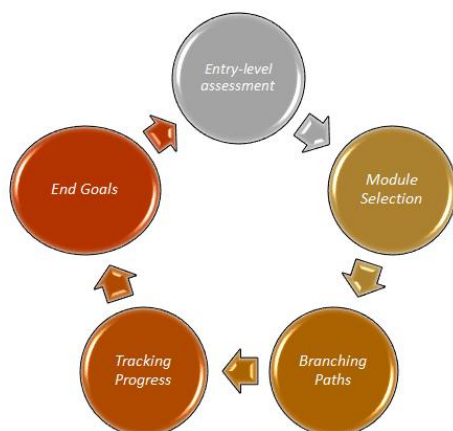


Fig. 2. Different Components of Learning Path

Need for Personalized Adaptive Learning and Defined Learning Paths

Addresses Learner Diversity

Students have varied backgrounds, skills, and paces of learning.

Enhances Learning Efficiency

Time is spent on areas needing improvement rather than repeating known content.

Improves Learning Outcomes

Better alignment of learning with individual needs results in higher achievement.

Supports Lifelong Learning

Encourages self-directed and continuous learning.

Scales with Technology

Easily implemented in digital platforms, enabling education at scale without compromising quality.

Application of Adaptive Learning for a course on Python Programming

This section presents a simple example of how a learning path is defined in a Personalized Adaptive Learning system, using the topic 'Introduction to Python Programming' for beginners.

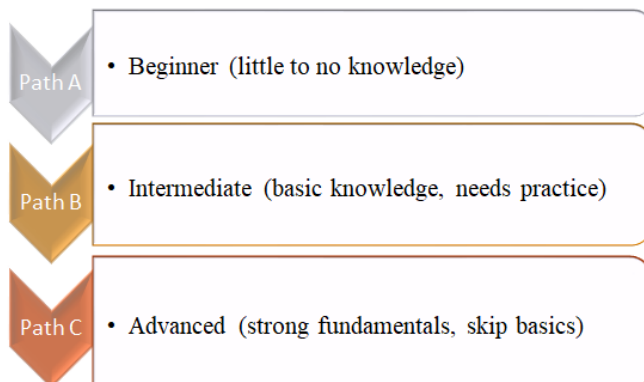
Goal to be Achieved

Learner should be able to write basic Python programs involving variables, control structures, functions, and file handling.

Step 1: Initial Diagnostic Test

The system assesses prior knowledge through a quiz

Based on answers, the system places learners into one of three paths:



The proposed learning paths for students of different learning abilities is depicted in Fig. 3(a)-3(b).

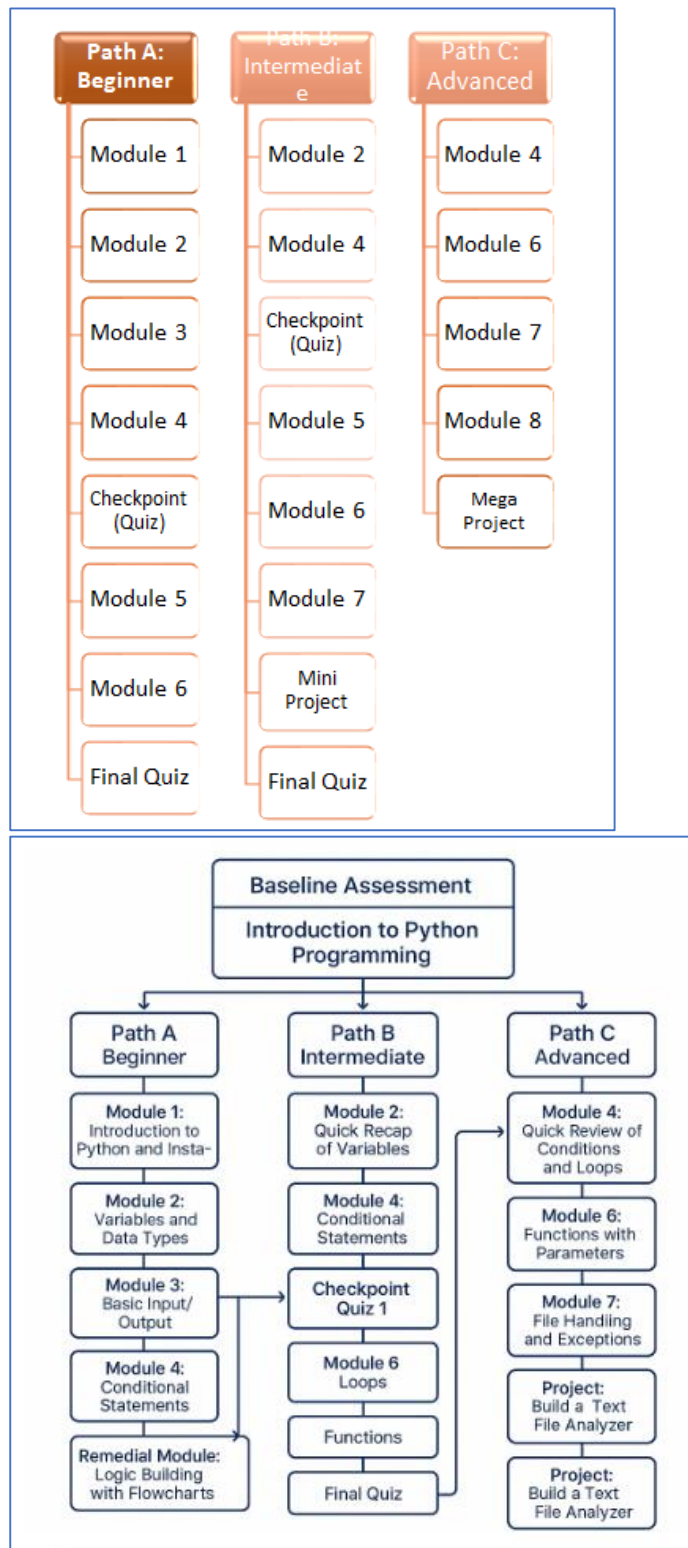


Fig. 3(a)-3(b). Learning Paths for Students of Different Learning Abilities

Description of the modules for different learning paths are outlined below:

Path A: Beginner
Module 1: Introduction to Python and Installation
Module 2: Variables and Data Types
Module 3: Basic Input/Output
Module 4: Conditional Statements
Checkpoint Quiz 1

Module 5: Loops
Module 6: Functions
Final Quiz
If the learner struggles with Module 4, the system inserts a remedial module: 'Logic Building with Flowcharts'.

Path B: Intermediate

Module 2: Quick Recap of Variables
Module 4: Conditional Statements
Checkpoint Quiz 1
Module 5: Loops
Module 6: Functions
Module 7: File Handling
Mini Project: Simple Calculator
Final Quiz

Path C: Advanced

Module 4: Quick Review of Conditions and Loops
Module 6: Functions with Parameters
Module 7: File Handling and Exceptions
Module 8: Simple Python Projects
Project: Build a Text File Analyzer
If performance drops below threshold in Module 7, learner is redirected to Path B for reinforcement.

The key points of adaptive learning are:

- Learning paths are defined dynamically based on entry behavior and ongoing performance.
- The system adapts both content difficulty and sequence to support mastery.
- Checkpoints and analytics inform decisions on path switching or additional support.

Literature Review

The intersection of personalized adaptive learning (PAL) and automated code evaluation has gained significant traction in programming education, aiming to improve engagement, assessment efficiency, and learning outcomes.

Personalized Adaptive Learning in Programming Education

Personalized Adaptive Learning systems tailor content delivery based on learner profiles, supporting more efficient and engaging educational experiences. A scoping review by González and Cechinel (2024) found that PAL implementations in higher education often rely on initial quizzes to inform content adaptation, with platforms like McGraw-Hill's Connect LearnSmart and Moodle being widely adopted. The study reported improved academic performance in 59% of cases and increased engagement in 36%.

In the specific context of programming education, personalized gamification has been explored as a strategy to enhance motivation. Chittimalli et al. (2023) analyzed 81 studies and concluded that combining personalization with gamification boosts student engagement and cognition. However, they noted that success often depends on the type of gamification used and its alignment with learner preferences.

Automated Code Evaluation Systems

Automated Code Evaluation Systems (ACES) offer scalable, immediate feedback on programming assignments, making them essential in large-scale education settings. Patel et al. (2023) provided a survey categorizing ACES into domains such as education, programming contests, and recruitment. Their findings emphasized the growing importance of integrating AI-driven tasks like bug detection to enhance ACES.

Similarly, Neri and Crescenzo (2023) reviewed various automated grading techniques, highlighting the trade-off between static and dynamic analysis, and the need for rich, formative feedback. They argued that while automation offers efficiency, complementing it with human evaluation can ensure a more holistic assessment approach.

Integration of PAL and Automated Assessment

The fusion of PAL with automated assessment systems is proving to be a powerful approach in programming pedagogy. An example is GitSEED, a Git-based automated assessment platform (Zhou et al., 2024), which provides tailored feedback while reinforcing industry-relevant tools such as version control. The tool enables educators to integrate custom assessment pipelines and monitor student progress through analytics.

Further, using flipped classrooms alongside automatic code evaluation has yielded positive outcomes. Alkhatib et al. (2023) applied Kirkpatrick's evaluation model to assess this strategy in an introductory CS course. Their results showed improved student satisfaction, engagement, and learning outcomes, validating the synergy between adaptive content delivery and automatic assessment.

Conceptual Model Design

The conceptual model of the Flask-based code evaluation system revolves around students submitting their code through a web interface, which is then evaluated against predefined test cases using the Piston API. Each submission includes details like roll number, name, code, marks, and grade, and is stored in a SQLite database via SQLAlchemy. Test cases are read from a file, and the code is executed dynamically to compare actual outputs with expected ones for grading. The system categorizes students based on grades and visualizes the distribution using Plotly charts. It also offers functionality to view all submissions and export the results as a downloadable PDF report, providing a complete solution for automatic code assessment.

Key Entities & Concepts

The key entities of the conceptual model are described below and outlines in Fig. 4.

User Submission

- Represents the code submitted by a student.
- Contains data like rollno, name, code, marks, and grade.

Code Evaluation

- This is the process where student-submitted code is executed using test cases via the Piston API.
- Each test case consists of an input and an expected output.

Test Case

- Defined in testcases.txt.
- Used to verify correctness of submitted code.

Result & Grading

- Based on the number of test cases passed and error-free execution.
- Grade and marks are computed and stored in the database.

Database (SQLite via SQLAlchemy)

- Stores all student submissions for record-keeping and reporting.
- One main table: Submission.

Visualization

- Plotly is used to group and display students by grade.
- Helps identify performance clusters.

Exporting Reports

- Submissions can be exported as PDF using xhtml2pdf.

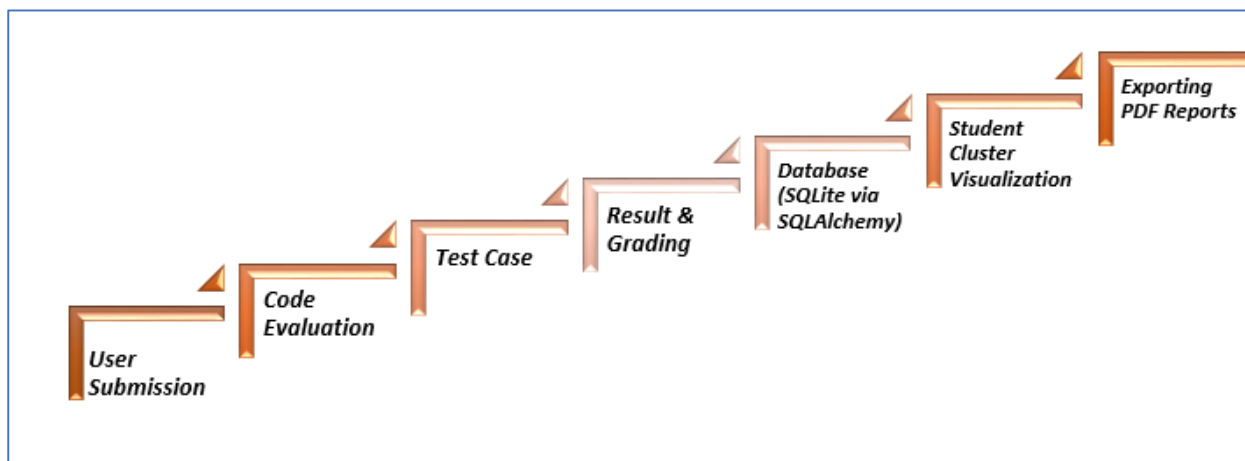


Fig. 4. Key Elements of Conceptual Model

Components and Their Relationships

Flask App (app.py)

Main controller managing all routes and actions.

Templates (Jinja2 HTML)

Views for form display, results, charts, and reports, for example, form.html, result.html, submissions.html.

Static Files

For CSS, JS, images (not detailed but assumed in static/ folder).

Piston API

External code execution engine.

Database (submissions.db)

Stores structured submission data for further operations.

Model Implementation

The model proposed in Section 3. is implemented in Python with SQLite as backend. The application is hosted on the Flask server and is responsive.

Folder Structure

The root folder structure of the web application is depicted in Fig. 4(a) and different views are hosted in 'templates' folder as outlined in Fig. 4(b).

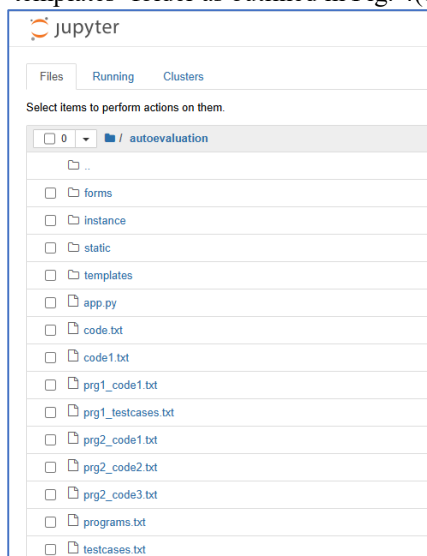


Fig. 4(a). Web Root Folder Structure

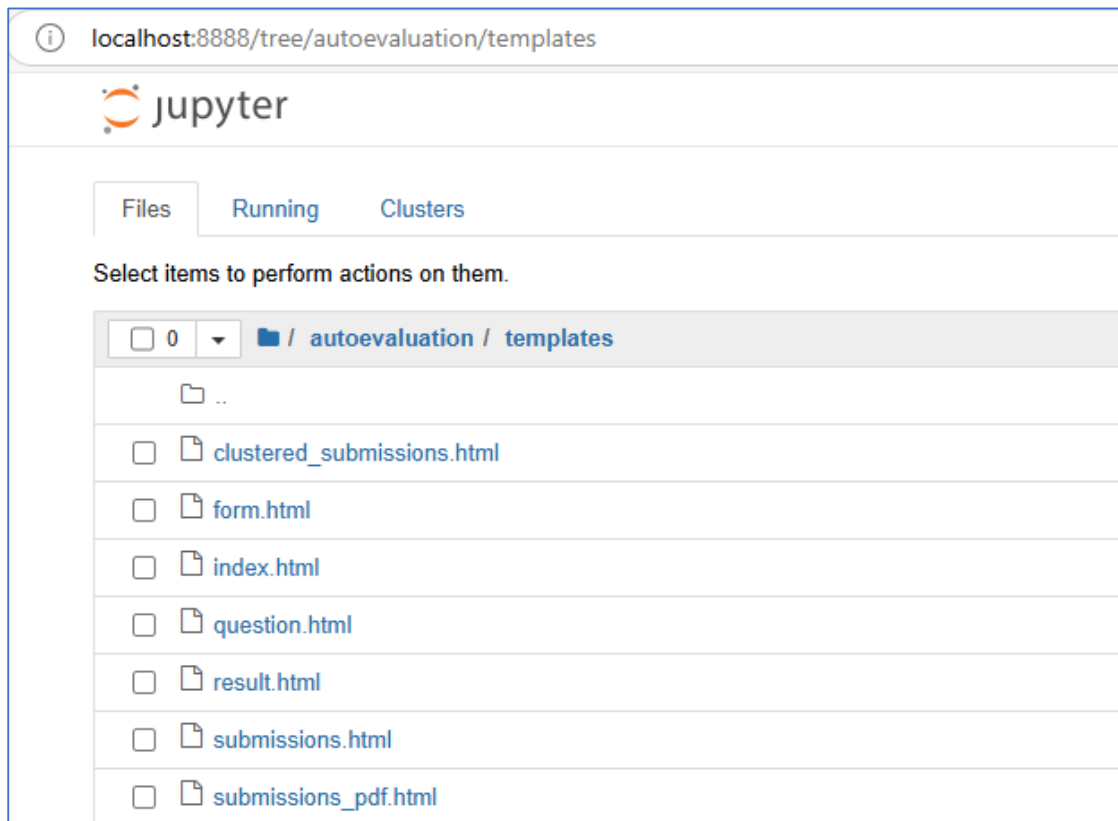


Fig. 4(b) Contents of Templates Folder Hosting Different Views of Web App

Format of Source Code File

Format of source code file to be uploaded by a student should conform to a specific structure as depicted in Fig. 5.

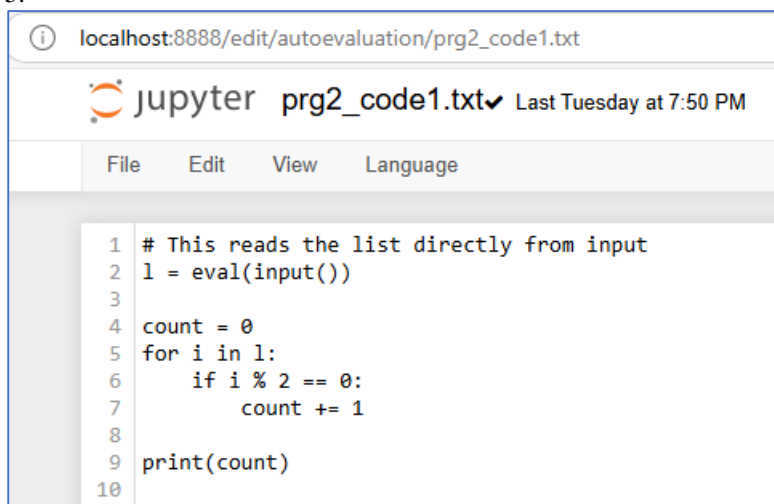
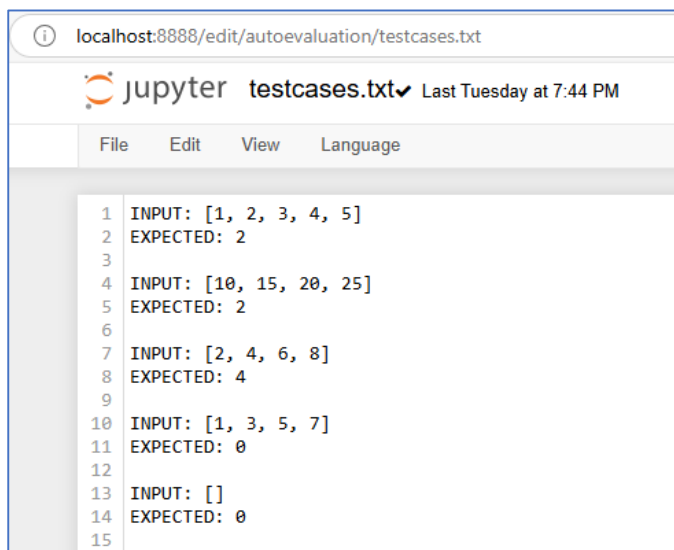


Fig. 5. Format of Source Code File

Format of Test Cases File



```

1 INPUT: [1, 2, 3, 4, 5]
2 EXPECTED: 2
3
4 INPUT: [10, 15, 20, 25]
5 EXPECTED: 2
6
7 INPUT: [2, 4, 6, 8]
8 EXPECTED: 4
9
10 INPUT: [1, 3, 5, 7]
11 EXPECTED: 0
12
13 INPUT: []
14 EXPECTED: 0
15

```

Fig. 6. Format of Test Cases File

Table 1. summarizes the routes defined in the Flask application along with their descriptions.

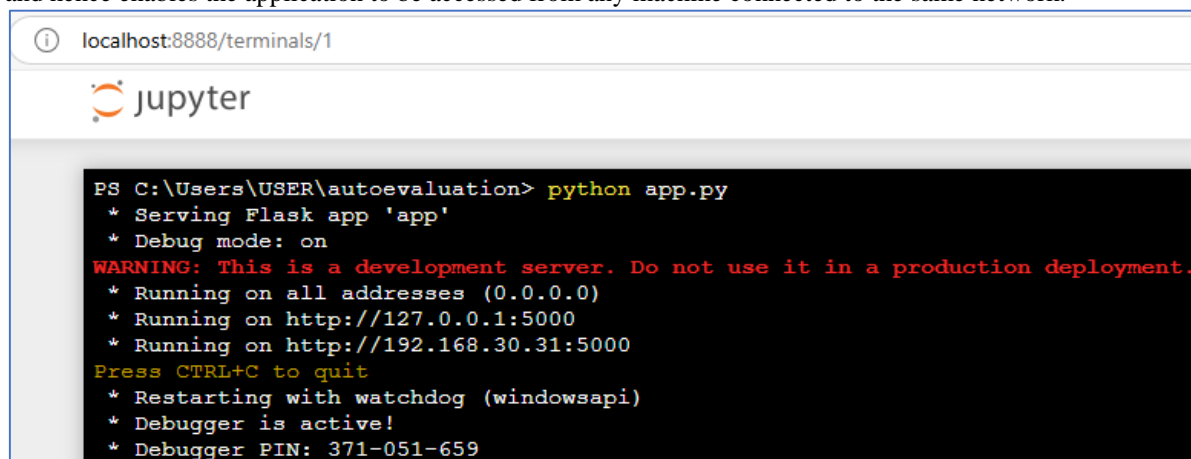
Table 1. Flask Application Routes

Route	Methods	Description
/	GET	Renders the index.html homepage.
/submit	GET, POST	Handles code submission. Displays the form (GET) and processes code (POST).
/submissions	GET	Displays all student submissions in a table using submissions.html.
/clear_submissions	GET	Deletes all records from the submissions database.
/export_submissions_pdf	GET	Generates a downloadable PDF of submissions using submissions_pdf.html.
/cluster_students	GET	Clusters students by grade and displays a Plotly bar chart with annotations.
/view_question	GET	Displays the programming question via question.html.

Experimental Results

The Flask application is hosted on the machine with IP 192.168.30.31 which accepts the incoming requests across the port 5000 as demonstrated in Fig. 7. The application is executed using the following statement `app.run(host='0.0.0.0', port=5000, debug=True)`

and hence enables the application to be accessed from any machine connected to the same network.



```

PS C:\Users\USER\autoevaluation> python app.py
* Serving Flask app 'app'
* Debug mode: on
WARNING: This is a development server. Do not use it in a production deployment.
* Running on all addresses (0.0.0.0)
* Running on http://127.0.0.1:5000
* Running on http://192.168.30.31:5000
Press CTRL+C to quit
* Restarting with watchdog (windowsapi)
* Debugger is active!
* Debugger PIN: 371-051-659

```

Fig. 7. Execution of Flask Application

Fig 8. Shows the home page of the web application.

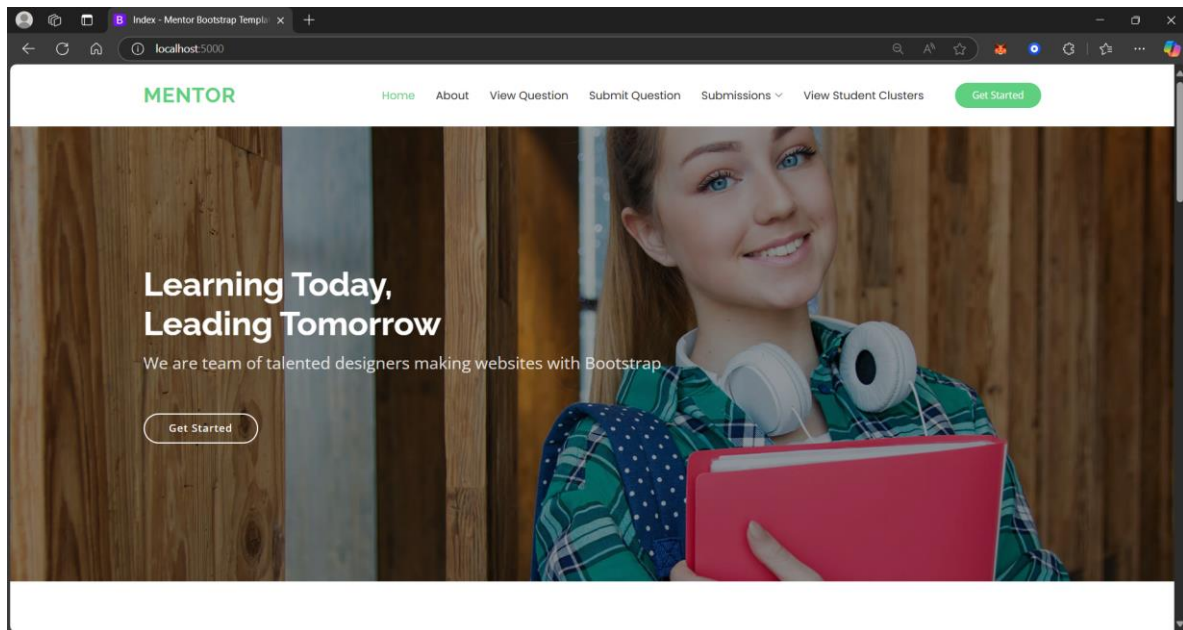


Fig 8. Home page of the web application.

Fig 9(a)-9(c) depict the student interaction with the web application which involves student viewing the question, submitting the source code to the system for evaluation and viewing the results.

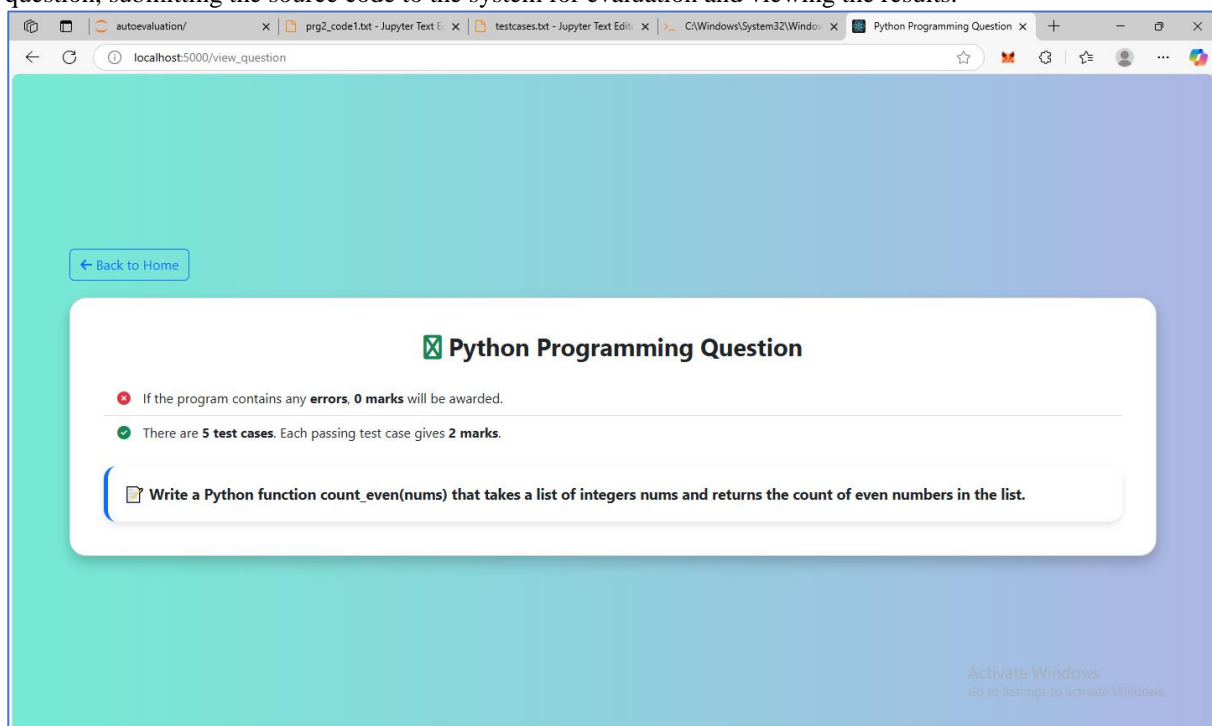


Fig 9(a). Student Viewing Question on Python Programming

The screenshot shows a web browser window with the URL `localhost:5000/submit`. The page has a light blue background. A white form is centered, titled "Student Code Submission" with a blue icon. The form contains the following fields and elements:

- A "Back to Home" button at the top left of the form.
- A "Roll Number" field with the value "5".
- A "Name" field with the value "Meghan".
- An "Upload Python File" section with a "Choose File" button and a file input field containing "prg2_code1.txt".
- A "File Preview" section showing a code editor with the following Python code:

```
# This reads the list directly from input
l = eval(input())

count = 0
for i in l:
    if i % 2 == 0:
        count += 1
```
- A "Submit Code" button at the bottom right of the form.

An "Activate Windows" watermark is visible in the bottom right corner of the browser window.

Fig 9(a). Student Submitting Source Code to the System for Evaluation

The screenshot shows the same web browser window, but the URL is `localhost:5000/submit` and the page displays the "Submission Result". The form is white and centered, showing the following information:

- Roll Number: 5 (in a blue button)
- Name: Meghan (in a blue button)
- A "Test Case Summary:" section with a bar chart icon, containing:
 - Total: 5 (with a bar chart icon)
 - Passed: 5 (with a green checkmark icon)
 - Failed: 0 (with a red X icon)
 - Errors: 0 (with a yellow warning triangle icon)
- Marks Obtained: 10/10
- Grade: A (with a gold medal icon)
- A "Go Back to Home" button at the bottom.

An "Activate Windows" watermark is visible in the bottom right corner of the browser window.

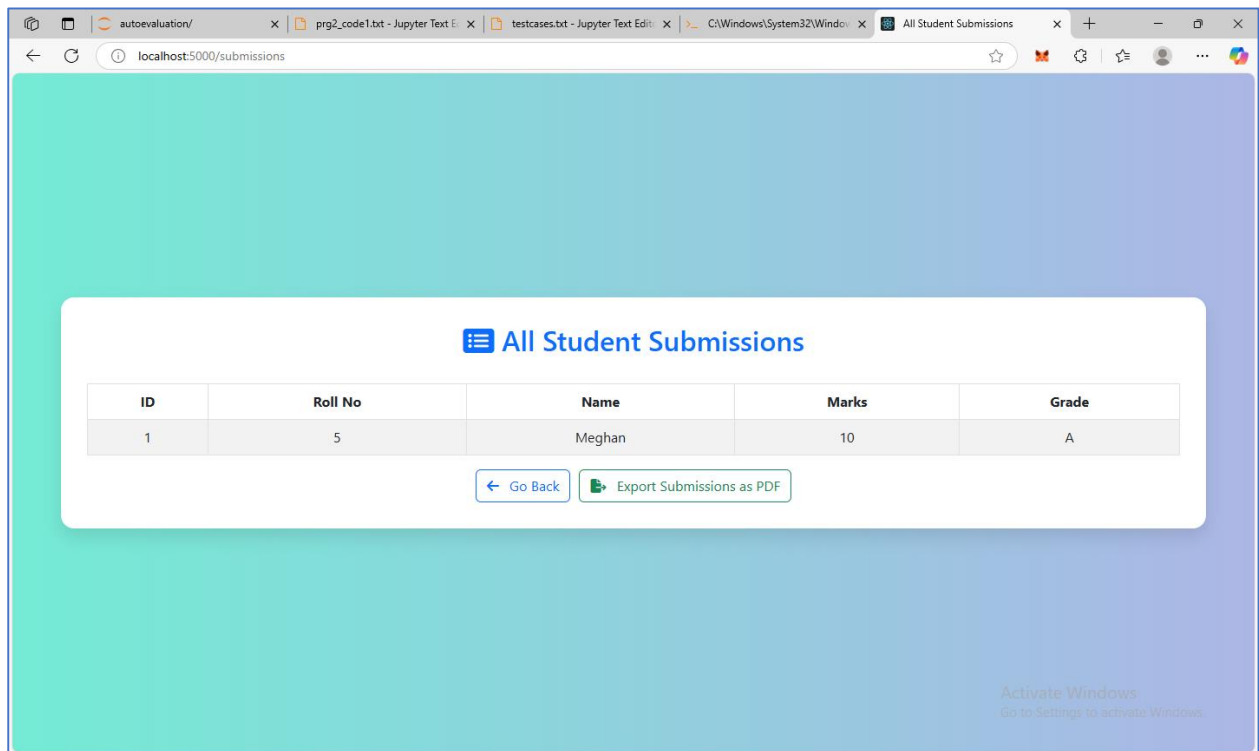


Fig 9(c). Student Viewing Result

The class coordinator can view all submissions made by students along with their marks and grade as shown in Fig. 10.

ID	Roll No	Name	Marks	Grade
1	333	Milan	0	F
2	444	Maya	0	F
3	555	Asha	6	B
4	555	Ashok	10	A
5	666	Poornima	10	A
6	777	Chaya	10	A
7	765	Poornima	10	A
8	765	Poornima	10	A
9	765	Poornima	10	A
10	765	Poornima	10	A
11	765	Poornima	10	A
12	765	Poornima	10	A
13	765	Poornima	10	A
14	765	Poornima	10	A
15	765	Poornima	10	A
16	543	Sachin	0	F

Fig. 10. Class Coordinator's View of Bulk Submissions

Fig. 11. shows the student clusters where each student is placed in one of the clusters:

- Needs Attention
- Slow learner
- Moderate Learner
- Advanced Learner

based on the scores as depicted in Table 2.

Category	Description	Sample Criteria
Needs Attention	Faces serious difficulty in understanding concepts and applying them.	Score < 30%
Slow Learner	Struggles with core ideas but shows potential with support and practice.	Score 30% – 50%

Category	Description	Sample Criteria
Moderate Learner	Understands with effort, performs reasonably well with guidance.	Score 50% – 75%
Advanced Learner	Grasps concepts quickly, solves problems accurately with minimal assistance.	Score > 75%

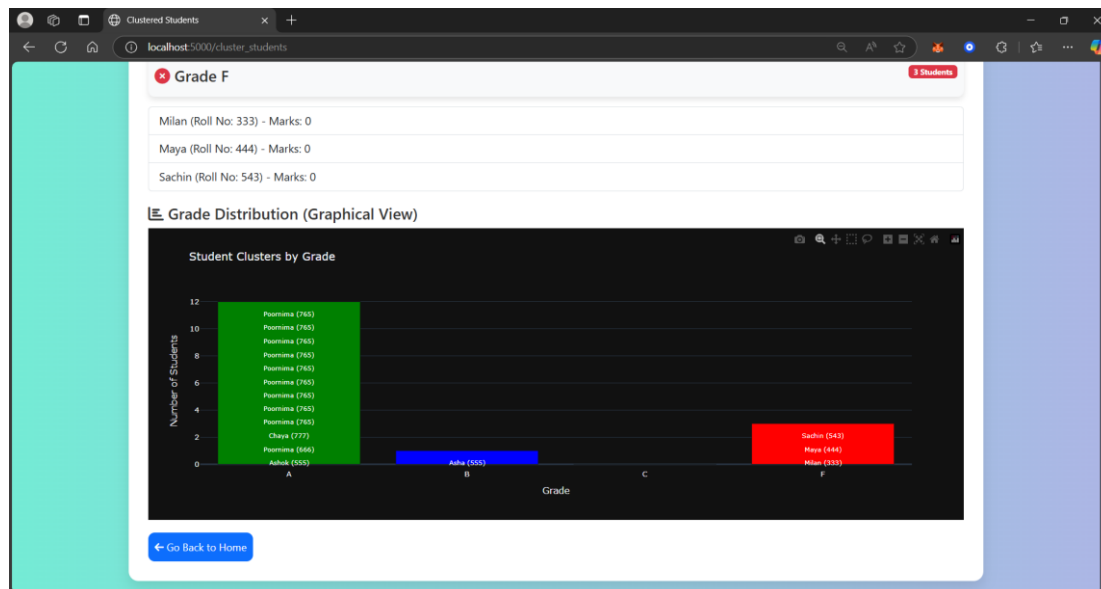


Fig 11. Student Performance Clusters

Classification pyramid for the clusters is shown in Fig 12.

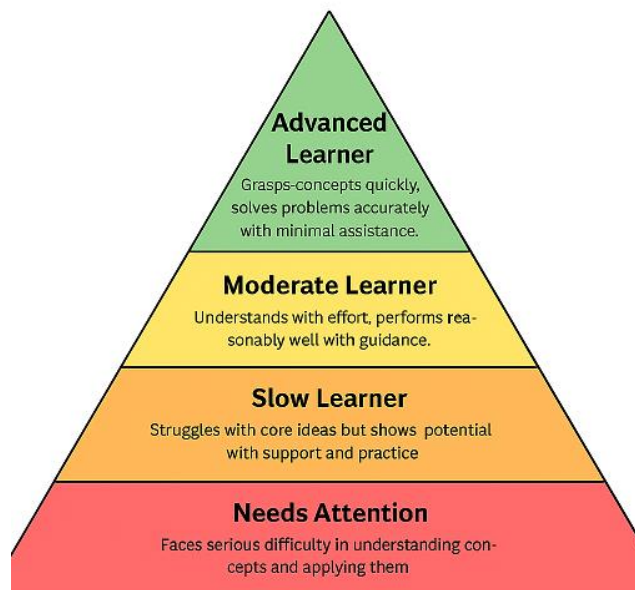


Fig 12. Classification Pyramid for Student Clusters

Conclusion and Scope for Future Work

Conclusion

The proposed system effectively demonstrates how modern teaching pedagogy, particularly Personalized Adaptive Learning, can be integrated with automated code evaluation to enhance programming education. By tailoring learning paths to individual student needs and providing real-time assessment and feedback, the system supports improved learning outcomes, engagement, and instructional efficiency. The use of technologies such as Flask, SQLAlchemy, and the Piston API ensures seamless automation and scalability, while visual analytics aids educators in identifying performance trends and providing targeted support.

Scope for Future Work

Future enhancements could include integrating AI-based code analysis for deeper error diagnostics, expanding the platform to support multiple programming languages, and incorporating gamified elements to boost motivation. Further, adaptive learning could be made more robust by employing machine learning models that predict learner behavior and recommend personalized interventions. Support for multilingual content and integration with Learning Management Systems (LMS) would also broaden the system's applicability across diverse educational environments.

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The Impact of Social Media on Ethical Marketing

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Abstract

This manuscript examines the critical intersection of ethical marketing and social media, exploring how brands can navigate the evolving landscape of consumer expectations, regulatory requirements, and technological advancements. With consumers becoming increasingly aware of ethical implications in marketing practices, brands are compelled to prioritize transparency, authenticity, and corporate social responsibility to build trust and loyalty. The study discusses key trends influencing ethical marketing, such as the demand for genuine engagement through social media platforms, the rise of influencer marketing, and the role of artificial intelligence in data personalization while highlighting the ethical dilemmas surrounding data privacy.

Prominent case studies, including campaigns by brands like Nike, HLL, and Tata Tea, illustrate the successful alignment of marketing strategies with social values, showing how businesses can foster deeper connections with socially conscious consumers. The manuscript also addresses the challenges posed by misinformation on social media and the critical need for brands to combat falsehoods and engage in meaningful dialogue with their audiences.

Additionally, the implications of emerging regulations, such as the General Data Protection Regulation (GDPR) and the anticipated Personal Data Protection Bill in India, are analyzed, emphasizing the importance of ethical data practices in maintaining consumer trust. As brands evolve their marketing strategies in response to these changes, the manuscript concludes by projecting the future trends in ethical marketing on social media, emphasizing the need for brands to adopt responsible practices that resonate with consumer values and contribute to a sustainable marketplace.

Overall, this study underscores the importance of ethical marketing as not only a strategic advantage but also a societal imperative in fostering trust and loyalty in today's digitally connected world.

Keywords: Ethical Marketing, Social Media, Corporate Social Responsibility (CSR), Transparency, Authenticity

Introduction

In the rapidly evolving landscape of digital commerce, social media has emerged as a pivotal platform for marketing, fundamentally transforming how brands interact with consumers and shaping ethical marketing practices. Ethical marketing refers to the principles of honesty, fairness, and responsibility in advertising, and its significance has grown with the rise of social media, where brand narratives can be constructed, scrutinized, and shared globally in real-time. As noted in the manuscript, a report by the Pew Research Center (2021) reveals that 71% of adults in the U.S. use social media, providing businesses with unprecedented access to consumers' thoughts, preferences, and behaviors while also increasing expectations for transparency and ethical conduct.

The manuscript discusses notable case studies, such as the infamous backlash against the Fyre Festival in 2017, which highlighted the ethical pitfalls of influencer marketing. In this incident, social media influences promoted a poorly organized music festival that failed to deliver on its lavish promises, raising questions about the ethical responsibilities of both marketers and influencers involved. Additionally, the Federal Trade Commission (FTC) has set guidelines requiring influencers to disclose financial ties with brands, further emphasizing the need for ethical transparency in social media advertising.

Furthermore, the manuscript presents statistical data indicating a shift in consumer behavior, with a Sprout Social (2020) study finding that 86% of consumers now consider transparency in a brand's communication to be more important than ever. This expectation correlates with the finding that 73% of millennials are willing to pay more for brands that demonstrate social responsibility, according to Nielsen (2015). As brands navigate this complex environment, they must reconcile their marketing strategies with ethical imperatives, ensuring that social media remains a tool for authentic engagement rather than manipulation.

In summary, social media not only offers unique opportunities for brand promotion but also imposes a critical obligation on marketers to uphold ethical standards. The manuscript delves into the emerging dynamics between consumer empowerment, regulatory scrutiny, and brand accountability, creating a complex framework that necessitates a deeper examination of how ethical marketing practices are evolving in the digital age.

Definition of Ethical Marketing

Ethical marketing refers to the practice of promoting products or services in ways that are not only effective but also principled and morally sound. It encompasses a commitment to honesty, fairness, and responsibility in all

marketing communications and strategies. The core principles of ethical marketing include transparency, respect for consumer rights, sustainability, and social accountability. According to the American Marketing Association (AMA), ethical practices in marketing ensure that consumers are not misled about the benefits and risks of a product or service, while also respecting their privacy and choice (AMA, 2015). This ethical framework is increasingly important, with a study by Nielsen (2015) indicating that 66% of global consumers are willing to pay more for products from companies committed to positive social and environmental impact.

Ethical marketing differentiates itself from traditional marketing practices primarily through its emphasis on building trust and long-term relationships with consumers rather than merely focusing on short-term sales and profits. Traditional marketing often prioritizes persuasive strategies that may involve exaggeration or manipulation of consumer perceptions to achieve immediate sales goals. In contrast, ethical marketing seeks to engage consumers on a deeper level, fostering a sense of loyalty based on shared values and mutual respect. For instance, brands like Patagonia and TOMS have successfully leveraged ethical marketing by not only promoting their products but also aligning their brand identities with social causes, such as environmental conservation and social equity. Patagonia's "Don't Buy This Jacket" campaign urged consumers to reconsider consumerism, thereby reinforcing its commitment to sustainability while simultaneously encouraging responsible purchasing behavior (Patagonia, 2011).

Moreover, ethical marketing fosters an environment where companies are held accountable for their claims and actions. A notable example is the backlash against Volkswagen's emissions scandal, where the company's misleading marketing practices resulted in significant financial penalties and a damaged reputation. This incident illustrates the consequences of failing to prioritize ethical considerations, as consumers increasingly demand honesty and integrity from the brands they support (Ewing, 2015).

Evolution of Social Media

The evolution of social media has transformed from simple online communication tools into powerful marketing platforms that shape brand strategies and consumer interactions. The journey began in the late 1990s with the introduction of platforms like Six Degrees, which allowed users to create profiles and connect with friends. As the early 2000s progressed, platforms such as Friendster and MySpace emerged, setting the stage for more refined social networking experiences. However, it was the launch of Facebook in 2004 that marked a significant turning point. With its user-friendly interface and focus on community building, Facebook rapidly grew in popularity, gaining over 1 billion active users by 2012 (Facebook, 2012). This surge in user engagement opened the door for businesses to leverage the platform for marketing, using targeted ads to reach specific demographics based on user behavior and interests.

As social media further evolved, platforms like Twitter and Instagram introduced new ways for brands to connect with consumers. Twitter, established in 2006, allowed for real-time engagement and customer service interactions, with its 280-character limit fostering concise communication. It has become an essential tool for brands to manage public relations and engage with audiences instantly (Smith, 2021). Instagram, launched in 2010, shifted the focus to visual content, allowing brands to leverage high-quality imagery and videos to attract users. According to a survey by HubSpot (2021), 80% of marketers found Instagram to be the most effective platform for influencer marketing, with brands like Nike and Airbnb successfully utilizing visually appealing content to create deeper connections with their target audiences.

The rise of TikTok in recent years has further disrupted traditional marketing strategies, with its short-form video format capturing the attention of younger demographics. Launched in 2016, TikTok quickly grew to over 1 billion active users in 2021, becoming a breeding ground for viral marketing campaigns (Statista, 2021). Brands have recognized the platform's potential for creative storytelling and grassroots marketing, leading to innovative campaigns that engage users through challenges and user-generated content. For example, the #GuacDance campaign launched by Chipotle in 2020 encouraged users to participate in a dance challenge celebrating National Avocado Day, resulting in over 250,000 video submissions and a significant boost in sales during the promotion (Chipotle, 2020).

Consumer Empowerment and Awareness

The rise of social media has fundamentally empowered consumers by providing them with instantaneous access to information and platforms to voice their opinions. This democratization of information enables consumers to make more informed purchasing decisions, as they now have the ability to research products, read reviews, and compare brands with ease. A significant study by Nielsen (2015) found that 92% of consumers trust recommendations from friends and family over any form of advertising, highlighting the importance of social validation in the decision-making process. Social media extends this phenomenon by allowing users to share their experiences and opinions, turning consumers into active participants rather than passive recipients of marketing messages.

Moreover, social media platforms serve as venues for consumer activism and accountability. The ability to publicly express dissatisfaction with a brand can have immediate repercussions, as seen in the case of the United Airlines incident in 2017. When a passenger was forcibly removed from an overbooked flight, video footage quickly went viral on social media, resulting in a public outcry that damaged the airline's reputation and prompted changes in its customer service policies (Baker, 2017). This case exemplifies how consumers leverage social media to hold brands accountable for their practices, underscoring the power of collective voice in shaping corporate behavior.

Research indicates that consumer awareness of brand practices has markedly increased alongside the growth of social media. A report by Sprout Social (2020) found that 86% of consumers believe it is important for brands to take a stand on social issues, and 66% have stopped supporting brands that did not align with their values. This shift in consumer expectations reflects a growing awareness of corporate social responsibility and a demand for brands to act ethically. Companies are now compelled to engage transparently and responsibly, as missteps can result in backlash and loss of consumer trust.

Additionally, platforms like Twitter and Facebook facilitate rapid information dissemination about brand behaviors and corporate practices, fostering a more informed consumer base. According to a survey by Edelman (2021), 68% of consumers reported that they are more informed about corporate social responsibility issues due to social media. As a result, brands must adapt their marketing strategies to not only promote products but also actively participate in meaningful conversations around societal and ethical issues. In summary, social media has empowered consumers by enhancing their access to information and providing avenues for accountability, ultimately leading to heightened awareness of brand practices and an expectation for ethical conduct from corporations.

Real-time Feedback and Brand Accountability

In the age of social media, brands have unprecedented access to real-time feedback on their marketing campaigns, fundamentally altering how they approach consumer engagement and accountability. Platforms like Twitter, Facebook, and Instagram allow consumers to react instantly to advertisements and brand messages, providing businesses with valuable insights into consumer preferences and sentiment. This immediacy enables brands to gauge the effectiveness of their campaigns almost instantaneously. For instance, a 2021 report by Sprout Social indicated that 68% of consumers expect brands to respond to their inquiries on social media within an hour, emphasizing the growing demand for prompt engagement (Sprout Social, 2021). Failure to respond quickly can lead to negative perceptions of the brand, highlighting the crucial role of real-time feedback in shaping marketing strategies.

Public scrutiny facilitated by social media serves as a powerful mechanism for holding brands accountable for their advertising practices. When a campaign does not resonate or is perceived as unethical, consumers voice their opinions across various platforms, often leading to swift repercussions for the brand involved. A significant example occurred in 2019 when Peloton faced backlash for a holiday ad that many perceived as tone-deaf and elitist. The public's immediate and vocal response led to a decline in the company's stock price and prompted a corporate apology, underscoring how social media can amplify consumer criticism and demand accountability (Sullivan, 2020). Such instances illustrate that brands are increasingly held to higher ethical standards due to the pervasive nature of public scrutiny.

Research supports the idea that consumers are more likely to evaluate brands based on their social and ethical considerations. An Edelman Trust Barometer (2021) report revealed that 68% of consumers believe that brands must take a stand on key social issues, while 54% stated that they would actively choose brands that reflect their values. This shift places immense pressure on brands to adopt ethical practices in their marketing efforts, as consumers are more willing to publicly condemn those that fail to meet these expectations. Consequently, organizations find themselves in a position where proactive engagement and ethical transparency are not just preferred but essential for maintaining brand loyalty and reputation.

Influencer Marketing and Ethical Considerations

The rise of influencers has significantly altered brand communication strategies, making influencer marketing a powerful tool for reaching targeted audiences in an authentic manner. Influencers, who often build substantial followings on social media platforms like Instagram, YouTube, and TikTok, possess the ability to shape consumer opinions and drive purchasing decisions. According to a study by Influencer Marketing Hub (2021), 90% of marketers believe that influencer marketing is an effective strategy, with the industry projected to be worth over \$13.8 billion by 2021. This surge in influencer marketing reflects the shift in consumer trust away from traditional advertising and toward the perceived authenticity of peer recommendations.

However, the use of influencers raises several ethical considerations that brands must navigate to maintain authenticity and consumer trust. One major concern is the issue of authenticity, as influencers may promote products that do not align with their values or that they have not personally used. This can lead to skepticism

among followers and damage the influencers credibility. For example, when celebrities and influencers were called out for promoting the Fyre Festival, which turned out to be a disastrous event, many lost their credibility, highlighting the backlash influencers can face for misrepresentation (Newman, 2019).

Disclosure is another critical ethical issue in influencer marketing. In the United States, the Federal Trade Commission (FTC) mandates that influencers clearly disclose paid partnerships and sponsored content; failure to do so can result in legal repercussions. A study by the FTC revealed that only 57% of surveyed influencers understood the requirement to disclose sponsorship (FTC, 2020). The lack of transparency can lead to confusion among consumers regarding whether content is genuine or paid advertising, eroding trust in both the influencer and the brand involved.

Additionally, the potential for manipulation in influencer marketing poses ethical dilemmas. Brands may pressure influencers to portray unrealistic lifestyles or endorse products that don't genuinely reflect their experiences. For instance, the backlash against certain beauty influencers for promoting unhealthy beauty standards and products has raised awareness about the responsibility of influencers to promote realistic images and ethical consumption choices (Barker, 2020).

Viral Marketing and Ethical Dilemmas

Viral marketing has emerged as one of the most dynamic strategies in the digital marketing landscape, enabling brands to achieve rapid exposure and connect with large audiences through shareable content. However, the fast-paced nature of viral campaigns can lead to significant ethical dilemmas, particularly when content is perceived as offensive or misrepresentation. For instance, the viral campaign for Dove's body wash in 2017 intended to promote body positivity and diversity but instead faced backlash for featuring a racially insensitive ad where a Black woman transformed into a White woman after using the product. This misstep not only sparked outrage on social media but also forced Dove to issue an apology and pull the advertisement, illustrating how brands can quickly fall from grace due to poorly conceived viral content (Pereira, 2017).

Another illustrative case is that of the Pepsi advertisement featuring Kendall Jenner in 2017, which attempted to capture the spirit of social activism. The ad portrayed Jenner handing a police officer a can of Pepsi during a protest, implying that the beverage could resolve societal tensions. This trivialization of serious social issues led to widespread criticism, with viewers accusing the brand of co-opting social justice movements for profit (Cohen, 2017). The backlash prompted Pepsi to pull the ad and re-evaluate its marketing strategies, demonstrating how quickly a viral marketing effort can backfire when ethical sensibilities are not adequately addressed.

One significant instance of a viral marketing campaign gone awry is the 2016 advertisement released by the Indian e-commerce giant Flipkart, which aimed to promote its "Big Billion Days" sale. The campaign featured the tagline "Billion-Dollar Sale" alongside visuals that some consumers found to be insensitive and demeaning toward certain marginalized communities. The backlash was swift, as social media users criticized the ad for perpetuating stereotypes, leading Flipkart to issue an apology and subsequently revise its marketing approach (Kannan, 2016). This case illustrates the potential for ethical missteps in viral marketing when brands fail to account for India's diverse cultural landscape and social issues.

Another noteworthy example is the controversy surrounding the 2020 advertisement by Tanishq, a prominent Indian jewelry brand, that showcased an interfaith couple celebrating a baby shower. The advertisement aimed to promote communal harmony and unity but was met with significant backlash from certain sections of society, resulting in the company withdrawing the ad. The incident sparked discussions on social media about the challenges brands face in addressing social issues that resonate with all segments of the population without alienating others (Dutta, 2020). This case highlights how attempts to engage with progressive themes can backfire, leading to accusations of insensitivity and resulting in immediate street protests and social media outrage.

Moreover, a study conducted by the Indian Market Research Bureau (IMRB) revealed that 73% of Indian consumers expect brands to communicate respectfully and responsibly, reflecting a growing sensitivity to the ethical implications of marketing (IMRB, 2019). This expectation is critical in a country where social and cultural norms are deeply rooted, and any perceived violation can provoke strong reactions. Brands must recognize that the Indian audience values authenticity and transparency, and unethical practices or offensive messaging can quickly escalate into broader public criticism and boycotts.

Furthermore, a study by the American Marketing Association (2019) highlighted that 62% of consumers expect brands to engage responsibly, emphasizing that a single misstep can damage brand reputation and consumer trust. Viral campaigns often generate extreme public responses, and the speed at which misinformation can spread adds another layer of complexity. For example, the backlash against Gucci in 2019 for its "blackface" sweater highlighted how quickly a brand's image can be tarnished by a seemingly innocent marketing decision gone awry, resulting in boycotts and significant media coverage (Johnson, 2019).

Data Privacy and Ethical Marketing

Data privacy has emerged as a critical issue in the arena of ethical marketing, reflecting growing consumer concerns about how their personal information is collected, stored, and utilized by companies. The increasing prevalence of data breaches and misuse of information has led to a heightened awareness among consumers regarding their privacy rights. According to a global survey by McKinsey & Company (2021), approximately 80% of consumers are more concerned about their privacy than they were a year ago, underscoring the pressing need for brands to adopt ethical data practices. The ethical implications of data collection can significantly impact consumer trust and brand loyalty, as consumers are increasingly aware that their personal data is potentially being used for targeted advertising without their explicit consent.

In the context of ethical marketing, the General Data Protection Regulation (GDPR), adopted by the European Union in May 2018, represents a landmark legal framework aimed at ensuring the protection of personal data. The GDPR requires businesses to obtain clear consent from consumers before collecting their data and mandates transparency about how this data will be used. A study by the IAPP (2021) found that over 61% of companies have had to modify their data practices and marketing strategies in response to GDPR regulations, indicating the substantial influence of compliance on marketing operations. Violations of the GDPR can lead to significant fines, amounting to up to €20 million or 4% of a company's global annual turnover, which emphasizes the importance of adhering to these ethical standards (European Commission, 2018).

Moreover, the implications of data privacy regulations are not limited to Europe; they have a ripple effect worldwide, including in India. The Personal Data Protection Bill currently under consideration in India aims to create a legal framework that mirrors the principles of GDPR. It emphasizes data minimization, the need for informed consent, and the rights of individuals regarding their personal data (Ministry of Electronics and Information Technology, 2021). The bill's introduction is particularly significant as India is projected to have over 750 million internet users by 2025 (IAMAI, 2020), making the need for robust data protection laws crucial for safeguarding consumer rights in a rapidly digitalizing economy.

The ethical consideration of data privacy has direct implications for marketing strategies in India. For example, e-commerce platforms like Amazon and Flipkart have begun to adopt enhanced data protection measures, such as making privacy policies more transparent and ensuring that consumers can easily withdraw consent for data usage. A report by the Internet and Mobile Association of India (IAMAI, 2020) highlighted that 87% of Indian consumers believe companies should prioritize ethical data practices, indicating a burgeoning expectation for brands to operate transparently in their data-handling approaches. This expectation was further underscored by the backlash against several Indian companies for data breaches and unethical data usage, resulting in severe reputation damage and loss of consumer trust.

A notable case highlighting the consequences of insufficient data privacy measures is the Cambridge Analytica scandal in 2018, where personal data from millions of Facebook users was harvested without consent for political advertising. The fallout from this incident led to widespread scrutiny of data practices and resulted in Facebook's CEO Mark Zuckerberg testifying before the U.S. Congress. The company faced significant regulatory penalties, including a \$5 billion fine from the Federal Trade Commission (FTC) for privacy violations, demonstrating the severe repercussions of failing to adhere to ethical data management practices (FTC, 2019). Similarly, in India, the enforcement of data protection laws will hold companies accountable for their data practices, making compliance essential for brands hoping to maintain consumer trust.

The growing emphasis on ethical marketing practices and data privacy has prompted companies not only to focus on compliance but also to engage in ethical practices that foster consumer trust. As consumers are increasingly advocates for their own privacy rights, brands that prioritize transparency, accountability, and ethical handling of data are likely to find greater success in the marketplace. Research from the Data Privacy Association (2020) indicates that companies that engage transparently with consumers about their data practices see a 20% increase in customer loyalty, attesting to the importance of ethical marketing in maintaining competitive advantage.

The implications of data collection practices on consumer privacy are profound and necessitate a proactive approach from brands to adopt ethical marketing strategies. Regulations like the GDPR and India's impending Personal Data Protection Bill compel businesses to prioritize consumer consent and transparency, shaping marketing strategies globally. As public awareness and concerns around data privacy continue to rise, companies that demonstrate ethical responsibility in their data practices will not only protect themselves from regulatory pitfalls but also enhance consumer trust and loyalty in today's digital economy.

Consumer Trust and Brand Loyalty

Interconnected digital landscape, ethical marketing practices, particularly through social media, play a pivotal role in shaping consumer trust and brand loyalty. As consumers become increasingly aware of the ethical implications of their purchasing decisions, brands that demonstrate a commitment to ethical principles are more likely to cultivate trust among their audience. Research shows that 81% of global consumers want brands to be

transparent about their business practices (Label Insight, 2016). In this respect, transparency regarding sourcing, production methods, and company values has become a critical factor influencing consumer trust. Social media serves as a powerful conduit for brands to communicate their ethical commitments directly to consumers, fostering an open dialogue that enhances brand credibility.

For instance, brands like Patagonia and TOMS have successfully leveraged their social media platforms to highlight their ethical practices and social responsibility initiatives. Patagonia, known for its environmental advocacy, uses its Instagram account not only to showcase products but also to advocate for ecological issues, building a loyal customer base that resonates with its mission-driven approach (Patagonia, 2020). TOMS, with its "One for One" model, emphasizes its contributions to social causes, sharing stories of the impact made through its campaigns. By engaging consumers in ethical discussions, these brands have effectively built trust, with studies showing that 60% of consumers claim they would buy from a brand that actively engages in social responsibility (Cone Communications, 2017).

Conversely, brands that fail to uphold ethical practices can face significant repercussions. A notable example is the backlash faced by Nestlé for its marketing strategies around infant formula in developing countries, leading to widespread consumer distrust and boycotts. As a result, many consumers shifted their loyalty to brands perceived as more responsible, emphasizing the link between ethical marketing and brand loyalty (Schein, 2020). Similarly, in India, ethical considerations influence consumer behavior, particularly among younger, socially conscious consumers. According to a survey by the Internet and Mobile Association of India (IAMAI, 2020), 77% of Indian Millennials stated they would prefer to buy from brands that demonstrate social responsibility, indicating the vital role of ethical marketing in fostering brand loyalty in this demographic.

The long-term effects of ethical marketing practices on brand loyalty are particularly pronounced in markets like India, where consumers increasingly seek brands that align with their values. A study conducted by Nielsen (2015) found that 66% of Indian consumers are willing to pay more for products from brands committed to sustainability and ethical practices. This sentiment aligns with the findings of another report, which indicated that 54% of Indian consumers switch brands based on their ethical standards (IAMAI, 2020). This consumer behavior highlights the importance of sustained ethical practices for brands aiming to build long-lasting loyalty among their customer base.

Indian companies are taking notice of this shift in consumer expectations. Brands like Biocon and Infosys are leading the charge by implementing strong Corporate Social Responsibility (CSR) initiatives and prioritizing ethical marketing practices. Biocon, for instance, emphasizes its commitment to affordable healthcare solutions and environmental sustainability, which resonates well with consumers' growing ethical consciousness (Biocon, 2020). Meanwhile, companies like Godrej have made substantial investments in sustainable practices and transparency, directly communicating these initiatives via social media channels to foster trust and loyalty among their customers.

Furthermore, case laws in India reflect the increasing importance placed on ethical marketing. For example, the Advertising Standards Council of India (ASCI) has implemented guidelines to ensure that advertising is not misleading and adheres to ethical standards. Violations can lead to complaints from consumers, prompting brands to reconsider their marketing strategies to maintain consumer trust (ASCI, 2021). This regulatory oversight reinforces the importance of ethical marketing practices in sustaining consumer loyalty and building trust.

Ethical marketing through social media is instrumental in influencing consumer trust and fostering brand loyalty. As consumers become more socially conscious, brands that prioritize transparency, accountability, and ethical practices are likely to create strong, lasting relationships with their audiences. The Indian market, characterized by its youth and increasing expectations for ethical engagement, presents brands with an opportunity to build loyalty by aligning their marketing practices with consumer values. As illustrated by successful case studies and emerging consumer trends, the long-term effects of ethical marketing resonate powerfully, shaping brand loyalty for years to come.

Social Responsibility and Community Engagement

In today's socially aware and connected world, brands increasingly use social media as a platform to promote social causes and demonstrate ethical practices. This shift reflects a growing recognition that consumers, particularly younger demographics, prefer to engage with businesses that align with their values and actively contribute to social good. According to a survey by Cone Communications (2017), 87% of consumers said they would purchase a product because a company advocated for an issue they cared about, while 76% would refuse to buy from a company if they found it was in controversy over its social responsibility.

Brands are leveraging social media not only to promote their products but also to raise awareness for critical social issues, build community engagement, and foster a sense of belonging with their audience. A prominent example of this is Nike's "Nike Equality" campaign, which launched in 2017. The campaign featured high-profile athletes advocating for equality and social justice, positioning Nike as a brand that stands for more than

just sports apparel. The campaign received substantial attention and engagement on social media, reinforcing consumer loyalty and generating increased sales, with Nike reporting an 31% increase in online sales during the campaign period (Nike, 2018).

In India, companies are also embracing social responsibility through social media campaigns, effectively engaging with local communities and addressing pressing societal issues. A noteworthy example is HLL's (Hindustan Unilever Limited) "Swachh Swasth Sarvatra" campaign, launched in collaboration with the Bill & Melinda Gates Foundation. The campaign's objective is to promote sanitation and hygiene practices while empowering communities through behavior change. Utilizing social media platforms like Facebook and Twitter, HLL disseminated educational content on sanitation, resulting in a dramatic increase in awareness and participation in sanitation efforts across rural India (HUL, 2019).

Another impactful example is the "# She Inspires Us" campaign by Tata Tea, which aimed to empower women and highlight their contributions to society. Launched in 2016, the campaign utilized social media platforms to share stories of inspiring women, encouraging dialogue around women's rights and gender equality. This campaign resonated with consumers, with Tata Tea reporting a 20% increase in brand engagement and loyalty among millennials due to its proactive stance on women's empowerment (Tata Global Beverages, 2018).

The effectiveness of community engagement through social media is further illustrated by brands like Cadbury in its "Glass and a Half Full Productions" series, which focuses on storytelling to bring social issues to light. Cadbury's social media campaigns have centered around various social causes, such as education and community support, thereby reinforcing its image as a socially responsible brand (Mondelez International, 2020). This approach not only addresses social issues but also creates a narrative that resonates with consumers who prioritize ethical consumption.

From a regulatory perspective, brands in India must also consider guidelines set forth by regulatory bodies like the Advertising Standards Council of India (ASCI), which promotes ethical advertising and prevents misleading messages. For instance, ASCI has established codes to ensure that advertisements related to social causes do not exaggerate the effect of a product or its contribution to a social issue, holding companies accountable to maintain credibility with consumers (ASCI, 2021).

Moreover, research shows that social responsibility can lead to enhanced brand loyalty. A study conducted by Nielsen (2015) found that 66% of Indian consumers are willing to pay a premium for products from socially responsible brands. This trend indicates that when brands align their marketing strategies with social causes on platforms like social media, they tap into an ethos that resonates with consumers' values, driving greater loyalty and long-term relationships.

Brands are increasingly using social media to promote social responsibility and engage with the community, leading to stronger connections with their consumer base. Successful campaigns, such as those by Nike, Tata Tea, and Hindustan Unilever, illustrate the powerful role of brands in addressing social issues while fostering loyalty among consumers. In the Indian market, where social consciousness is on the rise, brands that prioritize ethical practices and social causes are likely to see enhanced consumer engagement and long-term success.

Future Trends in Ethical Marketing on Social Media

As we look to the future, ethical marketing on social media is expected to evolve alongside technological advancements, consumer expectations, and regulatory changes. One of the foremost trends is the increasing demand for transparency and authenticity in brand communications. A survey conducted by Sprout Social (2021) revealed that 86% of consumers believe it is important for brands to be transparent in their communication. The rise of social media influencers further emphasizes this trend, as audiences gravitate toward influencers who demonstrate genuine connections with their followers. This shift necessitates a heightened level of authenticity, compelling brands to be honest about their practices and values to maintain consumer trust.

Another emerging trend is the use of artificial intelligence (AI) and data analytics in ethical marketing practices. While AI can enhance personalization and improve customer experiences, it also raises ethical concerns regarding data privacy and security. As brands increasingly rely on consumer data to tailor messages, the challenge will be to align personalization with respecting consumer privacy. In India, the anticipated implementation of the Personal Data Protection Bill will set stringent guidelines for how businesses collect, use, and store consumer information. Similar to the GDPR in Europe, these regulations will emphasize the importance of obtaining explicit consent and ensuring transparency regarding data handling (Ministry of Electronics and Information Technology, 2021).

The importance of corporate social responsibility (CSR) in ethical marketing will also continue to gain traction. Businesses are expected to proactively engage in CSR initiatives, as consumers are increasingly favoring brands that demonstrate a commitment to social, environmental, and community issues. A report by Nielsen (2015) found that 73% of Indian consumers feel more positively about brands that support social causes, indicating that ethical marketing can significantly enhance brand loyalty and reputation. Companies in India are already

integrating CSR into their marketing strategies; for instance, Indian Tobacco Corporation (ITC) "Wills Lifestyle" brand has been actively involved in promoting sustainable agriculture and supporting rural communities through its sourcing practices.

Moreover, the landscape of social media platforms is evolving, with new platforms like TikTok and Clubhouse gaining prominence. These platforms offer unique opportunities for brands to engage with younger audiences while also presenting challenges related to maintaining ethical standards. For instance, TikTok rapid rise has led to questions about data privacy and safeguarding user content, particularly for its younger demographic. Brands must navigate these challenges carefully to avoid backlash and ensure compliance with emerging regulations regarding data protection and content moderation (Baker, 2021).

In addition to regulatory challenges, misinformation remains a significant threat to ethical marketing practices. Social media has been criticized for its role in the spread of fake news and misleading information, particularly regarding health and safety. The COVID-19 pandemic highlighted the urgency of establishing accurate communication, with 67% of consumers expressing concern about misinformation on social media platforms (Cision, 2020). As brands continue to leverage social media for marketing, they will need to take an active role in combating misinformation, fostering a culture of accountability and integrity in their messaging.

Lastly, the integration of sustainability into marketing practices will become increasingly vital for brands looking to resonate with socially conscious consumers. In India, there is a growing expectation for brands to adopt sustainable practices, with 66% of Indian consumers willing to pay more for products from brands committed to sustainability (Nielsen, 2015). Brands that prioritize sustainability in their marketing messages will not only enhance their image but also build deeper connections with consumers who share similar values.

The future of ethical marketing on social media will be characterized by a growing demand for transparency, authenticity, and accountability, alongside the challenges posed by data privacy regulations, misinformation, and the need for sustainable practices. Brands that can successfully navigate these complexities and remain committed to ethical obligations will be well-positioned for long-term success, particularly in markets such as India, where consumers are increasingly advocating for responsible consumerism. As the landscape continues to evolve, ethical marketing will be paramount in fostering trust and loyalty in an increasingly discerning consumer base.

Conclusion

The landscape of marketing is rapidly evolving, shaped by the increased influence of social media and the heightened awareness of ethical practices among consumers. This manuscript has explored various dimensions of ethical marketing, highlighting how brands leverage social media to promote transparency, authenticity, and social responsibility. The insights gathered underscore that ethical marketing is not merely a trend but a fundamental shift in how businesses interact with consumers.

As consumers become more discerning, they demand accountability and transparency from brands, favoring those that align with their values. The implications of regulations like the GDPR and India's forthcoming Personal Data Protection Bill further emphasize the need for ethical data collection and privacy practices. Additionally, the power of community engagement and corporate social responsibility in building brand loyalty cannot be overstated, as consumers increasingly support brands that contribute positively to society.

The future of ethical marketing will hinge on navigating the challenges posed by misinformation, data privacy, and sustainability. Brands that proactively embrace ethical standards will stand out in a competitive marketplace, cultivating trust and loyalty among consumers. As demonstrated through various case studies and examples, those who prioritize ethical engagement will likely foster deeper connections with their audiences, creating lasting relationships that drive both brand success and societal impact.

As we move forward, the ongoing dialogue around ethical marketing practices will remain crucial, influencing how brands approach their marketing strategies in the digital age. By committing to ethical practices, companies can not only enhance their brand reputation but also contribute to a more socially responsible and sustainable marketplace. Ultimately, the integration of ethics into marketing strategies is not just beneficial for brands but vital for building a more conscientious consumer culture that values integrity and social responsibility.

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Exploring Consumer Preferences for Sustainable Products in Mauritius: A Conceptual Study.

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Abstract

This study explores the factors influencing consumer preferences for eco-friendly products in Mauritius, focusing on the impact of green marketing strategies. In recent years, environmental awareness has risen significantly among consumers, with a growing preference for sustainable, eco-friendly products. This conceptual study examines how awareness, government policies, economic considerations, and corporate social responsibility (CSR) initiatives affect purchasing behaviour. The research highlights the role of green branding, education, and effective communication in fostering consumer trust and driving environmentally responsible consumption patterns. Mauritius, a small island nation with a strong reliance on tourism and agriculture, faces unique environmental challenges such as waste management and resource conservation. With increasing pollution and a rising focus on sustainability, understanding consumer attitudes toward green products is essential for businesses looking to implement successful green marketing strategies. This study synthesizes existing literature and theoretical frameworks to propose key factors that shape consumer decisions in the Mauritian context, including knowledge of environmental issues, government regulation, and the influence of socio-economic factors. Through a mixed-methods approach combining quantitative surveys and qualitative interviews, the study aims to provide a deeper understanding of consumer behavior in Mauritius. Preliminary findings suggest that consumers are more likely to choose eco-friendly products if they are aware of their environmental benefits, supported by transparent communication and eco-labeling. Government actions, such as promoting renewable energy and reducing plastic waste, further contribute to this shift in consumer behaviour. Ultimately, this research provides valuable insights for businesses and policymakers to design effective green marketing campaigns that align with consumer values and drive sustainable purchasing habits, contributing to Mauritius's broader sustainability goals.

Keywords: Eco-friendly products, Green marketing, Consumer behaviour, Sustainability, Mauritius

Introduction

Over the last few decades, rising consumer demand has driven global economic growth. This, in turn, creates environmental degradation through overconsumption and exploitation of natural resources. Environmental deterioration can lead to global warming, depletion of the stratospheric ozone layer, pollution of seas and rivers, noise and light pollution, acid rain, and desertification. (Ramlogan, 1997). Hence, there has been a significant shift in consumer preferences towards environmentally friendly products and services. This has driven a growing awareness of the environmental impact of consumption patterns and a corresponding desire to make more sustainable choices (White, Habib & Hardisty, 2019). To adapt to the changing market needs, and stay competitive and relevant, companies must opt for sustainable product development and marketing strategies. (Dangelico & Vocalelli, 2017).

Green marketing, which consists of promoting products based on their environmental benefits, has developed as an essential approach for organisations attempting to attract eco-conscious customers and differentiate themselves in the marketplace (Kautish & Sharma, 2019). The term "green marketing" refers to all marketing initiatives used by businesses to benefit the environment. The goal of green marketing is to substitute existing needs and wants with alternatives that have less of an adverse effect on the environment. According to Chen and Chang (2013), green marketing is "the holistic management process responsible for identifying, anticipating, and satisfying the requirements of customers and society in a profitable and sustainable way"

In Mauritius, a small developing country with a vulnerable ecosystem, adopting green marketing strategies is particularly significant. The country's economy strives on its tourism, agricultural, and industrial sectors, which all have notable environmental consequences if not handled effectively. (Government of Mauritius, 2020). ENL Group, Omnicane, and Toyota Mauritius Ltd, the biggest conglomerates of the island are increasingly implementing green marketing tactics in order to not only enhance their environmental performance but also attract and keep customers who appreciate. These groups have various subsidiaries which not only involved but also depend on environmental aspects for their operations, making it a must for them to prioritize green marketing strategies. Apart from the corporate, adopting a green lifestyle is increasingly becoming a duty for many Mauritians, inciting them to re-consider their consumption habits such as their buying behaviours. However, in Mauritius, the extent to which these green marketing initiatives implemented by companies influence consumer purchasing behavior today remains underexplored.

Even though global studies have shown that customers are ready to pay a high price for the green product, the extent to which this is true in Mauritius remains questionable (Nguyen, Lobo, & Nguyen, 2018). Despite increasing efforts by businesses to promote environmentally friendly products and practices, the adoption of green products among Mauritian consumers has been inconsistent. This raises the question of whether current green marketing strategies effectively impact consumer buying decisions or if other factors play a more significant role. Companies still question the effective mechanism to implement green marketing strategies into their business strategy to make sure it will be effective in gaining customer loyalty and sales. Understanding the relationship between green marketing strategies and consumer buying behaviour is crucial for businesses aiming to increase market share in the eco-friendly segment, as well as for policymakers promoting sustainable consumption in Mauritius.

This study aims to conceptually explore the crucial determinants that affect consumer preferences for eco friendly products in Mauritius. It also aims to conceptually identify the principal green marketing strategies employed by businesses in Mauritius and evaluate their effectiveness in shaping consumer purchasing decisions for eco friendly products.

Although green marketing is usually regarded as a component of corporate social responsibility (CSR), it plays crucial role in influencing the consumer purchasing behaviour. Hence, understanding the elements that impact consumer purchasing behaviour is serious (Joshi & Rahman, 2019). This insight may considerably improve the efficacy of green marketing techniques in achieving customer purchases. To properly examine the potential and impact of green marketing on consumer behaviour, an extensive study of the relatively new topic is required in a small island developing state context.

The dynamics in emerging nations, where socioeconomic conditions and consumer behaviours vary, are relatively little explored since the majority of green marketing research has been conducted in industrialized nations, primarily the United States. Hence, in developing countries such as Mauritius, there is a lack of research on the need and efficiency of green marketing strategies. This study fills the gap by looking at those specific elements in Mauritius.

Like many other smaller islands, Mauritius faces serious environmental problems such as climate change and resource depletion. (Republic of Mauritius, Ministry of Environment, Sustainable Development, and Disaster and Beach Management, 2016). Hence, this study has greater social effects in terms of environmental sustainability. It was observed by Phillip Kotler that a notable percentage of consumers go for businesses that have a strict environmental focus. Green purchasing habits can be encouraged through the adoption and implementation of green marketing tactics by businesses which totally correlates with the country's global sustainability goal and environmental preservation efforts.

Literature Review

Green Marketing

Green marketing also known as sustainable marketing depicts the approaches adopted by business to promote environmentally friendly goods and services. Sustainability, environmental friendliness, corporate social responsibility (CSR), and effective communication about a company's ethical responsibilities are the cornerstones of the conceptual framework of green marketing. This concept allows business to satisfy customer needs, attain organisational aims and integrate marketing campaigns with ethical and ecological concerns according to Peattie and Charter. (2018).

Sustainability and Eco-friendliness in Green Marketing

The essence of green marketing is the concept of sustainability. The idea highlights how firms must meet current needs while preserving future generations' ability to meet their own. In marketing, sustainability refers to reducing the environmental impact of a product at each stage of its lifecycle, including raw material acquisition, production, distribution, usage, and disposal. A company can incorporate sustainability by ensuring that its supplies originate from morally sound sources, that its production processes are efficient and environmentally friendly, and that waste is minimized through material recycling and reuse (Dangelico & Pujari, 2010). Although sustainability and eco-friendliness go hand in hand, eco-friendliness is specifically focused on reducing negative environmental effects. Environmentally conscious businesses usually use renewable resources, reduce their usage of hazardous chemicals, and promote energy efficiency. Choosing environmentally conscious production practices, using sustainable raw materials, and energy-efficient technologies are all examples of practical eco-friendly integration. Furthermore, a company's commitment to minimizing its environmental impact can be seen in its use of recyclable or biodegradable packaging (Kotler & Armstrong, 2016).

Influence of Green Marketing Strategies on customer purchase decisions

Green marketing strategies are a collection of tactics that companies can employ to advertise their environmentally friendly goods and services. These tactics seek to show a dedication to environmental responsibility, attract eco-aware customers, and increase awareness of sustainability. These are generally divided into four categories: place (distribution), pricing, promotion, and product. The growing demand for sustainable products reflects a shift in consumer behaviour towards more responsible consumption (Chen & Chang, 2013).

Theoretical Frameworks

A strong theoretical foundation is necessary to comprehend how green marketing affects consumer purchasing decisions.

The Theory of Planned Behaviour (TPB)

Icek Ajzen (1991) has developed the theory of Planned behavior (TPB) which provides a solid foundation for comprehending how social norms, attitudes, and perceived control over behaviour impact consumer behavior. According to TPB, attitudes, subjective norms, and perceived behavior are the main factors that predict behavior. Collectively, these elements define intentions which in turn influence actual behaviour.

Attitudes refer to the consumers' favourable or unfavorable opinions about environmentally friendly products in the context of green marketing. For example, research indicates that individuals are more likely to buy green items if they believe they would improve their health or the environment (Yadav & Pathak, 2017).

Subjective norms are the perceived social perceptions to conduct or refrain from a specific behavior. Social acceptance and the growing trend for sustainability are mostly emphasized by green marketing campaigns. According to Han et al. (2010), a person's decision to purchase eco-friendly products can be greatly impacted by his or her family, friends, and peers.

Perceived Behavioral Control Ng & Law (2021) state that the decision to purchase sustainably is influenced by how simple or complex the activity is to carry out. The availability of eco friendly items and the perceived efficacy of the activities taken by Mauritius customers are significant determinants of eco-friendly purchase decisions.

Elaboration Likelihood Model (ELM)

Petty and Cacioppo (1986) put together the Elaboration Likelihood Model (ELM), which provides a framework to assess how consumers view persuasive information such as green marketing messages. In Mauritius, where green consumerism is still developing, the ELM explains how various sorts of marketing messages can cause attitude changes and impact customer purchasing behavior.

There are two routes that the ELM proposes:

Central Route: The central channel of persuasion is used by consumers when they are strongly motivated and capable of absorbing information. A thorough analysis of the arguments is needed in the information. In Mauritius, the efficacy of green marketing statements can be questioned by educated or informed consumers. For example: the environmental certifications or life cycle evaluations supplied by the organizations that provide eco-friendly products may be assessed. (Beebeejaun, 2020). Green marketing efforts that highlight specific, fact-based arguments are more likely to influence people who digest messages centrally.

Peripheral Route: Conversely, individuals who lack motivation or are not able to comprehend complex information tend to rely on the peripheral route. This means focusing on outside factors which includes the packaging of the products, brand image or celebrity endorsements. Peripheral cues can have a massive impact in Mauritius since some customers might not be as knowledgeable about green goods or may not be familiar with. When a well-known Mauritian celebrity advertises a green product, for instance, people may be persuaded to buy it even if they are unaware of all of its benefits for the environment.

Consumer Buying Behavior and Green Marketing

Consumer behaviour particularly consists of the methods and procedure people employ to decide on what to buy. In the context of green marketing, choosing products that are both environmentally friendly and ethically developed is a common characteristic. Recent research highlights that consumers in the modern day are more concerned with the sustainability of the products they buy and favor companies that exhibit a dedication to environmental responsibility (Gonçalves et al., 2020; White et al., 2019).

Using behavioural theories, researchers have also found a behaviour-attitude relationship for consumers, i.e., based on their feelings regarding specific products, consumers make purchases. Ottman (2011), however, argues that there is not much of a link between environmentally conscious conduct and consumer sentiments. Albayrak et al. (2011) conducted their research in the Turkish context to understand how environmental information affects consumer purchasing behaviour. They found that green consumers are a lot like confused shoppers. This is because they can't agree on a concrete definition of what constitutes "green," which makes it difficult to form an opinion about green product.

Green purchasing has made consumers and organizations equally responsible for the environment. In this regard, Boztepe (2012) discovered that the perceived pressure of societal expectations influences Turkish consumers to buy eco-friendly products. However this social pressure is distinct, and it varies with the demographics. Supporting this is the finding of Lee et al. (2012) that, within the Korean setting, income level, gender, age, and education level all influenced the purchase behavior of consumers. Several research (including Lee et al., 2012; Purohit, 2012; Boztepe, 2012, and Spanos, 2008) have indicated that companies' use of green marketing techniques either directly or indirectly influences customers' decisions to buy a variety of consumer goods.

Green Marketing in Mauritius

Overview of Green Marketing Practices in Mauritius

In Mauritius, "green marketing" refers to a variety of strategies used to advertise goods and services that are friendly to the environment. Green marketing strategies are being adopted by Mauritius more and more, with a particular emphasis on the food and agriculture industries. Leading the charge is the Regeneration Mauritius initiative, which seeks to establish the nation as a pioneer in sustainable food systems. It encourages innovation and regenerative farming methods, improving local food security and positioning Mauritius as a center for sustainable solutions. In order to create a sustainable food ecosystem, this initiative aims to improve agricultural practices, integrate cutting-edge technologies, and support local entrepreneurship.

The promotion of locally and organically produced food is a key component of green marketing in Mauritius. The UNDP is actively working to increase the resilience of Mauritius's food system by supporting climate-smart farming methods like hydroponics and the production of biofertilizers from seaweed, which lessens the country's reliance on chemical fertilizers. Due to government support and consumer demand, organic farming methods have gained popularity in the agricultural sector. Organic farmers market their products as being free of synthetic pesticides and fertilizers to consumers who are concerned about the environment and their health. Organic sections are becoming more common in supermarkets and neighbourhood markets, displaying locally grown produce with eco-labels emphasizing their sustainable origins.

The Mauritius Tourism Authority, in collaboration with the Ministry of Tourism, has taken steps to achieve "Green Destination" status by 2030. The Sustainable Island Mauritius (SUS ISLAND) project aims to help tour operators green their value chains using the Mauritius Pro Handprint Innovation Framework (MauPHI). This framework promotes innovation to lessen negative environmental effects while boosting good contributions, and it measures and communicates positive sustainability outcomes. The project helps small and medium-sized businesses (MSMEs) achieve the requirements of the eco-label and makes it easier for the tourism industry to implement eco-friendly practices, with an emphasis on minimizing the environmental impact and maximizing the benefits of sustainability.

Product Strategies

The creation, production and disposal of goods with less possible negative environmental effects is the main goal of green product strategies. These tactics include making sure that products are recyclable or biodegradable, increasing energy efficiency, and utilizing eco friendly materials. The corresponding procedures usually minimize or eliminate the use of waste, pollutants, and environmentally dangerous substances. Customers who care about the environment may reject a product if they see any environmentally harmful qualities resulting from its manufacture or removal, or if they don't agree with the actions of any parties involved in its production. Hence, the product should meet all the green characteristics which can delight the customer to a larger extent.

Price Strategies

Green marketing pricing strategies are essential because they strike a balance between the cost and perceived value of green products. Companies normally set a "green" price that reflects their ecological benefits while remaining competitive. The PhD researcher Ines Kaivonen (2021) from the University of Tampere states that a responsible product's price should cover all the costs that compass a level of fairness. Aspects such as materials utilized, shipping charges, labour wages, rent, and other costs associated with resourcing and design need to be included in the final price of a product. Many customers are willing to pay more for products that align with their set of values, even if the product holds a higher price tag.

According to research, consumers are generally willing to pay more for environmentally friendly products, but this willingness varies depending on demographic factors like income, education, and environmental awareness (Das, Saumendra & Deep, Nayan 2024). Pricey eco friendly goods are most likely to be consumed by wealthy consumers who care about and prioritize deeply about the environment (Joshi & Rahman, 2019). On the other hand, to justify a higher initial cost, a product's long-term benefits such as durability or efficacy need to be strongly clarified for highly price-sensitive consumers. (Kotler et al., 2020).

Place Strategies

A key component of place strategies in green marketing is product distribution that promotes environmental sustainability. This can involve choosing environmentally friendly shipping methods, streamlining supply chains to cut down on carbon emissions, and making sure that goods are offered in places that support green principles, like sustainable shops or organic markets. According to Kotler and Keller (2016), consumer engagement can be significantly enhanced by making green products available in locations that chime with the target population's values. Consumers are increasingly seeking sustainable goods in convenient locations in Mauritius, such as supermarkets that put in value green offerings or platforms promoting eco-friendly purchases. (Pilgrimiené, Žaneta & Banyte 2021). Targeted consumers' buying behaviour can be easily influenced if green distribution channels are optimized.

Promotion Strategies

A consumer's perception of a brand's commitment to sustainability is shaped through the promotion strategies adopted. According to Peattie and Crane (2005), effective green promotion strategies demand clear, transparent and credible information about a product's environmental benefits not just superficial claims. Skepticism among customers can be caused and undermine a brand's reputation if the statements turn out to be false. For example: Veranda Resorts in Mauritius has achieved its Green Key Certification which clearly depicts how the organization makes use of eco-labels and sustainable certifications as part of its green promotions' strategies. Eco-conscious tourists are more attracted if they align their marketing with environmental sustainability. Energy conservation practices, waste management systems, and community support initiatives form part of their promotion efforts. Hence, these enhance the brand's image as the resort is positioned as a responsible, green alternative making them look appealing to green-conscious consumers in Mauritius.

Factors influencing Mauritian customers' choice of green products

Eco-friendly marketing campaigns' success and effectiveness in Mauritius rely more on the consumers' attitudes towards green products. Hence, businesses must comprehend these attitudes and work towards effectively promoting sustainable goods and services. Studies reveal that consumers in Mauritius are becoming more green-conscious and are showcasing a growing inclination towards eco-friendly products. (Zafar & Khan, 2017).

- **Awareness and Knowledge:** Awareness is the most important aspect that influences the choice of a product. Increased pollution, climate change, and biodiversity loss in Mauritius have led people to be more environmentally conscious. Non-governmental groups and government-sponsored campaigns have promoted the value of sustainability. This is also strengthened by the easier access to mass information provided by social media and educational programs.
- **Government Influence and Regulation:** The involvement of the government in enhancing green consumer behaviour in Mauritius cannot be disregarded. The government has implemented policies like the prohibition on plastic bags and the encouragement of renewable energy sources. As part of a larger plan to lessen the effects of climate change, Mauritius has promoted solar energy and energy-efficient equipment. (Government of Mauritius (2019). Sovacool & Dworkin (2015) state that the general goals of these campaigns have been to raise public awareness and educate the populace about the long-term advantages of renewable energy. Most supermarkets around the islands use paper bags instead of plastic bags and there are bins everywhere so that waste can be recycled and reused, which proves that the Government's actions act as a catalyst, increasing consumers to green options.
- **Economic Considerations:** Mauritius's economic environment also has a big influence on how people view eco-friendly items. Along with the middle class, the willingness to invest in sustainable options is rising. However, price is still a hurdle as consumers often weigh the higher price of the products against their apparent benefits. (Hsu et al., 2017). Juwaheer et al. (2012) stated that successful green marketing strategies can mitigate pricing worries by pointing out the long-term cost savings and environmental advantages of green purchases.

Enhancing green marketing strategies to align with customer demands and preferences

Consumer Preferences for Sustainability Preferences for sustainable products are strongly influenced by consumer awareness of environmental problems. Promoting a deeper knowledge of sustainability issues among consumers can be achieved through educational activities. Peattie and Crane (2005) stress how important it is to explain to customers how to foster a culture of sustainability. Key insights include:

Environmental Education: Higher demand for sustainable goods is correlated with greater awareness raised by educational programs and media coverage. Studies show that environmentally conscious consumers are more

likely to choose eco-friendly products (Hartmann & Apaolaza-Ibáñez, 2012). According to Smith et al. (2022) there is evidence from recent studies that the sustainability motivations of Generation Z and millennial mostly drive the demand for sustainable goods.

Effective Communication Strategies

Communication is crucial in green marketing. Firms should prioritize clear and transparent messaging that emphasises the environmental advantages of their products. Thøgersen (2010) suggests that effective communication can build consumer trust and strengthen brand loyalty. Recommended strategies include:

Storytelling: Sharing authentic stories about sustainability initiatives can resonate with consumers and create a connection (Behzadi 2023). Brands like Patagonia have successfully leveraged storytelling to convey their commitment to environmental causes.

Certifications and Labels: Utilizing recognized eco-labels can enhance brand credibility and influence consumer decision-making (Arsyistawa, 2022). Research indicates that consumers are more likely to trust products with established eco-certifications, thereby improving their purchase likelihood.

Consumer Segmentation and Future Trends Understanding that consumer preferences for sustainability vary across demographic segments is crucial for effective marketing. Younger consumers, such as millennials and Gen Z, often place a higher value on sustainability compared to older generations (Smith et al., 2022). Brands should analyze their target market to tailor their sustainability messaging and product offerings accordingly.

Additionally, emerging trends, such as the growing interest in circular economy practices, indicate that consumers are increasingly seeking products that not only minimize environmental impact but also promote resource reuse and recycling (Jones et al., 2023). Adapting to these trends can position brands favorably in the evolving marketplace.

Effect of green branding on consumer behaviour

Green branding gives products a distinctive character that sets them apart according to how environmentally friendly they are. To address the influence of green branding on consumer behavior, it's essential to consider the role of Corporate Social Responsibility (CSR) as part of a company's green marketing strategy.

Corporate Social Responsibility (CSR) in Green Marketing

Corporate Social Responsibility is a crucial element of green marketing. CSR refers to a business' strong dedication to moral conduct, community engagement, and social effect. The CSR initiative generally entails collaborating with non-profit organizations, environmental projects, and philanthropy. Brand reputation can be improved by participating in CSR activities as consumers will view the company as morally and socially concerned, fostering consumer goodwill. (Schwartz, 1977).

Businesses that integrate CSR into their green marketing strategies are more likely to win over customers' trust and loyalty, according to a study by Wekesa, Johnson. (2024). This is due to the fact that CSR actions are seen as evidence of the dedication to sustainability and social responsibility. Companies like Patagonia, for instance, have centered their entire brand on sustainability and corporate social responsibility (CSR), which has struck a deep chord with customers who care about the environment.

Furthermore, CSR provides organizations with guidelines to work towards developing and putting in practice green marketing strategies. By aligning their marketing campaigns with their CSR goals, companies may ensure that their green marketing tactics are consistent with their broader business principles. (Tare, Harshal & Deshmukh, Pooja. 2023). Ethical reporting benefits their brands and thus their sales of green items. The study emphasizes the importance of stakeholder trust as the foundation for long-term corporate viability. According to the study's findings, customers are more likely to support organizations that demonstrate their commitment to environmental protection and sustainability through CSR, including transparent and extensive reporting.

Accordingly, the propositions put forward are:

- P1: Awareness and Knowledge influencing Mauritian customers' choice of green products;
- P2: Government Influence and Regulation influencing Mauritian customers' choice of green products;
- P3: Economic Considerations influencing Mauritian customers' choice of green products.

Proposed Methodology

Methodology

This research proposes a mixed-methods design to investigate the influence of green strategies on consumer purchasing behaviour in Mauritius. The mixed-methods approach integrates both quantitative and qualitative techniques to provide a comprehensive understanding of the research problem.

Research Philosophy

The study will adopt a pragmatic research philosophy, which allows the use of both quantitative and qualitative

methods to address the research questions effectively (Saunders et al., 2019). Pragmatism facilitates flexibility, combining positivist (quantitative) and interpretivist (qualitative) approaches to yield practical insights into green consumerism (Tashakkori & Teddlie, 2019).

Research Design

A combination of surveys and interviews will be employed to collect data. Quantitative surveys will gather structured data on consumer preferences, awareness, and attitudes toward green strategies, aligning with the positivist approach (Creswell & Clark, 2018). Qualitative semi-structured interviews will provide in-depth insights into individual experiences and perceptions of green strategies, consistent with interpretivist principles (Morgan, 2014).

Sampling Strategy

The study will use stratified random sampling to ensure a representative sample of the population. Participants will be categorized based on age, gender, income level, and environmental awareness to capture diverse perspectives. This approach aims to minimize sampling bias and ensure balanced insights (Flick, 2018). The target sample size will be determined using Cochran's formula to balance statistical precision and practical constraints, aiming for a sample that represents the required consumer base in Mauritius.

Data Collection

- **Quantitative Data:** Structured surveys will be developed using Google Forms and disseminated online through email and social media platforms such as Facebook, Instagram, and WhatsApp. The surveys will include closed-ended questions with Likert scales to measure variables such as consumer awareness, willingness to pay for eco-friendly products, and factors influencing purchase behaviour.
- **Qualitative Data:** Semi-structured interviews will be conducted with a subset of survey respondents to explore their experiences and perceptions of green strategies. This method will allow open-ended responses, providing richer insights into consumer behaviour.

Pilot Testing

A pilot test of the survey will be conducted with approximately 15-20 respondents to evaluate the clarity, reliability, and relevance of the questionnaire. Feedback from the pilot test will be used to refine the survey instrument, ensuring it effectively captures the required data.

Proposed Data Analysis

The collected data will be analyzed using statistical and thematic techniques:

- **Descriptive Statistics:** To summarize respondent demographics and general trends.
- **Regression Analysis:** To assess the relationship between green strategies (independent variables) and consumer purchase intention (dependent variable).
- **Cross-Tabulation Analysis:** To explore interactions between variables related to green strategies and consumer behavior.
- **Thematic Analysis:** Qualitative data from interviews will be analyzed to identify recurring themes and insights into consumer perceptions.

Ethical Considerations

Ethical guidelines will be strictly followed to ensure participant rights and confidentiality. Informed consent will be obtained from all participants, with clear communication about the purpose of the study, data usage, and their right to withdraw at any time. Data will be anonymized and securely stored to prevent breaches of confidentiality.

This proposed methodology aims to provide a robust framework for investigating the impact of green strategies on consumer purchasing behaviour in Mauritius, offering valuable insights for businesses and policymakers.

Recommendations

Green marketing initiatives need to take a more open, evidence-based strategy that emphasises the benefits to both the environment and the individual in order to close the intention-behaviour gap. According to Peattie & Crane (2005), businesses should think about introducing eco certification marks that are verified by respectable third-party organisations in order to increase consumer trust and guarantee the veracity of their green promises.

Businesses should integrate sustainability as a core element of their brand identity because there is a somewhat positive correlation between green branding and consumer purchasing behaviour. This means integrating eco-friendly practices into the supply chain, communicating the brand's commitment to environmental preservation, and being open and honest about sustainability activities. To avoid greenwashing and attract customers, businesses should be urged to support their environmental claims with certifications and reliable data.

Consumers who sincerely believe in and support brands that preserve environmental standards are more inclined to do so.

Successful awareness campaigns are essential for reaching different socioeconomic groups. Government and industry can work together to create focused advertising efforts that tackle certain obstacles like lack of infrastructure and affordability. All facets of the population may adopt renewable energy and other green items at higher rates as a result of such campaigns.

To get over the obstacles of higher prices, organizations should emphasize on cutting expenses or provide reasonable prices for the environmentally friendly products. Businesses can implement tiered pricing models, offering discounts or promotions or establishing loyalty programs could help reduce worries about pricing. To offset a high initial cost, companies should also highlight the long-term financial benefits of green products, such as their longevity and lower energy use.

Study Limitations

The impact of green strategies on consumer purchase decisions has been conceptually investigated in the current research. Initially, it has focused on a limited range of aspects related to green strategies. These factors restrict the scope of the current investigation

Another factor is the paucity of literature on green strategies, which is not surprising given that the idea is still relatively new in developing countries. The study also relied on a sample size of only 150 participants. While this small sample produced useful information, it limited the ability to generalize findings. A larger sample size would have yielded more comprehensive insights, and future research should strive to achieve this to ensure results are representative of the total population.

Additionally, this study has not been empirically tested, and its findings remain conceptual. The absence of empirical validation limits the reliability of the conclusions and calls for future research to test the proposed relationships and hypotheses in real-world settings.

Suggestions for Future Research

Subsequent research endeavours ought to focus on evaluating the enduring impact of eco friendly marketing strategies on the purchasing habits of Mauritius residents. This could be helpful in figuring out whether a behaviour change has lasted since it was initially adopted. Moreover, more investigation is required to assess the effectiveness of specific policy measures intended to promote sustainability in homes and businesses. Thorough research on the psychological and social barriers that prevent households from adopting sustainable behaviours would be helpful to environmental marketers and legislators. Further research may be done on the possible contribution of cutting-edge technologies, such artificial intelligence (AI) and advances in renewable energy, to Mauritius's sustainability.

Further research with a bigger sample size and equitable participation from all regions can be done to gain a better understanding of how the nation's population responded. Furthermore, we may combine quantitative research with in-depth qualitative surveys to gain a deeper understanding of consumers' motivations and views towards green marketing. Interviews and focus groups can yield illuminating details regarding the fundamental factors influencing customer choices. Furthermore, it can incorporate additional variables when analysing such efforts in order to analyse consumer responses to all aspects of green marketing. A new framework might be developed by taking into consideration the important information provided by the current research. Cross-cultural comparisons can be facilitated by conducting comparable studies in other developing countries.

Conclusion

Although green marketing tactics help preserve the environment and allow businesses to maintain their social and financial standing by using less raw materials and waste, they continue to be one of the most important problems facing business platforms. Businesses today work in a fast-paced, dynamic environment. As a result, in order to be relevant during this change, businesses must continuously enhance their performance by developing goods and services that meet the changing needs of their target market. The current study was carried out to fill a gap in the body of knowledge regarding how various green marketing strategies affect customer purchasing decisions from a conceptual perspective.

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An Analysis of Online Reviews: How Positive and Negative Reviews Influence Purchase Intentions

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Abstract

Introduction: Online reviews are increasingly becoming the key drivers of consumer purchase decisions in the digital age. Due to the increasing popularity of e-commerce websites and social media, consumers are relying more and more on the views and experiences of others before buying. Understanding the impact of online reviews, particularly their opinions, on consumers is crucial for firms that want to enhance their marketing strategy and customer satisfaction.

Purpose of Study: The aim of this study is to examine the impact of positive and negative online reviews on consumers' purchasing intentions. The aim of this study is to examine a database of online reviews of varied product categories in an attempt to determine how different types of reviews affect consumers' decision-making.

Objective of the study: The purpose of this study is to investigate the influence of positive online reviews on consumers' purchase intention across various product categories. Investigate the effect of negative online reviews on consumers' propensity to buy and determine if the effect is moderated by the product category.

Methodology: Individuals who use the internet to purchase goods from various e-commerce websites and review websites are the subject of this primary research. The questionnaire is based on variables like dependent (purchase intentions) and independent (online review valence—positive reviews and negative reviews).

Results: The findings indicate that although positive reviews will enhance purchase intentions, negative reviews can impact consumers' attitudes in different ways. In some product categories, negative reviews can convey authenticity and honesty and hence have a positive influence on purchase intentions. Nevertheless, the extent to which these effects occur differs based on considerations such as product nature and the credibility of the reviewer..

Keywords: Consumer, Cosmetics, Skin Care

Introduction

In today's digital economy, online reviews have become a key driver of consumer purchasing behavior. As e-commerce has grown and user-generated content has become more important, consumers increasingly look to online reviews to guide their purchasing decisions. Positive online reviews, in fact, are thought to enhance consumer trust in a product or service, tending to drive higher purchase intentions. Existing literature shows that consumers view good reviews as social proof, legitimizing their purchase decision and fostering brand or product confidence (Chevalier & Mayzlin, 2006). Such an effect illustrates the power of positive reviews in potentially making a huge difference to the sales and overall market performance of a firm. Negative reviews, on the other hand, may have a sizeable and even detrimental impact on consumer sentiments and actions. Negative reviews are more likely to evoke stronger emotional responses, because consumers will tend to perceive them as signals of the quality of the product or the reliability of the service. Decision-making, according to studies, is more likely to be led by negative than positive information, a phenomenon called the "negativity bias" (Baumeister et al., 2001). This leads to deterrence among prospective buyers, causing decreased purchase intention and consumer loyalty shift.

Given these opposing impacts, it is important to understand the relative impact of positive and negative online reviews on purchasing behavior for businesses looking to optimize their online presence. While both reviews have an impact on consumer behavior, it is unclear which has a stronger impact in some cases. Therefore, in the current research work, the researcher seeks to analyze the influence of positive consumer online reviews on the purchase intention among consumers, examine the effect of negative reviews on consumer purchase decision, and compare the relative significance of positive versus negative reviews' influence on the consumer choice decision. By exploring these dimensions, this study aims to provide practical insights for marketers and companies on how to manage online reviews in a way that will influence consumer purchasing behavior in a competitive online market.

Literature Review

The growing body of literature on the role of online reviews highlights their pivotal function in shaping consumer behavior and purchasing decisions. Online reviews, often regarded as an electronic word-of-mouth (eWOM), provide consumers with valuable information about products and services, which influences their attitudes and guides purchasing choices (Dellarocas, 2003). In recent years, empirical studies have moved to both the positive and negative aspects of online review, trying to gain more insight into differential impacts on purchase intentions and consumption behavior. This literature review examines current research in three broad objectives: the effect of positive online reviews on consumers' purchase intention, the effect of negative reviews on purchasing behavior, and a comparison of the relative influence of positive and negative reviews on purchase intention.

The Influence of Positive Online Review valence on Consumer Purchase Intentions

Evidence always indicates that positive reviews posted online increase consumer purchase intentions by building consumer trust, lowering perceived risk, and acting as a kind of social endorsement. In accordance with Chevalier and Mayzlin (2006), consumers who are exposed to positive reviews are likely to be more confident with their buying decisions since positive reviews act as a kind of word-of-mouth endorsement by fellow users. This social evidence not only establishes the value of the product but also eliminates uncertainty that is normally associated with online shopping. For instance, in online shopping, Pavlou and Dimoka (2006) found that positive comments tend to contribute considerably towards establishing consumers' confidence in the vendor, which ultimately gives rise to purchase intent.

Positive reviews also play a significant role in creating positive dispositions toward the brand and establishing brand perception. Lee et al. (2008) showed that positive criticism on the web can have a positive influence on the evaluation of a product, especially if the criticism is straightforward and credible. Additional studies verify that preferred feedback enhances the product's desirability, and therefore directly impacts consumers' intentions to buy (Park et al., 2007). Notably, studies have shown that vast volumes of positive feedback even more reinforce consumer confidence (Duan, Gu, & Whinston, 2008).

The Impact of Negative Online Review valence on Consumer Purchase Behaviour

Whereas favorable reviews can engender trust and encourage buying, unfavorable reviews have a more complex and, in many cases, a greater influence on the shaping of consumer behavior. Unfavorable web reviews typically instill fears of product quality and thus cause consumers to reconsider purchasing or, in the majority of cases, avoid the product. This is also due to the "negativity bias," a psychological tendency in which individuals place more significance on bad information than good information when judging or deciding (Baumeister et al., 2001).

Several studies have found that negative feedback has the ability to significantly reduce purchase intentions. For instance, Park and Lee (2009) found that consumers who were exposed to negative comments were likely to avoid a product since the comments generated doubt regarding its reliability. Similarly, a study by Lee and Youn (2009) found that negative comments heighten perceived risk and uncertainty, leading consumers to reconsider their purchase intentions. These findings are consistent with the hypothesis that threats of possible product failure or inferior service tend to deter consumers, leading them to assign higher priority to giving negative feedback while making decisions.

Moreover, the severity and genuineness of negative reviews have a significant impact on their influence. Negative reviews highlighting substantial issues, such as defects or poor customer service, tend to have more influence in undermining consumers than those mentioning trivial annoyances (Sen & Lerman, 2007). In addition, lengthier or credible negative reviews are more likely to have a stronger negative effect.

The research on online reviews indicates that positive and negative reviews both have important, but different, roles to play in shaping consumer buying behavior. Positive reviews enhance purchase intentions by offering social proof and minimizing perceived risk, whereas negative reviews tend to generate avoidance behaviors by creating concerns regarding product quality and reliability. Nevertheless, negative reviews typically impact more intensely on account of the negativity bias, although relative influences of positive versus negative reviews would differ on parameters like product type, credibility of reviews, and number of reviews. Based on these insights merged together, organizations can ascertain their approach towards controlling online reviews better to influence buyers' decisions optimally.

Objectives:

- To study and analyze the demographic variables with respect to online reviews on purchase intention towards consumer durable goods
- To examine the impact of positive online reviews on the purchase intentions of consumers.
- To evaluate the impact of negative online reviews on customer purchase intentions.

Theoretical framework:

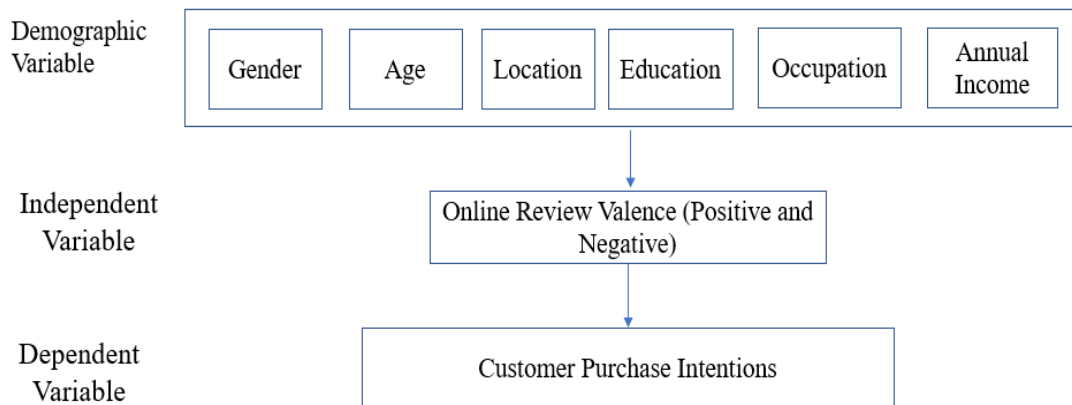


Figure 1 Theoretical framework

The figure illustrates the theoretical model that emphasizes the interaction between demographic variables, online review valence, and purchase intentions by customers. Demographic factors, including gender, age, location, education, occupation, and yearly income, affect how people feel and react to online reviews. Online review valence, characterized by its polarity, either positive or negative, is used as the independent variable and mediates the influence of consumer demographics on purchasing decisions. This is consistent with the elaboration likelihood model (Petty & Cacioppo, 1986), which highlights that information processing depends on individual differences and the persuasive content of messages. Positive reviews have been found to increase purchase intentions by building trust and lowering perceived risk (Cheung et al., 2008), while negative reviews may discourage purchase behaviors by inducing skepticism regarding product quality. As a result, this model emphasizes the interaction between consumer characteristics and review sentiment in determining purchasing intentions.

Methodology:

Research Design

Primary and secondary data are the two forms of data employed in research studies. Secondary data assist in the identification of variables. Primary data include pilot studies and factor analysis. The pilot study is done first to validate and ascertain the reliability of the questionnaire. Pilot study, which comprises 104 individuals, is followed by a comprehensive primary research or study. We undertook the study to evaluate the validity of a questionnaire containing independent, moderate, and dependent variables, and thereafter finalized the same.

Sample Design

We carry out face-to-face interviews with the respondents by appointment, employing a random sampling strategy. We shall utilize Google Forms in areas where it is impossible to hold face-to-face interviews because of the pandemic and other logistical reasons. We will use a structured questionnaire to gather information and used 104 respondents for this research. We looked at the product knowledge of the customer, the authenticity of the online review source, and their probability of buying the product.

Questionnaire Design

It is pilot exploratory study. Pilot testing was performed in order to justify the questions and measure validity and reliability of the questionnaire. The questionnaire tackled the demographic factors which drive purchase intention of the customers. Customer purchase intentions are driven by factors that include online reviews of the consumer durable goods. We've applied these tools to measure, forever, what do customers know, how much do they like it, if they will purchase and what do they do.

A systematic questionnaire is designed by integrating demographics such as age, gender, educational qualification, marital status, occupation, and annual income, which are quantified in terms of percentage analysis. There are different sets of questions for each variable, namely online positive review valence and

online negative review valence. They are quantified on a 1–5 scale (strongly disagree, disagree, neutral, agree, strongly agree) by Sutanto and Aprianingsih (2016).

Results

We segregated the identified variables into independent and dependent variables based on the secondary research. Our independent variables in our study are online positive review valence and online negative review valence. The dependent variable is customer purchase intentions.

Table 1 Descriptive summary of Demographic data

	Characteristics	Frequency	%
Gender	Male	64	61.54%
	Female	40	38.46%
Age group	20-30 Years	56	53.85%
	30-45 Years	32	30.77%
	45-60 Years	16	15.38%
Place	Pune	70	67.31%
	Mumbai	34	32.69%
Education	Doctorate	16	15.38%
	Post Graduate	72	69.23%
	Graduate	16	15.38%
Occupation	Student	48	46.15%
	Business	16	15.38%
	Service	40	38.46%
Annual income	Less than 5L	32	30.77%
	Rs.5L-Rs.10L	64	61.54%
	More than 10L	8	7.69%

The demographic information in this research gives us an idea about the respondents who took part in the study of the effect of online reviews on consumer purchase intention for durable products. Out of the participants, 61.54% were male and 38.46% were female, reflecting a minor male dominance in the sample. Age-wise distribution had the majority (53.85%) falling in the 20–30 years group, followed by 30.77% in the 30–45 years group, and 15.38% in the 45–60 years group. Geographically, 67.31% of the respondents belonged to Pune, and 32.69% were from Mumbai. Educational qualification-wise, the majority (69.23%) were postgraduates with an equal number of doctorate holders and graduates at 15.38% each. By occupation, students dominated the category with 46.15%, followed by service professionals at 38.46%, and business professionals at 15.38%. On the basis of annual income, 61.54% of the respondents belonged to the Rs. 5L–10L bracket, 30.77% had less than Rs. 5L income, and just 7.69% earned more than Rs. 10L. This demographic information gives a better picture of the participant pool within the study that is representative in its diversity for consumer views concerning online reviews and their impact on buying behavior.

Hypotheses 1:

H01: There is no impact of the online positive review valence on customer purchase intention.

H1: There is an impact of the online positive review valence on customer purchase intention.

Table 2 Kruskal-Wallis-Test for hypotheses 1

Ranks			
Groups	n	Median	Mean Rank
Positive online reviews increase my trust in a product/service.	104	4	251.96
The number of positive reviews influences my perception of a product's quality.	104	4	242.67
I am more likely to purchase a product that has many positive reviews.	104	4	251.96
Positive reviews from verified buyers impact my purchasing decisions.	104	4	251.96
Customer Purchase Intention	104	5	303.94
Total	520	4	

Kruskal-Wallis-Test					
Chi²	df	p			
13.8	4	0.008			
Dunn-Bonferroni-Tests					
	Test Statistic	Std. Error	Std. Test Statistic	p	Adj. p
Positive online reviews increase my trust in a product/service. - The number of positive reviews influences my perception of a product’s quality.	9.29	18.74	0.5	0.62	1
Positive online reviews increase my trust in a product/service. - I am more likely to purchase a product that has many positive reviews.	0	18.74	0	1	1
Positive online reviews increase my trust in a product/service. - Positive reviews from verified buyers impact my purchasing decisions.	0	18.74	0	1	1
Positive online reviews increase my trust in a product/service. - Customer Purchase Intention	-51.98	18.74	-2.77	0.006	0.055
The number of positive reviews influences my perception of a product’s quality. - I am more likely to purchase a product that has many positive reviews.	-9.29	18.74	-0.5	0.62	1
The number of positive reviews influences my perception of a product’s quality. - Positive reviews from verified buyers impact my purchasing decisions.	-9.29	18.74	-0.5	0.62	1
The number of positive reviews influences my perception of a product’s quality. - Customer Purchase Intention	-61.27	18.74	-3.27	0.001	0.011
I am more likely to purchase a product that has many positive reviews. - Positive reviews from verified buyers impact my purchasing decisions.	0	18.74	0	1	1
I am more likely to purchase a product that has many positive reviews. - Customer Purchase Intention	-51.98	18.74	-2.77	0.006	0.055
Positive reviews from verified buyers impact my purchasing decisions. - Customer Purchase Intention	-51.98	18.74	-2.77	0.006	0.055
Adj. p: Values adjusted with Bonferroni correction.					

Hypothesis 1 (H01) in this research examines whether positive online reviews influence customer purchase intentions. The null hypothesis (H01) states that there is no impact of positive online review valence on customer purchase intention, while the alternative hypothesis (H1) posits that positive online reviews do affect customer purchase intention. To test this, the study employed the Kruskal-Wallis test, which yielded a statistically significant result ($\text{Chi}^2 = 13.8$, $p = 0.008$), indicating that positive online reviews play a crucial role in shaping consumer perceptions. The analysis also found that customers are more likely to believe in a product if it carries many positive reviews, especially those of verified purchasers, and would be more willing to buy it. The Dunn-Bonferroni post-hoc test also verified the correlation and exhibited strong correlations between customer intention to buy and belief in the product's quality from the volume of positive reviews ($p = 0.011$). Against these findings, the null hypothesis (H01) is rejected in favor of the conclusion that positive online reviews have a significant impact on customer purchasing behavior. This reinforces the need for online reputation management as companies are able to use positive reviews to build consumer confidence and boost sales.

Hypothesis 2

H02: There is no impact of the online negative review valence on customer purchasing behavior.

H2: There is an impact of the online negative review valence on customer purchasing behavior.

Table 3 Kruskal-Wallis-Test for hypotheses 2

Ranks					
Groups	n	Median	Mean Rank		
Negative online reviews make me doubt the quality of a product/service.	104	4	197.31		
I am less likely to purchase a product if it has several negative reviews.	104	4	204.73		
A single negative review can impact my perception of a product.	104	4	187.46		
Customer Purchase Intention	104	5	244.5		
Total	416	4			
Kruskal-Wallis-Test					
Chi ²	df	p			
16.13	3	0.001			
Dunn-Bonferroni-Tests					
	Test Statistic	Std. Error	Std. Test Statistic	p	Adj. p
Negative online reviews make me doubt the quality of a product/service. - I am less likely to purchase a product if it has several negative reviews.	-7.42	15.26	-0.49	0.627	1
Negative online reviews make me doubt the quality of a product/service. - A single negative review can impact my perception of a product.	9.85	15.26	0.65	0.519	1
Negative online reviews make me doubt the quality of a product/service. - Customer Purchase Intention	-47.2	15.26	-3.09	0.002	0.012
I am less likely to purchase a product if it has several negative reviews. - A single negative review can impact my perception of a product.	17.26	15.26	1.13	0.258	1
I am less likely to purchase a product if it has several negative reviews. - Customer Purchase Intention	-39.78	15.26	-2.61	0.009	0.055
A single negative review can impact my perception of a product. - Customer Purchase Intention	-57.04	15.26	-3.74	<.001	0.001
Adj. p: Values adjusted with Bonferroni correction.					

Hypothesis 2 (H02) in this research investigates whether negative online reviews impact customer purchasing behavior. The null hypothesis (H02) states that there is no impact of negative online review valence on customer purchasing behavior, whereas the alternative hypothesis (H2) suggests that negative online reviews do influence consumer purchasing decisions. The Kruskal-Wallis test results ($\text{Chi}^2 = 16.13$, $p = 0.001$) indicate a statistically significant effect, demonstrating that negative reviews contribute to doubts about product quality and decrease the likelihood of purchase. The analysis further reveals that customers are less inclined to buy a product when it has multiple negative reviews, and even a single negative review can impact their perception. The Dunn-Bonferroni post-hoc test confirms this, showing significant associations between negative reviews and purchase intention ($p = 0.012$ for general negative reviews, $p < 0.001$ for a single negative review affecting perception). Given these findings, the null hypothesis (H02) is rejected, confirming that negative online reviews significantly influence consumer hesitation and reduce purchase confidence. Overall, the findings highlight the substantial role that online reviews play in shaping consumer purchase intentions, with positive reviews enhancing trust and likelihood of purchase, while negative reviews create hesitation and decrease purchase confidence.

Discussion:

The account of this research, framed around its general objectives, provides a methodical description of online reviews' contribution to influencing consumer purchasing intent on durable products. Considering the demographic attributes in relation to online reviews and purchasing intent—the research highlights that the majority of the respondents are young working professionals aged 20–30 possessing postgraduate degrees. Such population demographics mean that well-educated, technology-empowered consumers rely on online reviews to make purchasing decisions. The findings suggest that companies must aim their online marketing campaigns at this consumer segment by making it convenient, interactive, and trustworthy in their online review management practices. Examining the effect of positive online reviews—the research determines that positive reviews indeed lead to greater consumer trust and product perception, influencing buying behavior. The Kruskal-Wallis test results confirm a high correlation between review valence and buying intention, with customers likely to trust and purchase the product if there are a huge number of reviews, particularly by verified purchasers. The results further reiterate the need for businesses to source satisfaction from customers as positive word of mouth to promote brand confidence and strategically present reviews to create credibility in their brands. Measuring the effect of negative word of mouth online—the study finds that negative feedback has a notable deterrence effect on consumer purchasing behavior. Statistical testing shows that multiple negative feedback as well as even one negative comment can lead to hesitation on the part of consumers and less purchase intention. This shows that firms need to employ active reputation management strategies, such as a positive reply to negative feedback, resolution of customer complaints, and transparency to avoid potential damage to brand image.

Managerial implications:

The manager implications of this study are beneficial insights for companies in terms of the effect of online reviews on consumer purchase intentions, consistent with the primary aims of the study. The evidence indicates that companies should engage in encouraging satisfied consumers to post positive reviews, especially verified buyers, since their endorsements greatly promote consumer trust and buy likelihood. Firms can adopt review solicitation tactics, including post-purchase follow-ups and rewards, to maintain a constant stream of positive feedback. Moreover, placing positive reviews in prominent positions on online platforms can also help support product credibility. This highlights the importance of businesses adopting proactive reputation management. Managers need to respond to negative reviews immediately through active customer service, problem resolution, and open communication. By realizing the concerns of their customers and presenting efforts to rectify, companies can reduce the adverse impact and gain back the confidence of consumers. As a whole, the study underlines the need for companies to incorporate online review management into their overall marketing and customer relationship frameworks. Positive reviews can be harnessed and the impact of negative reviews offset to affect consumer choice markedly, enhancing brand reputation and boosting sales.

Limitations:

The limitations of this study, offer essential feedback on the study's limitations and scope for future development. Firstly, in regards to the aim of examining demographic variables with regard to online reviews and purchasing intentions, the study is limited by sample size and geographical focus. Since the respondents were mostly from Pune and Mumbai, the results might not be entirely generalizable to wider consumer groups in other regions or nations with different digital habits and buying behaviors. Future studies can increase the sample size to a more representative demographic base for a more complete analysis. Consumers might overreport or underreport their dependence on positive reviews based on personal taste or previous experiences. Besides, the research fails to vary across product categories or industries, which may affect how positive reviews shape purchase intentions. Future studies may investigate whether review effects differ across product categories. The research verifies that negative reviews have a strong effect on consumer choice, but it does not consider other controlling factors like brand loyalty, word-of-mouth communications, or offers that may mitigate against negative reviews. In addition, the research does not take into account the intensity of negative reviews (e.g., minor issues vs. severe product defects), which may affect consumer responses differently. Future studies may further investigate the subtleties of negative review influence and examine how companies can effectively counteract them. Overall, though this study sheds important light on the influence of online reviews on consumer purchasing behavior, these constraints indicate areas where subsequent studies may improve and extend these findings by including wider demographics, industry-specific data, and other factors influencing purchasing behavior.

Conclusion:

The finding of this study, brings to the limelight the overwhelming influence of internet reviews on durable goods purchase decisions of consumers. The research confirms that young working professionals, specifically

those belonging to the 20–30 years age group and postgraduate degree holders, are a predominant category among the respondents. This demographic understanding advises companies to put emphasis on digital engagement methods designed for technologically advanced customers who actively make smart buying choices through online reviews. The good feedback greatly reinforces the consumer confidence, product quality impression, and intention to purchase. Consumers are more affected by reviewed buyer reviews and the quantity of positive reviews in general. Consequently, companies should focus on getting happy customers to post reviews, making positive feedback visible, and using it for promotional purposes in order to build consumer trust and boost sales. The study sets up that negative feedback will discourage prospective buyers and raise questions regarding a product's quality. One negative review alone will have a serious effect on consumer sentiment. This highlights the importance of proactive reputation management, where businesses must address customer concerns promptly, resolve complaints effectively, and maintain transparency to mitigate the adverse effects of negative reviews.

Future direction:

The direction of this future research, offers various paths for further investigation to increase the knowledge base on how online reviews impact consumer purchase intentions of durable products. Future research may increase the sample size and gather participants from various geographic areas and cultural affiliations. As this research addressed mainly the consumers of Pune and Mumbai, by bringing in a more diverse demographic sample pool, one would be able to make a larger generalization of results. Moreover, future studies may look at how other factors like gender, income level, and digital literacy further shape consumer dependence on online reviews. It may study the efficacy of various forms of positive reviews, including video testimonials, influencer reviews, and expert reviews, in building consumer trust and influencing purchasing decisions. Furthermore, longitudinal research would be conducted to analyze how consumer sentiment shifts over time due to repeated positive feedback or product rating fluctuations. Companies would also benefit from research on the impact of sentiment analysis and AI review suggestions in enhancing consumer choice-making. It could study the various degrees of negative review impact. For instance, studies might differentiate between smaller problems and larger product defects to test whether customers are assigning varying degrees of weight to different types of criticism. And the efficacy of a set of responses by the brand—public apology, refund, and individual customer service—might inform researchers how to respond to bad criticism most effectively.

Overall, future studies would need to analyze industry differences in the impact of online reviews depending on how these types of factors like brand loyalty, price competition, and product category influence responses from consumers to reviews. Through the use of sophisticated data analysis, sentiment analysis, and AI-powered review moderation, future studies can provide deeper insights into the ever-changing realm of online consumer behavior and allow businesses to optimize their digital marketing and reputation management efforts.

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Transforming Digital Payment through E-Wallets towards Vikshit Bharat 2047: A Student's Perspective

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Abstract

India's journey towards becoming a developed nation by the year 2047, a goal set to mark the centenary of independence, is marked by significant advancements in technology and infrastructure. E-Wallets, as a cornerstone of digital payments, are expected to play a crucial role in this transformation. E-wallet is a very well-known electronic transaction system among all categories of customers. At the same time, it is also essential to understand how students, who are future emerging leaders and consumers, perceive these changes for shaping policies and innovations in this sector. The objective of the study is to take the views of young minds and give suitable suggestions regarding innovation in E-Wallets for the banking sector performance. This study employs a quantitative survey approach with the students in Higher Educational Institutions. The quantitative aspect involves a structured questionnaire distributed to a sample of students across various educational institutions. The survey revealed that a significant majority of students are familiar with E-Wallets and use them regularly for various transactions, including bill payments, shopping, and peer-to-peer transfers. However, concerns regarding security and transaction reliability persist. They also come across the challenges regarding availability Internet for financial transactions. As India progresses towards its goal of becoming Vikshit Bharat by 2047, E-Wallets are poised to become a vital component of the financial ecosystem. Students, as future stakeholders and users, offer valuable insights into the potential developments and challenges. Addressing these perspectives can help to shape a more inclusive and secure digital payment landscape.

Keywords: E-Wallets, Vikshit Bharat 2047, Customer, financial ecosystem, stakeholders, digital payments.

Introduction

E-Wallets are changing the traditional methods of making and receiving payments, paying bills, transferring funds, recharging mobile phones, and shopping in India. An electronic wallet (also known as an E-wallet) is a digital wallet that allows users to perform electronic business transactions quickly and conveniently. E-Wallets have transformed the world's payment system by offering a variety of digital services ranging from utility payments to E-commerce. Electronic wallets, which are extremely useful for frequent online shoppers, are commercially available for pocket, palm-sized, handheld, and desktop computers. They provide a safe, accessible, and portable internet purchasing tool. E-Wallets, like traditional wallets, store information in cards. Such as username, password, URL, and so on, as well as the ability to personalize cards with icons, colors, and, on some platforms, images. E-Wallets are divided into four types: open wallets, semi-open wallets, closed wallets, and semi-close wallets. Many business are providing Electronic wallet services to help with the credit-card ordering procedure. After analyzing the pros and cons of demonetization and looking at the awareness of the general public, many companies have launched their E-Wallets in the market with different terms and conditions to gain competitive advantages. Although many of them are not able to survive in the market, some are very popular amongst people.

These are as follows: Phone Pay, Google Pay, Jio Money, Airtel Money, Paytm, Free Charge, Pay U Money and etc.

Google Pay (G-Pay)

Google Pay is a digital wallet and payment platform from Google. It enables users to pay for transactions with Android devices in-store and on supported websites, mobile apps and Google services, like the Google Play Store. Users link credit or debit cards to their Google Pay account, which is used for making transactions for in-store or online purchases. On Android devices, Google Pay uses near-field communication (NFC) to interact with payment terminals. When signed in to one's Google account in the Chrome browser, users can conduct transitions with Google Pay on sites that support the service.

Airtel Money

Airtel Money is like a virtual bank that enables the customers to get access to a bank account and all the ancillary facilities that a customer can normally enjoy by opening a bank account with a bank. The features of Airtel Money are mentioned below. Operations even without Internet connection.

Paytm:

Paytm is one of the most popular mobile wallets in India that offers users an online payment platform for secure transactions. Paytm is a user-friendly application and easy to use. Paytm, which is now a payments bank too, has over the last 4-5 years expanded into e-commerce, ticketing, and distribution of financial products. As a payments bank, its focus is also on building a banking customer base and to sell other financial products. Paytm is available on both platforms, Android and IOS.

MobiKwik:

Mobikwik wallet is an online payment wallet system where a person after logging in, can add money via his debit or credit card. After adding the money he or she can make transactions on mobile, DTH, pay electricity bills and much more. You can undertake all these transactions without any hard cash. MobiKwik is available to IOS, Android, and Windows Phone users.

JioMoney:

JioMoney wallet has a simple interface and all the elements that matter are visible at once to users. For instance, your wallet balance, the option to recharge, send/request money, and pay at a shop are present on the main page itself. It is available in Google Play Store and Apple App Store.

Oxygen:

Oxygen has a lively looking interface with a banner on special schemes running on top, followed by the options that are available. You can send or ask for money, pay bills and get recharges. Users feel secure with Oxygen while doing transaction because every time a six-digit one-time password (OTP) is sent to the registered mobile number. According to company website it has a retail footprint of 1,00,000 outlets and has processed over 2 billion transactions till date with a current transaction volume rate of 720 million transactions per annum. It has a large customer base of over 150 million. The Oxygen wallet app is available only to Android users.

PhonePe

PhonePe is a digital payments platform that enables users to transfer money, pay bills, recharge mobiles, buy gold, and make payments for various services online. It was launched in India in December 2015, and it is now one of the leading payment platforms in the country. PhonePe works by linking the user's bank account to their PhonePe account. Users can then make payments or transfer money using the app by simply entering the recipient's phone number or UPI ID. The payment is instantly processed, and the money is transferred directly from the user's bank account to the recipient's bank account. Users can also use PhonePe to pay bills, recharge mobiles, buy gold, and make payments for various services online. The app supports a wide range of payment options, including UPI, credit and debit cards, and mobile wallets.

State Bank Buddy:

The mobile wallet app can be used to send money to new and registered customers, book movies, flights and hotels, as well as for shopping. It also has features like reminders to settle dues, recharge and pay bills instantly. This wallet app is available in 13 languages and allows users to set reminders for money transfers and clearing dues. The SBI Buddy app is available in Google Play Store and Apple App Store. The number of mobile wallet users in India is expected to grow from the current 200-250 million to around 500 million in the next couple of years. Cab rental services like Uber and Ola allow their customers to pay online using mobile wallets. Most digital wallets offer some discount or cashback for online payment.

Free Charge

Free charge is one of the popular mobile payment apps in India that is owned by Axis Bank. The application is used by customers to recharge their mobile phones, pay utility bills, do online shopping, and also use the unique 'Chat n Pay' service. The Freecharge wallet service was launched in September 2015 and has ever since introduced several attractive features. Recently, the wallet company joined hands with the Bharat Interface for Money (**BHIM**) and Unified Payments Interface (UPI) system, which has been developed by the National Payments Corporation of India (**NPCI**). This will enable all customers to send and receive funds through the UPI system. Freecharge UPI will allow users to initiate fund transfers instantly on a 24/7 basis on all 365 days in a year, including bank holidays. Money can be sent from one bank account to another without the need-to-know bank details such as IFSC code, bank account number, etc. The Freecharge Unified Payments Interface can be used by almost all bank customers in the country. As of now, the service is only available on Android smartphones.

Statement of the Problem:

An E-Wallet is a virtual cashless service that may be used to replace physical currency notes. People do not have to run to ATMs or banks to withdraw cash while making a purchase; instead, the transaction may be completed in a matter of seconds. E-Wallet is a virtual cashless service that may be used to replace actual currency notes. People do not have to run to ATMs or banks to withdraw cash while making a purchase; instead, the transaction may be completed in a matter of seconds. It has emerged as a new method of acquiring products

and services that do not require the actual transfer of currency. The fundamental goal of E-Wallets is to make rapid transactions, hence preventing consumers from using cash. This boom is the result of demonetization. However, there is still skepticism about digital payments. Some don't yet feel safe, especially the students, using this as they don't have trust, internet facilities and the perceived security risks. So, the purpose of this study is to learn about E-wallet usage among university students.

Literature Review:

Bhide (2019) examined the factors affecting the adoption of E-Wallets and their drawbacks. This paper aims to assess the use of electronic wallets by investigating the factors that influence their usage, their intended purposes, and the challenges or limitations associated with them. A survey was conducted with 182 participants, employing the chi-square test for hypothesis testing and multiple response analysis for further insights. The findings indicate that online shopping is the most prevalent use for E-Wallets, while 24% of respondents cited the risk of losing money as a significant limitation.

Jain and Sabharwal (2020) investigated the present state and future challenges associated with e-wallet usage. This paper aims to explore how demographic variables (such as gender, age, and profession) relate to e-wallet adoption and to assess the impact of gender on E-wallet usage. The study utilized both primary and secondary data to address these objectives. It specifically focuses on analyzing mobile wallet preferences among students at various universities in Lucknow.

Khan, Pham, and Ngan (2020) investigated university students' preferences for E-Wallets. The objective of their study was to examine the demand for digital wallets among university students. Through secondary research, the study found that despite challenges associated with digital wallets, E-Wallets are gaining broader acceptance among college students. The report suggests that it could serve as a model and potential catalyst for further research into E-Wallets, aiming to develop innovative features for digital wallets.

Puri (2019) conducted a study titled "A Study on the Usage of E-Wallets Among Working Indian Women." The paper focuses on the prominent methods for digital payments, specifically E-Wallets. It aims to analyze the reasons behind the increasing use of E-Wallets among working Indian women. Both primary and secondary data were utilized for this research, which is exploratory and engaging in nature. Statistical tools such as frequency distribution, pie charts, and visual diagrams were employed for analysis. The study concludes that digital payment options, including E-Wallets, are gradually and steadily becoming a preferred payment method among working Indian women.

Nandini and Girja (2019) examined customer perceptions regarding E-Wallets. The study aimed to identify the factors influencing why customers prefer E-Wallets over other payment methods and to assess their views on the benefits and limitations of E-Wallets. The researchers employed a simple random sampling technique, with Western Tamil Nadu as the study area and a sample size of 150 participants. The study used both primary and secondary data and applied statistical methods including percentage analysis, rank analysis, chi-square tests, and t-tests. The findings indicate that customer perceptions of E-Wallets are positive, with E-Wallets being seen as a convenient, attractive, reliable, and essential option in the digital age.

Surya and Usha (2019) studied on awareness and usage of E-wallet among college students with Special Reference to Selected Colleges in Coimbatore. This paper outlines the awareness level of E-Wallets services among Management, Arts, and Engineering students. This research paper shows the awareness among the students who were utilizing E-Wallets. This studied carries over the 120 respondents among college students of Coimbatore. Primary and secondary data were utilized through structured questionnaire and also through newspaper, journal and magazine. Simple percentages, Chi-square test and Rank Correlation were used as statistical tools. It was found that majority of respondents were aware about E-Wallet services.

Mastor, H. (2021) studied the factors that affect the usage of E- Wallet at a Public Institution of Higher Learning in South Sarawak. The objective of this study was to search out the factors that affect the usage of E-wallet among youth. The variables of this study are speed, security, social influence, and convenience. 169 youth in the age range of 20-22 years old had participated in this study that was conducted online. The correlation has been analyzed using Statistical Package for Social Science (SPSS) and Data Analysis for Excel. The finding shows that there is a significant relationship between all factors tested with the use of E-wallet. Overall, E-Wallet usage is moderate among youth.

Chauhan(2013) discussed in his paper how E-Wallets have made payment transactions easier and speedy for the users. The author discussed not only the user friendly framework for the consumers but also from the server point of view. The author concluded that advantages of the E-Wallets overpower the disadvantages of E-Wallets.

Sivasubramanian,J.,velavan,M.,Arunkumar,S.,Abirami,P.,Theresa,C.,&G.Abirami(2017) examined on preference for Digital Payment System" in Tiruchirappalli, focusing on the perception factors that influence preferences for Digital Payment. They looked at the amount of time consumers spent using digital gadgets, the service network and payment gateways they used, and the consumers' attitudes toward digital payments. Factor analysis, correlation, Multiple regression analysis are the statistical tools used to find out the challenges faced by the X generation consumers. The successful implementation of digital payment system among Generation depends on trust worthiness, convenience & benefits security and privacy constraints. of consumers belonging to Generation X as well as their demographic profile which have an impact on the consumer adoption.

Singh, S., & Ran, R. (2017) in his research paper entitled study Consumer Perception of Digital Payment Mode. The fundamental goal of this study was to identify the customer perception and impact of demographic factors on the adoption of digital mode of payment. The sample size of the study is 150. Primary data has been collected. As per statistical tools ANOVA and frequency analysis was used to analyze the responses. However education was found to significant influence for adoption of digital payment.

Rathore (2017) studied on "Adoption of Digital Wallet By Consumers" gives a analysis about the various factors that could impact a consumer's decision in adoption of digital wallet as an mode of payment. It also attempts to study the various risk and challenges that are faced in using of digital wallet by users.

Objective of this Study

- To know the usage of E-wallet among the students
- To understand their levels of satisfaction
- To identify obstacles to the usage of E-wallet

Research Methodology

Population of the study: The population of the study consisted of students studying in (B. Com, BBA) undergraduate, and (M.COM) postgraduate in a University in Raipur City. The respondents were the users of the E- wallets. The population size is 400.

Sample size: For sample size calculation, Colvin's formula has been utilized $n = N / (1 + Ne^2)$, where N is known, and e-.05, so, $400 / (1 + 400 * .05 * .05) = 100$ students. The sample size of the study is 100 students using E-Wallets for empirical investigation.

Sampling technique: The non-probability convenience sampling has been utilized to gather the primary respondents from E-wallet users in using an online survey.

Data collection tools: This research was based on primary data collected using a structured questionnaire administered to 100 respondents from 1st July 2024 to 31st July 2024. Secondary data has been collected from various sources and given the base to understand the details of the study from multiple sources.

Data Analysis tool: Collected data was analyzed using SPSS software by using statistical tools like percentage and ANOVA etc.

Data Analysis and Discussion

Table 01: Reliability Statistics

Cronbach's Alpha	N of Items
.969	34

The primary data was collected and analyzed by using the SPSS software. The reliability for the data was recorded as .969 which comes under the accepted value and is a good sign for further analysis.

Usage of E-Wallet

Table 02: Usage of E-Wallet

Types of E-Wallet		Frequency	Percent
Valid	G Pay	65	65
	Phone Pe	16	16
	Paytm	8	8
	Mobiwik	4	4
	Pay U Money	3	3
	Free Charge	4	4
	Total	100	100

The above table presents the types of E-Wallets. It can be seen from the above table that 65% of respondents are using G-Pay, 16 % are using phone pe, 8% are using PayTm, and 4% respondents are using Mobiwik. 3% of respondents are using Pay u Money and 4% of respondents are using Free Charge.

Table 03: Descriptive Statistics of Usage of banking services

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Frequency of usage of E-banking services(Deposits)	100	1	5	2.83	1.577
Frequency of usage of E-banking services(Loans)	100	1	5	2.98	1.589
Frequency of usage of E-banking services(Drafts)	100	1	5	3.56	1.533
Frequency of usage of E-banking services (Collection/Payment of services)	100	1	5	2.17	1.341
Frequency of usage of E-banking services (Fund Transfer)	100	1	5	3.51	1.514
Frequency of usage of E-banking services (Reference Services)	100	1	5	3.20	1.563
Valid N (list wise)	100				

The descriptive statistics show that the frequency of using draft is very high (1 is the lowest and 5 is the highest) as the students use the demand draft for various types of educational purpose. They also used for fund transfer which is the 2nd place among the mean values.

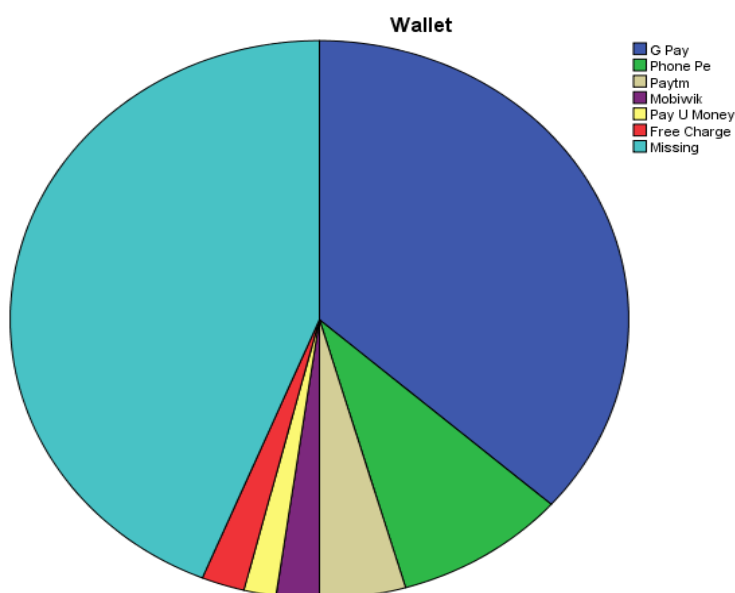


Table 04: Usage of E-wallets Streamwise.

		Frequency	Percent
Valid	BBA	58	58
	B. Com	30	30
	M.Com	12	12
	Total	100	100

The usage among various classes of students has been analyzed. It is highest among BBA students, followed by B.Com and then M.Com students. It shows that undergraduate student's usage is very high as compared to postgraduate students.

Reasons for using the E-wallet

Table 05: Reasons for using the E-Wallet.

		Frequency	Percent
Valid	Convenient to use	49	49
	Instant availability	34	34
	Fast Service	9	9
	Cashback and Discount	8	8
	Total	100	100

The major reason was the convenient to use where 49 % of the respondents agreed.

Table 06: Satisfaction

		Frequency	Percent
Valid	Male	66	66
	Female	34	34
	Total	100	100

In above table, it can be seen that male respondents were 66% and female respondents were 34% which indicates that male respondents are more as compared to females.

Table 07:

	Total No	Percent
Highly satisfied	54	54
Satisfied	37	37
Neutral	9	9
Total	100	100

Except for 9 respondents, others have shown that they are satisfied with the E-wallet services.

Table 08:

		Frequency	Percent
Valid	18-21Yrs	67	67
	22-25 yrs	23	23
	26 and above yrs	10	10
	Total	100	100

It can be seen that 67% of respondents were less than the age group of 18-21 years, 23% of the respondents were between the age group of 22-25 years, and respondents of the age group of 26 and above years were 10%, The level of satisfaction has been also tested along with demographic Parameters with the help of hypothesis formulation.

Age

Table 09: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.855	1	.855	.512	.476
Within Groups	163.655	98	1.670		
Total	164.510	99			

The above table indicates that the value of $F = .512$ with 1 and 98 degrees of freedom, resulting in a probability of 0.476. As the associated probability (sig. val) value of the F – test is more than the significance level of 0.050, the null hypothesis of equal population means is accepted and the alternative hypothesis is rejected. So, there is no significant relationship in the satisfaction concerning E-Wallets among students belonging to different age groups.

Class

H0: There is no significant relationship in satisfaction concerning E-Wallets among the students belonging to different class groups.

H1: There is a significant relationship in satisfaction concerning E-Wallets among the students belonging to different class groups.

Table 10: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.856	2	6.928	4.461	.014
Within Groups	150.654	97	1.553		
Total	164.510	99			

The ANOVA result indicates that the value of $F = 4.461$ with 2 and 97 degrees of freedom, resulting in a probability associated probability (sig. val) value of the F – test is less than the significance level of 0.050, the null hypothesis means is rejected and the alternative hypothesis is accepted. So, there is a significant relationship in satisfaction among students belonging to different class groups.

Gender

Dependent Variable: Satisfaction of E-Wallets

Factor: Gender

H0: There is no significant relationship in satisfaction concerning E-Wallets among students belonging to different gender groups.

H1: There is a significant relationship in the satisfaction concerning E-Wallets channels among the students belonging to different gender groups.

ANOVA

Table 11:

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.761	5	2.952	1.853	.110
Within Groups	149.749	94	1.593		
Total	164.510	99			

The above table indicates that the value of $F = 1.853$ with 5 and 94 degrees of freedom, resulting in a probability of 0.110. As the associated probability (Sig. Val) value of the F – test is more than the significance level of 0.050, the null hypothesis of equal population means is accepted and the alternative hypothesis is rejected. So, there is no significant relationship in the satisfaction for E-Wallets among the students belonging to the gender group.

Types of E-Wallets

Dependent Variable: Satisfaction of E-Wallets

Factor: Types of E-Wallets

H0: There is no significant relationship in satisfaction concerning E-Wallets among the students belonging to different types of E-Wallets.

H1: There is a significant relationship in satisfaction concerning E-Wallets among the students belonging to different types of E-Wallets.

ANOVA

Table 12:

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.876	2	1.438	.863	.425
Within Groups	161.634	97	1.666		
Total	164.510	99			

The above table indicates that the value of $F = .863$ with 2 and 97 degrees of freedom, resulting in a probability of 0.425. As the associated probability (sig.val) value of the F – test is more than the significance level of 0.050, the null hypothesis of equal population means is accepted and the alternative hypothesis is rejected. So, there is no significant relationship in the satisfaction for E-banking among the students belonging to the different types of wallets.

Obstacles to the usage of E-Wallets

Table 13: Obstacles to the usage of E-Wallets

		Frequency	Percent
Valid	Yes	60	60
	No	40	40
	Total	100	100

60% of the respondents said that they are facing problems during the operation of E-wallet. The problems are mainly due to the lack of clear guidelines to the users and software-related issues.

Suggestions

- Electronic payment services are well-suited for all youth categories because they are convenient, accessible, and easy to understand.
- To improve customer experience, the features of the Electronic Payment and Clearing System should be upgraded to simplify online inquiries and payments. Additionally, banks should organize demonstration programs to help customers fully understand and utilize all e-payment services, ensuring their satisfaction and meeting their expectations.
- To promote cashless transactions, banks should consider removing service taxes for purchases made with ATM or debit cards.
- Banks should improve and streamline their refund facilities for transactions made in error by customers, ensuring a more efficient resolution process.

Limitations and Scope for further studies

The study has more focused on undergraduate students. A Large section of students with different classes may be conducted to get a better picture for E-wallet usage with a large sample size.

Conclusion

The study have given a brief understanding of the E-wallet and its uses among the students. Different classes i.e. BBA, B.Com and M.Com plays a vital role. It is because of the level of awareness among the students. They have shown satisfaction while using the E-wallet. Age, gender and Types of E-wallet use does not have significance on the level of satisfaction which may be due to the application or service that they got from each E-wallet providers. Convenience is also an important contributor in the study. The popularity of E-wallet is mainly due to its convenient to use by each category of customers. So, E-wallet is no doubt a useful tool for financial transactions. However, some of the obstacles need to be taken care of to penetrate more into different segments of the people.

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The Role of Omnichannel Integration: Enhancing Bancassurance Product Awareness through Digital Channels and Physical Branches

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Abstract

Bancassurance plays a pivotal role in the evolving landscape of financial security in India. The bancassurance model being the convergence of banking and insurance services has emerged as a solution to the requirement of comprehensive financial needs of our country. This model is slowly reducing the gap between customers and insurance providers by bringing them together within the encompassing framework of Banks. Banks and Insurance companies are exploring diverse channels, including both physical branches and digital channels, to enhance the awareness of Bancassurance products. Financial institutions are striving to create a smooth and unified customer experience by deliberately integrating different channels. This research focuses on the role of omnichannel strategies in amplifying Bancassurance product awareness combining the convenience of digital interactions with the personalized touch of in-person connection. This research uses a combination of quantitative analysis of customer interactions across various channels with qualitative insights collected from literature reviews, news reports, financial reports, etc. This study will aid in comprehending customer inclinations concerning bancassurance products within an omnichannel context. This research paper will also help financial institutions formulate strategies for maximizing omnichannel integration, directing resource allocation, technological investment, and training initiatives to close the gap between digital convenience and face-to-face encounters. This study will also pave the way for future studies on the changing impact of technology, customer expectations, and industry collaborations on the design of future financial products and service experiences.

Keywords: Bancassurance, , Insurance distribution channels, Insurance awareness, Omnichannel Integration

Introduction

Bancassurance is a venture between a Bank and the Insurance companies aiming to sell insurance policies through the window of Banks. In this technique, insurance plans are sold through bank branches, which are a bank's established distribution channels. The increase of non-banking financial activities, the ubiquity of banking services, and the development of new technology are all attributed to the growth of the bancassurance sector. Financial union has been a major strategy in financial services and Bancassurance is one of its outcomes. The bank serves as an intermediary, primarily focused on procuring business opportunities for the insurance company. In return, Banks earn a commission also known as fee-based income (Nasir et al., 2021). The insurance companies get fresh customers and higher penetration. The customers get easy access to insurance services along with banking services.

Distribution channels are a major marketing mix tool especially in services marketing. The employee and customer interaction helps in co-creating an effective service. In today's competitive environment, service marketing sophistication is of utmost importance. Traditionally Bancassurance was being carried out through physical bank branches only but the needs of customers are rapidly changing in this technologically advancing world. There is a rapid increase in digital banking services and a major bulk of bank customers rarely visit a bank branch for banking services. In today's landscape, banks must prioritize customer-centric initiatives. As customers increasingly embrace digital channels, it becomes imperative for bancassurance services to undergo digital transformation to enhance the quality of service along with the traditional channels of distribution (Pallavi & Rai, 2022). In today's dynamic financial environment, institutions must adopt an omnichannel strategy. Regardless of their preferred way of connection, it guarantees that banks can efficiently communicate with and serve a varied spectrum of consumers. This includes both the traditional brick and mortar locations and the quickly growing online platforms. Traditionally, banks have relied on physical bank branches to serve their existing customers. While these branches remain important for certain interactions and customers, the shift towards digital channels is also undeniable. Many consumers now prefer the convenience, accessibility, and speed offered by online and mobile banking. Therefore, banks cannot afford to neglect this growing digital-savvy customer base.

The customers first recognize the insurance needs that might occur from numerous touchpoints like online research, interaction with a bank representative, knowledge gathered from peers, triggered by the service providers etc. Subsequently, they engage in information search, utilizing both physical branch resources and digital platforms to gather comprehensive details on insurance products. Finally, customers analyse their options, taking advantage of the ease of omnichannel access, to determine whether insurance solutions are

appropriate before making an informed decision. Omnichannel integration streamlines all these stages making it simple for customers to identify their needs, acquire information, and weigh their options. Their search becomes easier and their whole experience is improved. This cohesive approach not only simplifies their journey but also elevates their overall experience, fostering satisfaction and trust in bancassurance services. The study is done to measure the level of awareness about bancassurance as well as understand the role of omnichannel integration in enhancing Bancassurance product awareness through digital channels and physical branches

Literature Review

The traditional bancassurance strategy is centered on combining insurance-related financial products with existing banking services (McKinsey & Company, 2022). These products are typically sold through direct contact at actual bank locations. But over time, this paradigm changed, moving away from its general nature and toward a more customized strategy. Notably, financial institutions and insurance companies are using powerful digital and analytical tools throughout the entire customer experience trajectory as a result of significant technical advancements. This strategic integration equips the bancassurance channel to skilfully answer particular consumer requirements, both during conventional face-to-face encounters and online. “According to Pallavi and Rai (2022), trust from customers is extremely crucial in bancassurance”. Consumers' attraction to bancassurance is significantly linked to the relationship and trust they build with the bank, especially at the level of the preferred branch. Adopting digitization is a crucial stimulus for improving this system. A simplified accessibility for customers can be achieved by skilfully integrating new technology breakthroughs and digitization, which will increase the sales of the products on offer. Bancassurance has moved its emphasis from serving the mainstream market to precisely segmenting the market in recent years (Tyagi, 2021). Customized tailor-made solutions created for particular client segments have resulted from this trend. Some banks have made the transition from a standardized, single-channel sales approach to embracing a varied multi-channel distribution strategy in order to spur future expansion and effectively engage various client categories. In addition, some banks are increasingly concentrating purely on distribution. Face-to-face interactions continue to be the preferred method of communication in a number of situations, which benefits the development of bancassurance. However, financial institutions are gradually embracing Internet banking and direct marketing as means of promoting insurance products. Either the real cost advantages built into product price or the allure of novelty and convenience are the driving forces behind this shift. As a result, newly developed digital channels are becoming increasingly competitive”. According to Deepalakshmi and Kavyaa (2019), banks have a big obligation to raise awareness of bancassurance since a sizable segment of the population especially illiterate segment is still ignorant of the features and benefits of bancassurance products. Policyholders frequently choose bancassurance from the bank where they keep their accounts. As a result, it becomes imperative for both insurance companies and other institutions to lure customers with creative offers catered to current needs. It is well understood that customers aware of bancassurance as a channel for the distribution of insurance and are likely to use it in the future to purchase both life and non-life insurance. According to Ravikumar et al., (2022), Perceived Trust, User Benefits and Experiences, Peer Influences, Perceived Safety and Security and Pandemic Forces & Convenience were identified as key factors in customers' mindsets towards adoption of digital financial services. The growth of These factors influences individuals' attitudes and inclinations towards adopting Digital Financial Services. The performance of insurance firms as a whole is significantly influenced by their distribution channels. Customers can now easily compare and buy insurance products online, eschewing the conventional intermediary or physical distributor, thanks to the advancement of the market. The growth of agency companies and direct insurance writers is what is driving this transition. Notably, the insurance industry has recently tapped into different technological breakthroughs, producing significant benefits. The successful and quick creation of new distribution channels in recent years is due to deregulations and new innovations in consumer behaviour. Technology is increasingly significantly reliant on the digital channel of distribution for the purchase of insurance and policy management. There is necessity of policymakers to take into account digital distribution channels when developing strategies in response to the rapidly changing technological environment. Recognizing the transition from traditional insurance branches to tech-driven insurance services and utilizing the advantages of digital distribution can result in more effective policies that meet changing consumer needs and preferences while also encouraging innovation and competition within the insurance industry (Kajwang, 2022). According to (Choudhury & Singh, 2021), friendliness of the dealing Personnel, pleasant and welcoming environment in the branch, multiple channels for service delivery, ease of buying, process digitization are some of the major factors that affects the overall customer experience. This systematic literature review paper has identified that branch environment distinguished by its pleasant and welcoming ambience, is the key factor influencing customer experience in bancassurance. The availability of various service delivery channels, brand reputation, pricing structure, service quality, the friendliness of bank staff, and the general simplicity of purchase also greatly shape the customer experience. This study also recommended that “Managers should carefully spend their resources to improve branch ambience and attain a competitive

edge. Targeted enhancements in furnishings, decor, seating comfort, welcoming waiting areas, modern equipment integration, aesthetically pleasing architectural components, and strengthened security systems can elevate the branch atmosphere”.

This distribution channels are key determinants to the growth and increased penetration of the insurance industry as well as bancassurance. They operate like arteries within marketing systems, ensuring the efficient delivery of services to customers. With the opening of insurance industry in India for foreign players and multinational companies, product innovation and channel distributions has evolved significantly. Insurers in India have also improved their strategies of distribution and adapted to modern forms of distribution systems like internet marketing, teleassurance and etc. Direct Internet Marketing serves as the avenue through which insurance companies present information about their products and services on their websites, enabling customers to make purchases online. Conversely, in teleassurance, insurance companies reach out to customers via phone to promote and sell their offerings (Devi, 2019). The experience of channel partners in bancassurance is primarily influenced by five factors namely customer satisfaction generally, staff opinion, business suggestion, contentment with the documentation process, and satisfaction with service. Recommendation for business is based on employee opinions and satisfaction with the documentation process (Kale, 2019).

According to (R. K. Singh & Deshmukh, 2022), the dynamics of the market trends must be taken into account when developing the strategy. For a business to succeed, it has to have top-notch employees, creative management, and the ability to use technology well. It also needs the correct products and distribution options. Although the physical channel has existed since the beginning of insurance in a variety of forms, it is becoming less and less popular as a result of the rise of internet sales and ongoing technological improvements. The consumers have a focus on the core distribution channel and the increased usage of online distribution channel needs a review. In order to capture and tap more market, companies must focus on using Hybrid channels where online channels are coupled with offline channels to gather personal guidance too. They have further stated that there is a requirement of dedicated initiatives to enhance awareness surrounding online channels of insurance. Subsequently, companies must also focus on the user friendliness of online channels by organizing demonstration sessions, optimizing web-based applications, developing intuitive mobile applications and setting up of accessible kiosks. As smartphones have become ubiquitous, companies need to innovate by creating novel apps and revamping their existing offerings to align with this trend. Companies that use a hybrid channel approach expand their reach and coverage by fusing traditional distribution with online channels. Directly engaging customers through digital platforms can help in penetrate to previously untapped sectors and increase their share in the target market.

According to A. Singh et al., (2020), Online insurance distribution is only recently becoming a disruptive marketing strategy. Given its relative infancy in comparison to other sectors, India's life and general insurance sector deserves special consideration. Despite the progress, there are still many questions, concerns, and misconceptions regarding using online insurance as a distribution channel. This is mostly because online insurance distribution is a new and unheard-of development in India, where the notion as a whole is innovative. The marketing and distribution of services is a complex, perplexing phenomenon that has grown to be exceedingly difficult in all fields. Similar to this situation, the marketing and distribution of the services provided by the Indian insurance business depend on the excellent and outstanding performance of its distributors and intermediaries.

Distribution channel is one of the factors that influences most of the customer intend to purchase insurance. The importance of the distribution channel has evolved from a product-centric to a customer-centric perspective. This transition is a reaction to clients' shifting choices for insurance distribution channels (Lim et al., 2020).

Methodology:

The study adopted both primary data collection as well as exploratory research methodology.

The primary data collection research methodology employed for this study was a survey conducted through Google Forms. In this study, the sampling frame consisted of bank customers. A total of 70 responses were collected using Google Forms. After the survey responses were gathered, they were examined to derive important insights that were pertinent to the study's goals.

This study also used an exploratory research methodology that is founded on a careful analysis of the pertinent literature review and data analysis from a variety of sources, including websites and research reports.

Findings and Discussion:

Table 1 : Demographics of the Respondents –

Demographic Factors	Count	Percentage
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Gender	Male	43	61.43%
	Female	27	38.57%
Age	18-30	20	28.57%
	30-45	42	60.00%
	45-60	4	5.71%
	>60	4	5.71%
Occupation	Student	6	8.57%
	Salaried	42	60.00%
	Business/Self Employed	11	15.71%
	Retired	4	5.71%
	others	7	10.00%
Heard of Bancassurance	No	16	22.86%
	Yes	54	77.14%

In our research, we found a gender distribution of 61.42% male and 38.57% female. The age distribution revealed varying percentages across different age groups with most of them within the age group of 30-45 years (60.00%). The occupation distribution highlighted the diversity of professions among participants. Of the 70 respondents, the majority (60%) were salaried, followed by 16% who were self- employed or engaged in any business while 9% were students and rest were either retired or engaged in other activities. Thus, we had a well-diversified respondent profile. Among respondents, 23 % were unaware about bancassurance products.

Table 2: Awareness Levels-

Rating on Overall Awareness		
	Frequency	Percentage
Vey Low Awareness/ Not Heard	21	30.00
Low Awareness	12	17.14
Moderate Awareness	19	27.15
High Awareness	11	15.71
Very High Awareness	7	10.00
Total	70	100.00

Based on the respondent's opinion it is found that 47% of the sample population has very low to low awareness levels with respect to Bancassurance products including those who have never heard of bancassurance. While 27% of the sample has moderate level of awareness about Bancassurance products, 26% of respondents reflected higher awareness levels.

Table 3:

Source of Knowing about Bancassurance		
	Frequency	Percentage
Mobile Banking App	7	10.00
Online Banking Portal	7	10.00
Whatsapp	3	4.29
Other digital Channels	11	15.71
others	5	7.14
Physical Branch Visit	21	30.00
Not Applicable	16	22.86
Total	70	100.00

For those aware, the primary/initial sources included physical branch visits and digital channels like mobile banking, online portal, whatsapp banking, other digital channels and etc .

It is found that most of the respondents who were aware about Bancassurance had their primary knowledge about bancassurance from Physical branch visits, However, many others has their initial awareness through various Digital Channels including Mobile Banking Applications, Online Banking portals, Whatsapp Banking and Other digital channels. This strongly supports the impact of Omnichannel integration on Bancassurance Product Awareness.

It's evident that despite Bancassurance being present in India for over two decades, there remains a significant lack of awareness among a substantial portion of the population regarding Bancassurance products. This presents both an opportunity and a challenge. On one hand, it underscores the potential for growth in this sector, while on the other hand, it raises the question of how to revamp the information distribution channels to effectively reach and educate a broader audience.

These findings underscore the varying levels of favourability among respondents and emphasize that Omnichannel integration may play a pivotal role in optimizing Bancassurance Product awareness across these preferred channels. This integration ensures that information should be seamlessly disseminated through multiple channels, leveraging the strengths of each while accommodating diverse customer preferences.

Conclusion:

Bancassurance has become one of the major strategies to sell insurance products over the last few decades. It started with distribution of insurance policies through Bank Branches. As a result of technological progress and evolving customer demands, there is a significant demand for innovative strategies to effectively introduce bancassurance to customers. These approaches encompass both digital platforms and traditional in-person branch interactions. Organizations adopting a hybrid channel strategy enhance their market reach and coverage by combining conventional distribution methods with online channels. Engaging customers directly through digital platforms can facilitate access to previously unexplored segments and amplify their presence within the target market.

Mobile Banking, Online Banking portals and Physical Branch visits were found to be the most preferred channels for gaining awareness about Bancassurance products. Mobile banking offers convenience allowing customers to interact with bancassurance offerings on their smartphones anytime. Online banking portals provide a comprehensive platform for customers to explore Bancassurance options. These digital platforms offer detailed information, easy comparison tools, and the ability to initiate transactions seamlessly. Despite the rise of digital channels, physical branch visits remain important for customers seeking personalized guidance and human interactions. Also, visiting a bank branch allows customers to have face-to-face interactions with seasoned bankers who can answer questions, address concerns, and provide tailored recommendations. Physical branch visits offer a trust factor also. The combination of these preferred channels reflects the importance of offering a diverse range of options in Bancassurance marketing strategies. It highlights the need for financial institutions to maintain a strong online presence while also preserving the accessibility and expertise provided by physical branches to cater to the varied preferences of their customer base.

We may conclude that Omnichannel integration plays a pivotal role in Bancassurance by seamlessly connecting digital and physical channels, ensuring consistent information dissemination, enhancing customer engagement, and ultimately optimizing the overall customer experience. It bridges the gap between online and offline interactions, providing customers with convenience and choice.

Implications, Limitations and Future Scope of Research:

This study has many policy and managerial implications. The study brings out the awareness level about Bancassurance products and the preference of customers in gaining insights about bancassurance products. Institutions should allocate resources strategically based on the channels preferred by the customers. Banks may optimize digital platforms, ensuring they are user-friendly. Simultaneously, Banks should also ensure welcoming ambience in their physical branches with knowledgeable staffs to cater to customers who still prefer in-person interactions. Regulators should continually adapt to the changing financial landscape, particularly in the digital realm. This may involve updating regulations to accommodate the evolving role of digital channels in Bancassurance.

There are a few limitations in this research paper. It primarily relies on data gathered from the customer perspective, which means it may not fully encompass the viewpoints and contributions of bank employees. As a result, the paper may not comprehensively capture the insights and efforts of bank employees in disseminating information about bancassurance through various channels.

The present study studies the impact of omnichannel integration on Bancassurance Product Awareness and identify preferred channels for enhancing Bancassurance Product information dissemination. Future research may be done to explore how emerging technologies like artificial intelligence, chatbots, or augmented reality impact Bancassurance Product Awareness through omnichannel integration. Research could also be done into how banks and insurance companies compete in terms of omnichannel strategies for Bancassurance Product Awareness. Further investigation may be done to identify whether different customer segments respond differently to omnichannel strategies. As mentioned earlier, incorporating the employee perspective into research can yield a more holistic view. Future research could also investigate whether the factors influencing

the customer experience vary between traditional insurance policy purchase channels, bancassurance channels, and online insurance platforms.

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Review Article on Educational Theory, Policy and Practice

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Abstract

This article explores the evolving landscape of educational theory, policy, and practice within local, national, and international contexts. It emphasizes how globalisation, diversity, and technology have transformed educational priorities, while also addressing challenges such as standardisation, privatisation, and inclusivity. Drawing on the philosophies of Gert Biesta and Amartya Sen, the paper critiques transactional models of education and advocates for a more holistic, student-centered approach that values agency, empowerment, and ethical leadership. Using personal experiences from the Mauritian education system—especially during the COVID-19 transition to online learning—the author reflects on leadership strategies to engage Generation X learners and align local educational practices with global standards. By integrating theory with practice, the article underscores the importance of fostering democratic values, individual capabilities, and social justice through meaningful dialogue and participatory leadership in education.

Keywords: Educational theory and policy, globalisation, inclusive education, student-centered learning, educational leadership, quality education, online learning, social justice in education

Introduction

Education has always been an important social and political issue, and the ideas, values, and beliefs that shape educational policy and practice are constantly evolving (Giroux, 2010). In contemporary local, national, and international policy contexts, several factors are influencing these ideas, values, and beliefs.

One major factor is globalisation, which has brought about significant changes in the way we think about education. In today's globalised world, education is seen as a key factor in economic development, and there is a growing emphasis on science, technology, engineering, and mathematics (STEM) education. Many countries are also investing heavily in language education to prepare their citizens for a more interconnected world (Marginson, 2014). Having read Biesta, I can relate that globalisation has brought about significant changes in the field of education, including the increasing homogenisation of educational systems worldwide (Biesta, 2017). As countries become more interconnected and interdependent, there is a growing pressure to adopt similar educational policies and practices (Biesta, 2017).

However, this trend towards homogenization has both positive and negative consequences. On the one hand, it can lead to the development of a global educational culture that emphasizes the importance of certain values and practices, such as critical thinking and creativity (Biesta, 2017). On the other hand, it can also lead to a loss of diversity and cultural specificity in education, which can be detrimental to the development of individual and collective identities (Biesta, 2017).

Another factor is the growing diversity of student populations. As societies become more diverse, there is a need to ensure that education is inclusive and culturally responsive. This has led to a greater focus on issues such as multicultural education, culturally responsive teaching, and anti-bias education (Banks, 2015). Technology is also having a significant impact on education. With the rise of online learning platforms and other digital tools, education is becoming more accessible and personalised. However, there are also concerns about the impact of technology on student well-being and the quality of education (Selwyn, 2016).

Education in Mauritius is considered a top priority by the government, and the country has made significant strides in achieving high literacy rates and expanding access to education. The government's education policy focuses on ensuring that all children have access to quality education, regardless of their social or economic background.

In recent years, there has been a shift towards modernising the education system in Mauritius. The government has implemented reforms to improve the quality of education, increase access to technology, and enhance teacher training. Additionally, there is a focus on strengthening vocational education and training to better prepare students for the job market.

The COVID-19 pandemic has also impacted the education sector in Mauritius, and the government has taken steps to ensure that students can continue their studies despite the disruptions caused by the pandemic. This includes the implementation of online learning and the distribution of digital devices to students.

When the pandemic struck in March 2020, I was the Head of Glamis Business School a private institution providing tertiary education and had to ensure a smooth transition towards online education for students mainly

enrolled on the MBA programme. It was quite of a challenging experience and it required good leadership skills to get the X-generation students acquainted to this new system and above all keep them motivated. Most of them were reluctant to make the shift. One possible explanation is that this cohort values traditional forms of learning and may find the online format to be impersonal or lacking in engagement (Carriere, 2019). Additionally, some Xers felt that online education did not provide the same level of interaction with instructors and peers, which can lead to a sense of isolation and disconnection (Vasquez, 2020).

Another factor that could contribute to Xers' resistance to online education is their familiarity with traditional classroom settings. According to a study by the Pew Research Center, members of this generation were more likely to attend traditional four-year colleges and universities than any other generation, and may have established a strong sense of identity and belonging within that environment (Fry, 2015). This attachment to the traditional classroom experience could make it difficult for some Xers to adapt to online learning.

Some of the main leadership skills required to motivate and get them on track were firstly, to maintain effective communication with them, this was essential to build trust and rapport. As Biesta rightly pointed out, the importance of dialogue is important, this philosophical approach helped to create meaningful experiences as many wanted to interrupt their studies or take a break.

Instead of treating them as mere customers, Biesta (2015) argues that education should not be reduced to a transactional relationship between the student as a customer and the teacher as a service provider. Rather, education should be seen as a complex process of formation and development that involves the growth of the whole person, not just the acquisition of knowledge or skills. According to Biesta, treating students as customers can lead to a narrow and instrumental view of education, where success is measured solely in terms of grades or qualifications. He suggests that a better approach is to view students as partners in the educational process, where both the teacher and the student have important roles to play in the student's growth and development. Biesta's approach emphasises the importance of understanding education as a collaborative and relational process, rather than a transactional one, in order to promote the growth and development of students as whole persons.

While trying to impose a new normal on them it was important to recognise and respect the differences between each student. This means acknowledging that everyone has their own unique experiences and perspectives. So, listening to them and engaging into fruitful dialogues was very important.

Secondly, as a leader, to set the right goals was crucial at this particular point in time. Setting clear and achievable goals can help X generation learners stay motivated and focused on their learning objectives. I had to organise online sessions with students to identify their goals and help them develop a plan to achieve them. While doing so, we had to be in line with international policies set by our international partner Heriot-Watt University based in Scotland, we had to evolve while respecting their policies in place.

Last but not least, leaders should be creative. X generation learners may be more likely to stay motivated if the learning experience is engaging and interactive. Leaders who incorporate creative and interactive elements into the learning experience can help keep students engaged and motivated. Choosing the right online platform to get them engaged was another tough and costly decision to take but having the right mindset resulted in a successful implementation.

The pandemic hit the whole world, so the fear of shifting to a new normal was happening across the world. I had to do a lot of research on how other Universities were tackling this shift to online education. Our Educational partner Heriot-Watt University based in Scotland did provide us with a lot of guidelines and enrichment sessions on how to cope with the unprecedented situation. So, collaborating and being in line with international policies was a must. By implementing those international policies locally, we managed to make a smooth transition to online education. Even after the pandemic, we followed how things were evolving internationally and tried to include emerging trends in our curriculum. As a leader to innovate and to keep in line with international policies implemented in the education sector is primordial.

In terms of other national and international policy contexts, another trend that is influencing education in many countries is the emphasis on accountability and standardised testing, which can lead to a narrowing of the curriculum and a focus on test preparation (Ravitch, 2011). In recent decades, policymakers in various countries have sought to improve the quality of education by introducing greater accountability measures, such as requiring schools to administer standardised tests to measure student achievement. These tests are often used to evaluate teachers, schools, and entire education systems, with the goal of ensuring that students are meeting certain academic standards (Baker, Barton, Darling-Hammond, Haertel, Ladd, Linn, Ravitch, Rothstein, & Shavelson, 2010). However, some researchers have argued that this focus on standardised testing can have negative effects, such as narrowing the curriculum by prioritising subjects that are tested at the expense of other

subjects, and leading to a focus on test preparation that can limit students' engagement and creativity (Kohn, 2000; Ravitch, 2011).

Moreover, privatisation and marketisation has led to the growth of charter schools, vouchers, and other forms of school choice (Burch, 2009). In recent years, policymakers in various countries have sought to introduce greater competition and choice into education by promoting the growth of charter schools, which are publicly funded but privately operated, and vouchers, which allow parents to use public funds to pay for private school tuition. Proponents of these policies argue that they can improve education by creating incentives for schools to improve quality and by giving parents more choices in where to send their children to school (Chubb & Moe, 1990; Hanushek & Raymond, 2005). However, critics have raised concerns about the potential negative effects of these policies, such as the potential for exacerbating segregation and inequality by allowing more affluent families to opt out of public schools, and the lack of accountability for private operators of publicly funded schools (Baker, 2016; Ravitch, 2013).

At international level, there is a growing focus on the role of education in achieving the United Nations Sustainable Development Goals, particularly Goal 4: Quality Education. This has led to a greater emphasis on issues such as access to education, gender equity, and the importance of education in promoting sustainable development (UNESCO, 2018). Paolo Freire's view of quality education emphasises the importance of critical thinking, social relevance, and empowerment (Freire, 2000). He believed that education should prepare students to become critical thinkers, active citizens, and agents of social change (Freire, 2000). He argued that quality education should not reflect the traditional banking model of education in which teachers deposit information into the minds of passive students. Instead, he advocated for a student-centered approach that engages learners in an active process of inquiry and problem-solving.

Freire's ideas have had a significant impact on educational theory and practice around the world. His student-centered approach to education has influenced many educational institutions, particularly those focused on social justice and equity (Freire, 2000). Freire's proposal for education is largely centered around his critique of what he calls the "banking concept" of education (Freire, 1970). In this model, teachers are seen as the depositors of knowledge, and students are the passive recipients of information. This approach, according to Freire, reinforces the status quo and disempowers individuals from challenging the dominant social order.

Instead, Freire advocates for a model of education he calls "problem-posing" (Freire, 1970). In this approach, teachers and students engage in dialogue and inquiry to collectively create knowledge and understanding. The focus is on critical thinking, creativity, and active engagement in the learning process.

In conclusion, the ideas, values, and beliefs that shape education are constantly evolving, and are influenced by a range of local, national, and international policy contexts. While globalisation, diversity, and technology are some of the key factors shaping education today, there are also ongoing debates about the best ways to prepare students for the future and ensure that education is equitable and inclusive for all. An insight on the philosophies of two educational theorists namely Gert Biesta and Amartya Sen will shed light on what are the best ways and practices we should follow to shape up the future of education.

Biesta's philosophy of education emphasizes the importance of education as a public good that should serve the needs of the community. He argues that the primary purpose of education is to promote democratic citizenship, which involves developing the capacity for critical thinking, moral judgment, and responsible action (Biesta, 2013). In this view, education is not just about acquiring knowledge and skills but also about shaping the character and values of learners.

In contrast, Sen's philosophy of education focuses on the capability approach, which is based on the idea that the purpose of education is to enable individuals to live a good life (Sen, 2009). According to Sen, education should provide learners with the capabilities to pursue their own goals and aspirations, regardless of their social and economic background. He argues that education should foster individual freedom and agency, rather than imposing a particular set of values or beliefs on learners.

As educators, I believe that we need to productively help in the development of our students, we need to shape their well-being and future, we should try inculcate the right capabilities in them for them to develop into someone who will bring a change to this world. We need to go the extra mile to do that and should only them as mere customers, who will earn us our salaries at the end of the month. We should value our commitment to education as a means of promoting social justice and empowering individuals. Education is not just about transmitting knowledge or skills, but is also about developing critical thinking, creativity, and the ability to participate effectively in society.

When I read Sen's philosophy on Education, only once sentence picked up from the online classes with Hyleen comes to my mind, Sen's philosophy on education is to shape up people's well being. He argues that education plays a critical role in expanding people's capabilities, enabling them to lead lives that they have reason to value

(Sen, 1999). According to Sen, education is not only a means of acquiring knowledge and skills, but also a way of developing a broader set of capabilities, including critical thinking, creativity, and social and political awareness (Sen, 1999).

As a teacher leader, I strongly believe in his philosophy. I remember one of my students on his graduation day said to me, “Sir thank you for making us who we are today, you did not only teach us law but made us better beings by teaching us important life lessons.” This meant a lot to me, during my law lectures, I make sure that students first understand the law not to only pass their exams but to become good law-abiding citizens. I try to create that sense of awareness in them and emphasises on the importance of expanding their capabilities and opportunities to lead fulfilling lives. According to Sen, education should aim at developing people's ability to reason and think critically, to make informed choices, and to cultivate their own values and aspirations. He also emphasises on the importance of education in promoting social and economic development and empowering individuals to participate fully in their communities and societies. (Sen, 1999).

Similarly, Biesta argues that education should not only aim for the acquisition of knowledge and skills but also focus on the overall development of individuals as human beings. He also stresses on the importance of education in enabling individuals to exercise their freedoms and capabilities to the fullest extent. He focuses on the moral and ethical dimensions of teaching and learning. He challenges traditional notions of education as a technical process and instead emphasizes its role in fostering democratic citizenship and individual subjectivity.

Biesta argues that education should not be reduced to the transmission of predefined knowledge and skills, but should aim to cultivate the capacity for individuals to engage critically and ethically with the world. In this context, Biesta emphasises a distributed and participatory model of leadership where everyone involved in the educational process, including teachers, students, and administrators, has the potential to exercise leadership. He advocates for the idea that leadership in education should be rooted in democratic values, aiming to create spaces for dialogue, diversity, and democratic decision-making.

Leadership plays a pivotal role in shaping various aspects of society, including education. Over the years, the concepts of empowerment and dialogue have gained significant attention in leadership approaches. Empowerment involves facilitating individuals to develop their skills, knowledge, and abilities, while dialogue fosters open communication and collaboration.

Leaders in education can apply Biesta's philosophy by embracing the principles of empowerment and dialogue. They can create learning environments that foster student agency, critical thinking, and personal development. This can be achieved by involving students in decision-making processes, encouraging self-reflection, and providing opportunities for authentic engagement with real-world issues. Additionally, leaders can implement dialogue-based approaches by promoting open channels of communication, actively listening to stakeholders' voices, and encouraging collaborative problem-solving. By incorporating dialogue into their leadership practices, leaders can create a sense of shared purpose, enhance teamwork, and strengthen relationships within the educational community.

We should not consider our students as a means to an end but instead consider them as ends in themselves. According to Biesta, we don't need fulfilment but meaning. When we consider students as a means to an end, we focus on the function of qualification. This perspective sees education primarily as a process of equipping students with the necessary knowledge and skills to meet predetermined outcomes, such as achieving specific grades, passing exams, or acquiring certain competencies. In this view, students are seen as instrumental in attaining these external standards and expectations.

However, Biesta's philosophy goes beyond mere qualification and highlights the importance of seeing students as an end in themselves. The concept of subjectification is central to this perspective. Subjectification refers to the process of helping students become self-determining individuals who can actively shape their own lives and participate meaningfully in society.

From Biesta's perspective, education should not solely focus on the transmission of knowledge or the fulfilment of external goals but should also aim to foster the development of students' subjectivity. This means recognizing and valuing students as unique individuals with their own desires, interests, and aspirations. Education, from this perspective, becomes a space where students can explore their identities, values, and purposes, and where their voices and perspectives are respected and encouraged.

By recognising students as ends in themselves, teachers create a classroom environment that promotes student agency, autonomy, and critical thinking. They encourage students to engage actively in their own learning, make choices, and participate in meaningful dialogue. This approach acknowledges that education is not solely about achieving pre-determined outcomes but about empowering students to become active participants in their own education and in shaping their own lives.

In my career as a lecturer, I've unfortunately come across many of my colleagues who consider their students as a means to an end and a mere customer. For them, teaching is all about their payroll at the end of the month. They will focus mainly on what time to clock in or clock out to fool the system or simply getting the job done for the sake of getting it done without the qualities of a true teacher leader. Instead of promoting empowerment, dialogue and help the student to grow by equipping them with additional skills, they will simply exploit the students' vulnerability and flatters their self-esteem to make pass them the module at the end of the semester. It is indeed the sad reality for some.

Sen's philosophy on education can significantly contribute to enriching and challenging current policies by emphasizing a holistic and inclusive approach to education that prioritizes individual capabilities and freedom. Sen's ideas can be explored in his influential works, such as "Development as Freedom" (1999) and "The Idea of Justice" (2009), and their application in educational contexts can be examined in light of various research articles and scholarly discussions.

Amartya Sen argues that education should not be solely focused on the acquisition of knowledge and skills but should instead aim to foster individual capabilities, agency, and freedom (Sen, 1999). He emphasizes the importance of providing individuals with the necessary tools and opportunities to develop their potential and make choices that align with their own values and goals. This perspective challenges the conventional approach to education, which often prioritizes standardized testing and narrow skill development, neglecting the diverse needs and capabilities of students.

According to Sen, education should address the multifaceted nature of human beings and recognize the significance of social, economic, and cultural factors in shaping individual capabilities (Sen, 1999). This perspective encourages policymakers to consider a broader range of factors beyond academic performance in assessing educational outcomes. It calls for a focus on social justice, equity, and inclusivity, ensuring that education reaches marginalized and disadvantaged groups and helps to alleviate social disparities.

Furthermore, Sen's philosophy emphasizes the importance of a participatory approach to education, where students are actively engaged in the learning process and have a voice in decision-making (Sen, 1999). This challenges the traditional model of education that often relies on one-way knowledge transmission from teachers to students. By promoting student-centered and interactive pedagogical methods, Sen's philosophy aligns with the current trend towards learner autonomy, critical thinking, and problem-solving skills.

Applying Sen's philosophy to educational policies can have practical implications. For example, policymakers can reorient curricula to incorporate a broader range of subjects beyond traditional academic disciplines, such as arts, sports, and vocational training, to cater to diverse student interests and talents (Nussbaum, 2010). They can also invest in teacher training programs that promote inclusive teaching practices and culturally responsive pedagogy to ensure that education is tailored to the needs of all students (Biesta, 2010).

Amartya Sen's philosophy on education offers valuable insights that can enrich and challenge current policies. By emphasizing individual capabilities, social justice, and participatory approaches, Sen's ideas encourage policymakers to adopt a more holistic and inclusive perspective on education. By referencing Sen's works, such as "Development as Freedom" and "The Idea of Justice," and citing relevant research articles by Nussbaum and Biesta, these above paragraphs highlights the significance of Sen's philosophy and its potential contributions to education policy.

In the same line, Biesta's philosophy on education can serve to enrich and challenge current policies by emphasizing the need for a holistic understanding of education that goes beyond instrumental outcomes. By referencing his work, policymakers can critically examine existing policies and consider alternative approaches that align with Biesta's philosophical insights. With regards to the above-mentioned example where lecturers see their students as a means to an end, Universities can review their policies and practices by first, provide comprehensive training to lecturers on student-centered teaching methodologies, emphasising the importance of student engagement, learning outcomes, and holistic development.

Secondly, teaching evaluation is important, a robust and transparent system for evaluating teaching effectiveness that considers student feedback, course evaluations, and peer evaluations should be put in place. This encourages lecturers to prioritise student needs and fosters accountability. Thirdly, the University should focus on mentorship programmes, that is create mentorship initiatives where experienced lecturers guide and support newer faculty members. This can foster a culture of collaboration, knowledge sharing, and a student-centered approach among lecturers. Last but not least, the creation of a supportive classroom environment is a must. It will encourage lecturers to create an inclusive and supportive classroom environment where students feel comfortable asking questions, engaging in discussions, and expressing their opinions without fear of judgment.

By implementing these policies and practices, universities can foster a student-centered culture that prioritizes the holistic development and educational outcomes of students while ensuring lecturers view students as active participants in the learning process, rather than just a means to an end.

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Illuminating the Untapped Insights: A Systematic Literature Review of Employee Cynicism in the Workplace

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Abstract

Employee cynicism; the negative attitude of employees developed by virtue of loss of trust in the organization, has become a significant challenge in the workplace as it impacts employees' trust, commitment, engagement, and overall workplace morale. This systematic literature review aspires to identify the antecedents, drivers, and outcomes of employee cynicism, alongside analyzing its theoretical foundations to provide actionable insights for future researchers. By following PRISMA guidelines the search process afforded 107 research articles from the two prominent databases i.e., Scopus and WOS and after screening 20 research articles were selected for the final study. The findings revealed significant antecedents, drivers, and outcomes of employee cynicism at individual and organizational levels. It also highlighted the Conservation of Resources (COR) theory and Job-Demands Resources (JD-R) model as prominent theoretical foundations that either subsidize or heighten employee cynicism. Additionally, this review provided significant directions for future researchers.

Keywords: Employee Cynicism, Antecedents, Drivers, Outcomes, Systematic Literature Review

Introduction

In the present-day corporate landscape, organizations are striving to retain skilful, productive, and satisfied employees. Simultaneously, nurturing a trust-based relationship with them is equally important. However, the majority of organizations struggle to fulfill this requirement and literature shows that cynicism among employees has accelerated in recent years (Serrano Archimi et al., 2018). Actually, cynicism is not a new construct and studies in 1990s portrayed the presence of cynicism in workplace (Chiaburu et al., 2013; Kanter & Mirvis, 1989; Mirvis & Kanter, 1991; Reichers et al., 1997). The roots of cynicism can be traced back to the ancient Greek cynics (Dean et al., 1998). The most often mentioned two major cynics are Antisthenes and Diogenes of Sinope (Dhar, 2009). According to them, individual wisdom was treated to be the highest virtue, and they questioned and criticized the majority's values and laws and customs (Copleston, 1962). The concept of cynicism has changed a lot and it has become a focus of study in various social sciences disciplines (Andersson, 1996; Dean et al., 1998). In the organizational behaviour literature, cynicism as a focal point of investigation was established recently and it remains in its first stage of scientific research development (Cole et al., 2006; Treadway et al., 2004; Wanous et al., 2000).

In the organization sciences, the work-related cynicism was explored in two major lines of research. The first one was the development and functioning of cynicism during the early stages of a work career, i.e., in the stage of socialization. In the early stage of a work career, an employee enters into an organization with a set of expectations, and in reality, he or she may have to experience a vast set of unmet expectations and unexpected events, thus a reality shock is happening there (Blau, 1964). In response to these employees tend to detach from their work roles and adopt a cynical attitude towards their organization and clients. This attitude is often referred to as occupational cynicism and this line of research primarily focuses on the professions like health care, social work, and police (Becker & Geer, 1958; Blau, 1964; Dhar, 2009; Meyerson, 1990; Niederhoffer, 1967). The second one was the presence of cynicism among employees in response to the adverse organizational circumstances. It is often called employee cynicism or organizational cynicism (Dean et al., 1998; Dhar, 2009).

In the new millennium employees were found to be more cynical, especially in organizational settings filled with scandals, mistrust, politics, and opportunistic behaviours (Abubakar & Arasli, 2016; Chiaburu et al., 2013; Twenge et al., 2004). Cynicism is often represented as a unpleasant relationship between employer and employees developed as a result of long working hours, work intensification, ineffective leadership and management, and layering and downsizing of organizations (Bunting, 2004). After repeated exposure to such an unpleasant environment, employees will be overwhelmed with negative thoughts and emotions and express some sort of disparaging behaviour towards the organization. These employees will then feel that their voice is not heard by their higher officials and they distrust the organizational policies and practices which then ultimately get reflected in reduced levels of performance or even no performance from the employees (Kuo et al., 2015).

Dean et al., (1998) defined cynicism as “negative behavior in an organization that is characterized by a belief about the insufficient integration environment in an organization, negative feelings for the organization, and the tendency of showing the abusive behavior towards the organization”. According to them employee cynicism is defined as “a tendency to engage in disparaging and critical behavior toward the organization in a way that is consistent with their belief that it lacks integrity”. They also opined that cynical employees will have strong criticism toward their organizational leaders in a language and tone that is cynical, they tend to reduce their discretionary behaviours and be reluctant to go beyond what is strictly required from them (Neves, 2012; Serrano Archimi et al., 2018). Such employees are often characterized by frustration, hopelessness, and disillusionment and they believe that the principles of honesty, sincerity, and fairness are violated to protect the self-interest of individuals (Dhar, 2009). Andersson (1996) and Dean et al., (1998) observed that cynicism has affective, cognitive, and emotional components. The affective component consists of the emotional reactions of the employees towards the organization, the cognitive component implies that the employee felt the lack of sincerity, honesty, and integrity in the organization and the behavioural component denotes the critical expressions and negative tendencies of employees towards the organization (Durrah, 2020). The cynicism can develop over time as employees are working in an environment that is supposed to have characteristics like excessive workload, hectic work schedules, inappropriate leadership, and inadequate resource support. Generally, employees tend to express their feeling of cynicism through pessimism, frustration, distrust, and contempt towards the organization (Abraham, 2000). Once cynicism is developed it may either remain high for many employees or it may decline if proper corrective action is taken (Mantler et al., 2015). Researchers from the past opined that cynicism would lead to several negative consequences like lower levels of job satisfaction, organizational commitment, work motivation, higher tendency to engage in counterproductive work behaviours, and adversely affected in-role as well extra-role performance (Andersson & Bateman, 1997; Brandes et al., 1999; Chiaburu et al., 2013; Cole et al., 2006; Johnson & O’Leary-Kelly, 2003; Mantler et al., 2015; Serrano Archimi et al., 2018; Wanous et al., 2000).

Though the concept of cynicism has its roots in the ancient period, the cynicism literature is varied and scanty. A systematic study of employee cynicism, its potential antecedents, drivers, and outcomes in the workplace is still infancy. Hence this study intends to undertake a systematic literature review on employee cynicism to achieve the following research objectives;

- To identify the antecedents, drivers, and outcomes of employee cynicism in the workplace.
- To analyse the theoretical foundations concerning employee cynicism in the literature.
- To offer directions for future research to identify the significance of employee cynicism in the workplace.

Method

A Systematic Literature Review (SLR) is defined as a “systematic, explicit, and reproducible method for identifying, evaluating, and synthesizing the existing body of completed and recorded work made by researchers, scholars, and practitioners” (Fernández Del Amo et al., 2018). Here the SLR is conducted according to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) method. To understand what has been done the past researchers on a particular topic the SLR is a good option (Ataur Rahman & Masudur Rahman, 2023). The SLR is different from other review methods in the sense that it adopts a replicable, scientific, and transparent review procedure and it minimizes the chance of bias during the process of searching, identification, screening, and reporting (Mengist et al., 2020). Hence it ensures significant and reliable findings from the literature review.

In the first step, two databases i.e., Scopus and WOS were selected for collecting the research papers related to employee cynicism for conducting the SLR. The keywords which were entered under elements title, abstract, and keywords for obtaining the research papers were “Employee cynicism”, “Cynicism”, “Employee cynicism management”, and “Employee’s cynicism” using the Boolean operator “OR” to broaden the search results. As a result, a total of 107 studies were retrieved from these two databases after limiting the results to “Business Management and Accounting, Social Sciences, and Psychology” subject areas in Scopus, “Management, Psychology applied, Psychology multidisciplinary, and Social Sciences interdisciplinary” WOS categories, and “English” language on August 16 2024. In the next step out of the 107 studies, 22 duplicate studies were removed and 42 studies were selected after a thorough reading of abstracts only. Out of the screened 42 studied 9 were unable to retrieve and 33 were retrieved. In the final stage a detailed reading of the selected 33 studies was conducted then 13 studies were removed that were not properly focusing on the concept of employee cynicism and 20 studies were included for review. The whole search process is depicted in Figure 1.

PRISMA flow diagram

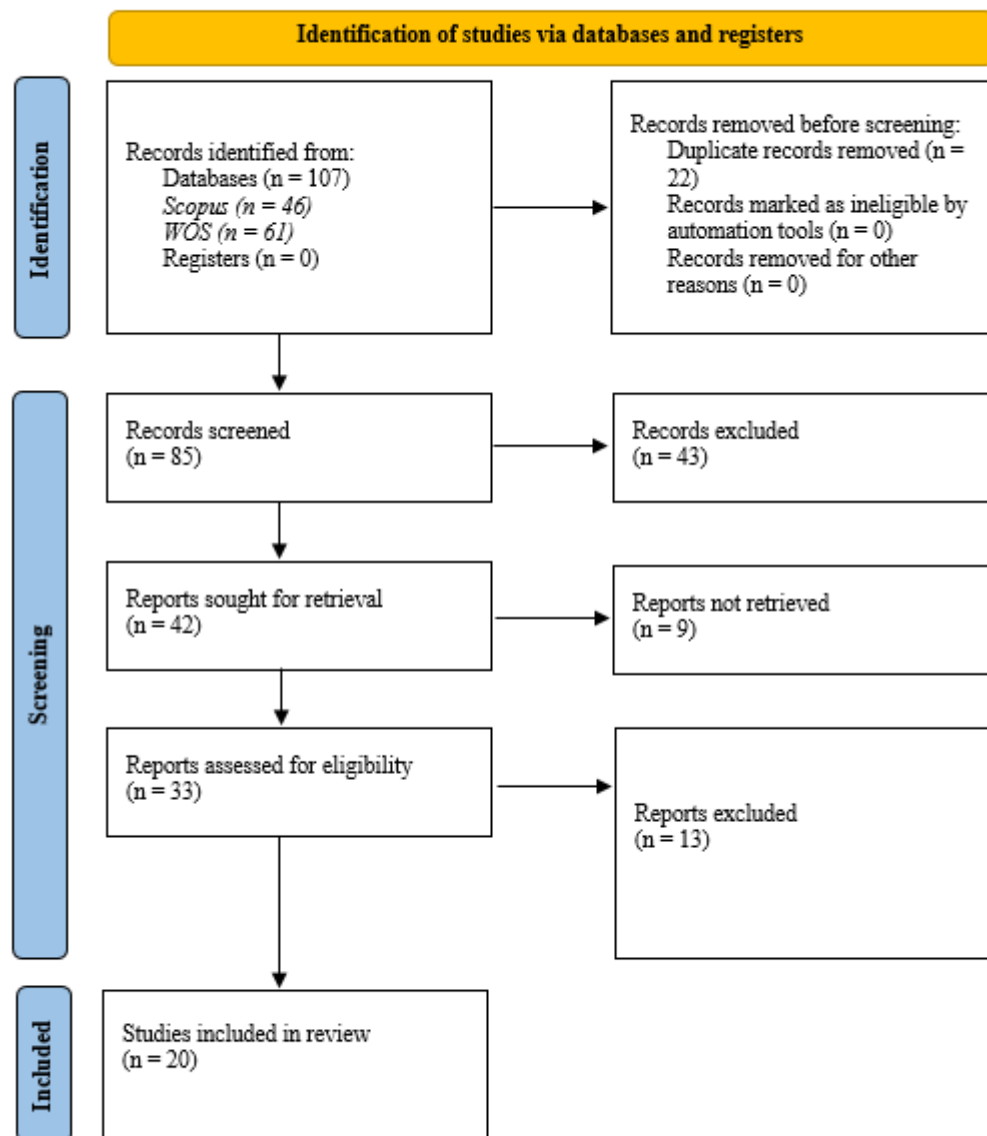


Figure.1 PRISMA flow diagram of the included studies

Table. 1 Article included in the review process

Author & Year	Antecedents	Mediators	Moderators	Outcomes	Theory
(Chiaburu et al., 2013)	Negative affectivity, Positive affectivity, Trait cynicism, Perceived organizational support, Perceived justice, Psychological strain, Psychological contract violation, Perceived organizational politics.	NA	NA	Job satisfaction, Job performance, Organizational commitment, Intention to quit.	NA
(Megeirhi et al., 2020)	Perceived tolerance for workplace incivility	Cynicism	Income level	Job search behaviour	Conservation of Resources Theory (COR)
(Abubakar et al., 2017)	Favouritism/ Nepotism	Employee cynicism	Gender	Withdrawal behaviour	Job Demands-Resources Model (JDR Model)
(Srivastava & Adams, 2011)	Cynicism	Job enrichment, Leader-member exchange, Co-worker support	NA	Job satisfaction	NA
(Aljawarneh & Atan, 2018)	Tolerance to workplace incivility	Employee cynicism	NA	Knowledge hiding behaviour, Job search behaviour	Conservation of Resources Theory (COR), Psychological Ownership Theory
(Rho et al., 2021)	Negative affectivity, Organizational identification, Colleague cynicism, Trust in management, Perceived resource availability, Participative work environment	NA	NA	Administrative reform, Cynicism, Support for the change	NA
(Kim et al., 2009)	Top management competence, Top management trustworthiness	Employee cynicism	NA	Organizational commitment, Job performance	NA
(Dedahanov, 2022)	Abusive supervision	Employee cynicism	Positive reappraisal	Employee voice (Promotive voice)	NA
(Kuo et al., 2015)	Psychological contract violation, Abusive supervision	Gossip (Job-related and Non-job related)	NA	Employee cynicism	Social Information Theory, Social Cognitive Theory
(English & Chalon, 2011)	Employee cynicism, Perceived fairness of change management and personnel practices	NA	NA	Affective organizational commitment	NA
(Durrah, 2020)	Injustice perception	Employee's cynicism	NA	Work alienation	NA
(Bufquin, 2020)	Social judgments of supervisors, Social judgments of co-workers	Exhaustion, Employee's cynicism	NA	Turnover intentions	NA
(Abubakar & Arasli, 2016)	Employee cynicism	NA	Procedural justice	Intention to sabotage	NA
(Bommer et al., 2005)	Transformational leader behavior	NA	NA	Employee cynicism about organizational change	Social Learning Theory

Author & Year	Antecedents	Mediators	Moderators	Outcomes	Theory
(Cole et al., 2006)	Perceived supervisor support, Psychological hardiness	Emotion (positive emotion and negative emotion)	NA	Employee cynicism	Affective Events Theory
(Nicholson et al., 2014)	Civility	NA	NA	Workplace cynicism	Job Demands-Resources Model (JDR Model)
(Mantler et al., 2015)	Intention to leave, Job change	NA	NA	Cynicism	NA
(Nan & Selamat, 2022)	Organizational justice	Perceived organizational support	NA	Employee cynicism	Social Exchange Theory
(Serrano Archimi et al., 2018)	Perceived corporate social responsibility	Organizational trust	NA	Employee cynicism	NA
(Abubakar et al., 2018)	Tolerance to workplace incivility, Employee cynicism	NA	NA	Job search behaviour	NA

Analysis and Synthesis

The thrust of a systematic literature review is the analysis and synthesis of the filtered studies. This section deals with the publication trend analysis, focus country analysis, ADO analysis, and theoretical foundations of the selected literature. The antecedents, mediators, moderators, outcomes, and theoretical foundations of the reviewed articles are shown in Table 1.

Publication trend

The publication trend of articles on employee cynicism in both Scopus and WOS shows a significant increasing trend post-2017, with more articles between 2022 to 2024. Earlier years showed minimal and fluctuating research activity on employee cynicism, but after 2017 it took a turning point with consistent and growing interest in the topic. Both databases showed the peak years as 2023 and 2024, depicting that the topic of employee cynicism is gaining more academic attention and now its boom period is going on.

Focus country

The Scopus and WOS showed that developed nations like USA, UK, and Canada dominated the research landscape of employee cynicism and China, Pakistan, and Turkey were identified as the emerging research hubs. Though developed countries dominated the landscape, developing countries are also making notable contributions and their engagement in research is expected to increase through collaborative efforts. So, the diverse geographical spread of research on employee cynicism indicates that the research is becoming more globalized.

ADO Analysis

From the 20 articles reviewed various antecedents, drivers, and outcomes of employee cynicism were identified. It is shown in the figure. 2.

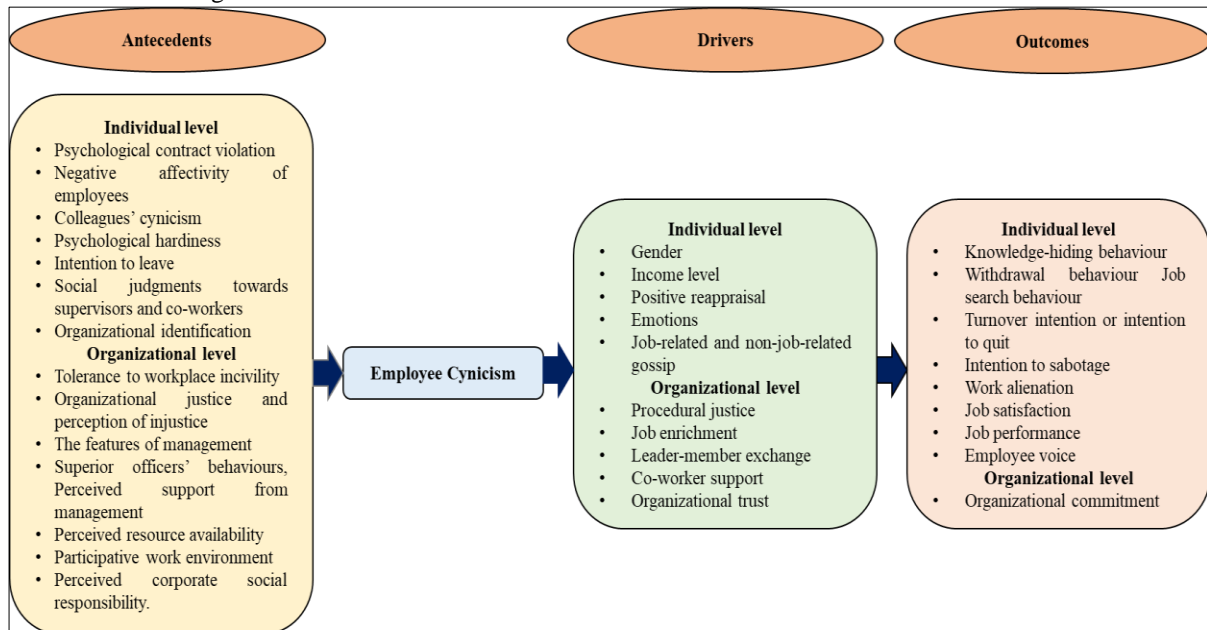


Figure. 2 ADO Framework

Antecedents

Out of the 20 articles taken for this systematic review, the majority identified various antecedents to employee cynicism. A few identified employee cynicism as an antecedent of job satisfaction (Chiaburu et al., 2013; Srivastava & Adams, 2011), job performance (Chiaburu et al., 2013), organizational commitment (Chiaburu et al., 2013; English & Chalon, 2011), intention to quit (Chiaburu et al., 2013), job search behaviour (Abubakar et al., 2018), and intention to sabotage (Abubakar & Arasli, 2016). Hence higher levels of cynicism among the employees will lead to higher intention to quit, intention to sabotage, and job search behaviour and lower job satisfaction, job performance, and organizational commitment.

The major antecedents of employee cynicism identified can be divided into two i.e., at the individual level and the organizational level. The individual-level antecedents include psychological contract violation, negative affectivity of employees, colleagues' cynicism, psychological hardiness, intention to leave, social judgments towards supervisors and co-workers, and organizational identification. The organizational level antecedents include tolerance to workplace incivility, organizational justice and perception of injustice, the features of management, like their competence and trustworthiness, superior officers' behaviours, such as abusive supervision and transformational leadership, perceived support from management, perceived resource availability, participative work environment, and perceived corporate social responsibility.

Psychological contract violation denotes an employee's perception that his/her organization failed to fulfill their work-related promises. Kuo et al., (2015) recognized that psychological contract violation as an antecedent of employee cynicism, which may lead to affective and emotional responses of employees and the development of a cynic attitude that their organization is not trustworthy or they lack integrity.

Psychological hardiness of an employee signifies their ability to face and cope with adverse or challenging situations. Cole et al., (2006) emphasise that the more an employee's psychological hardiness the more positive attitude and positive emotions the individual is feeling and which in turn ensures lower levels of cynicism among them.

Intention to leave reflects the individual's thoughts and feelings regarding quitting their current job. Mantler et al., (2015) identified that cynicism will be high for employees having lower levels of intention to leave who remained at their same job and those who experienced internal job changes despite lower levels of intention to leave.

Social judgements towards superiors and co-workers refers to the perception that an employee holds about the attitudes, behaviours, and actions of the superiors and co-workers. Bufquin (2020) affirms that social judgments toward supervisors and co-workers are significant predictors of employee cynicism. When employees judge

their co-workers and supervisors as competent, warm, and moral persons it will subside the cynic attitude of employees.

Tolerance to workplace incivility refers to an organizational climate that is unresponsive to uncivil behaviours in the workplace. Aljawarneh & Atan (2018) and Megeirhi et al., (2020) identified the tolerance to workplace incivility as a significant antecedent of employee cynicism. The workplace incivility and organizations' unresponsive to that will enhance the negative emotions of employees, leading to heightened cynicism.

Organizational justice perception means the perception of an employee regarding the fairness of treatment they received from their organization. Durrah (2020) and Nan & Selamat (2022) assert that organizational justice and perception of injustice will influence the employees' cynicism i.e., the perception of injustice will enhance the cynic attitude among employees and the perception of justice will curtail the same.

The features of management like their competence (Kim et al., 2009), their trustworthiness (Rho et al., 2021) and the superior officers' behaviours like abusive supervision (Dedahanov, 2022), transformational leadership behaviour (Bommer et al., 2005), and perceived support from them (Cole et al., 2006) were also found to be the predictors of employee cynicism. A management that is so trustworthy, and competent and the superior officers who exhibit transformational leadership and exert much support to their subordinates are said to lessen the cynic attitude of employees and they tend to generate some sort of trust-based relationship with employees.

Corporate Social Responsibility (CSR) indicates a business model where organizations integrate environmental and social concerns in their operations and interactions. Serrano Archimi et al., (2018) affirm that perceived corporate social responsibility is a significant antecedent of employee cynicism i.e., the CSR initiatives of an organization create a positive impression about the organization in the minds of employees and in turn enhance the general perception of a superior officer and reduce the cynic attitude of employees.

Rho et al., (2021) stated that the negative affectivity of employees, colleagues' cynicism, perceived resource availability, organizational identification, and a participative work environment are the antecedents of employee cynicism. Employees exhibiting higher negative affectivity are more prone to the experiences of negative aspects of work environment and they exhibit a distrustful and cynical attitude towards their organization. Increased belief that an employee's colleague has a cynical attitude towards the organization will also engage the employee to develop a cynical attitude. Adequate resource availability, a feeling of identification within the organization, and an organizational environment that is so participative in nature will lessen the feeling of cynicism among employees.

Drivers

Identifying the factors that drive employee cynicism to various desired as well as undesired outcomes is of greater importance. The major drivers of employee cynicism identified at the individual level are gender, income level, positive reappraisal, emotions, and job-related and non-job-related gossip. At the organizational level drivers like procedural justice, job enrichment, leader-member exchange, co-worker support, and organizational trust were identified.

The demographic factors like income level and gender were identified as significant moderators of the relationship between employee cynicism and its outcomes. When employees perceive uncivil behaviours, they tend to exhibit a cynic attitude, which in turn increases job search behaviour among employees. When the income level of an employee is high, the influence of organizational tolerance to workplace incivility on job search behaviour through employee cynicism will be reduced and vice versa (Megeirhi et al., 2020). Abubakar et al., (2017) identified that women employees are more likely to exert work withdrawal behaviour than men employees when cynicism is at higher levels.

Srivastava and Adams (2011) identified job enrichment, leader-member exchange, and co-worker support as significant drivers of employee cynicism. Job enrichment refers to a method for motivating employees by devising a job to have more challenging and interesting tasks, which often requires more skills from employees and more pay from the organization. Leader-member exchange describes the nature of relationship established between a leader and a subordinate (Gerstner & Day, 1997). Co-worker support implies the quality of relationship between the worker and his/her colleagues. Srivastava and Adams (2011) admit that an employee having higher levels of cynicism will have less job satisfaction because he/she will feel that the job is less enriched, the leader-member exchange quality is low, and they receive less support from co-workers.

Positive reappraisal is the strategy of reinterpreting negative events and occurrences positively. Dedahanov (2022) states that positive reappraisal in the workplace, moderates the influence of abusive supervision on employee cynicism i.e., employees who receive abusive supervision as well as who have positive reappraisal behaviour are less likely to have cynic attitude as they modify their thoughts about the unpleasant behaviour from their supervisors and vice versa.

Gossip refers to the informal and light conversation about other people's attitudes, behaviours, and actions. Kuo et al., (2015) opined that job-related as well as non-job related gossip influence employee cynicism i.e., the job related gossip causes cynicism and non-job related gossip reduces the cynicism of employees. They also state that the psychological contract violation and abusive supervision experienced by employees influence job-related and non-related gossip and the psychological contract violation influences the employees to exhibit a cynic attitude through job-related gossip.

The employees' perception of support from the organization, justice, and organizational trust were also found to have significant influence on employee cynicism. Abubakar and Arasli (2016) declared that the organizational justice deflate or inflate the influence of employee cynicism on the intention to sabotage. Nan and Selamat (2022) affirms that organizations can improve the employees' perception of organizational support and lessen the employee cynicism by improving organizational justice practices. Serrano Archimi et al., (2018) identified that the CSR initiatives by an organization influences the organizational trust, which in turn negatively influences the employee cynicism. Cole et al., (2006) reported that perceived support that an employee felt from their supervisor and their psychological hardiness lead to more positive emotions and lessen the negative emotions of employees and employees' cynicism increases with increase in negative emotions and lessen with increase in positive emotions.

Outcomes

The literature identified various outcomes of employee cynicism at individual and organizational levels. Knowledge-hiding behaviour, withdrawal behaviour, job search behaviour, turnover intention or intention to quit, intention to sabotage, work alienation, job satisfaction, job performance, and employee voice were identified at the individual level. At the organizational level organizational commitment was identified.

Knowledge hiding behaviour refers to an intentional negative organizational behaviour of withholding or concealing valuable information and it may have positive as well as negative intentions (Connelly et al., 2012). The cynical attitudes of employees heightened by the tolerance to workplace incivility lead employees to feel that the organization undervalues them and it makes them unwilling to share their knowledge, fearing that others will exploit the knowledge for their benefit (Aljawarneh & Atan, 2018).

Withdrawal behaviour is the tendency of an employee to reduce the time spent on their job responsibilities as a result of dissatisfaction (Hanisch & Hulin, 1990). It includes actions like arriving late and leaving early, absenteeism, taking leaves unnecessarily or it may be a fake one. Abubakar et al., (2017) states that employees become more cynic as they feel the presence of favouritism or nepotism which in turn enhances their work withdrawal behaviour.

Job search behaviour of an employee denotes the search for more alternative job opportunities and collecting information about them. Employee cynicism was found to have a positive influence on the job search behaviour of employees. When employees tolerate uncivil behaviours in the workplace they exhibit cynical attitudes. The cynical attitude is often said to be an early form of escape and this will lead to the job search behaviours from the employees before quitting the current one (Abubakar et al., 2018; Aljawarneh & Atan, 2018; Megeirhi et al., 2020).

Turnover intention or intention to quit refers to the intention of an employee to leave their current job and switch to another one. When an employee has a cynical attitude towards their organization they tend to have negative attitude towards their job role as well as the organization which lessen their satisfaction and commitment and enhance their intention to quit that particular organization (Bufquin, 2020; Chiaburu et al., 2013).

Intention to sabotage is a negative attitude that an employee hold towards an organization. According to Abubakar & Arasli (2016) intention to sabotage refers to "a negative dispositional attitude, negative destructive state of mind which is characterized by alienation, withdrawal, and termination". They confirm that employee cynicism will enhance the tendency to exhibit deviant behaviours like the sabotage intentions and justice climate in an organization may heighten or lessen the same.

Work alienation is an employee's feeling of disconnection from their job role, coworkers, and the organization. According to Kobasa et al., (1982) work alienation is "a representation of an unenthusiastic attitude toward the work that indicates a low level of engagement with the job role". Durrah (2020) proved that the cynicism of employees significantly influences their work alienation, as cynicism increases the work alienation increases. Moreover, they revealed that the injustice perception of employees often enhances their cynicism which in turn enhances work alienation.

Job satisfaction can be defined as a "pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences" (Chiaburu et al., 2013; Locke, 1976). An employee's cynical attitude will lead to reduced levels of job satisfaction. Because the negative feelings developed as a result of cynicism will

negatively influence the job experiences of employees and they feel that the job is less enriched, the quality of leader-member exchange is low, and coworker support is also lacking (Chiaburu et al., 2013; Srivastava & Adams, 2011).

Job performance assesses the contribution of an employee toward the achievement of organizational objectives. Having a cynical attitude towards an organization may motivate them to lower their contribution to the success of that organization, which results in a lower level of job performance (Chiaburu et al., 2013; Kim et al., 2009). The cynical employees often express their frustration and disappointment towards the organization by lowering their performance.

Employee promotive voice implies the voicing of innovative ideas to improve the functioning of the overall organization. The promotive voice aims at developing the organization and making it a better one. When the employees are suspicious about the intentions and motives of their top-level management as well as the total organization they will withdraw from providing suggestions for organizational improvement, hence employee cynicism negatively influences the promotive voice of employees (Dedahanov, 2022).

Organizational commitment refers to an employee's emotional attachment towards the organization, their intention to stay with the organization on account of the limited alternative opportunities or the cost of leaving, and the felt obligation to continue membership in the organization. Employees with higher levels of cynicism will have lower levels of commitment towards the organization. Cynic employees will have lower levels of trust and higher levels of negative affect on the organization hence they exhibit lower levels of commitment also (Chiaburu et al., 2013; English & Chalon, 2011; Kim et al., 2009).

Theoretical Foundations

This review identified various theoretical foundations for studying employee cynicism i.e., conservation of resources theory, job demands-resources model, psychological ownership theory, social constructivism, social information theory, social cognitive theory, social learning theory, affective events theory, and social exchange theory. Considering all these theories and models the conservation of resources theory and job demands-resources model were identified as the prominent theoretical foundations.

The conservation of resources theory implies that individuals aspire to protect their valued resources and when they are threatened with resource loss, they will become stressed (Hobfoll, 1989). The workplace incivility and tolerance of that will deplete employees' valued resources and they tend to exhibit cynical behaviours as well as job-seeking behaviours (Aljawarneh & Atan, 2018; Megeirhi et al., 2020). The job demands-resources model underlines the importance of job demands like emotional strains and workload and job resources like feedback and support in influencing the employees' attitudes and wellbeing (Demerouti et al., 2001). High job demands and limited job resources will enhance the stress, cynicism, and physical and mental health issues of employees (Abubakar et al., 2017; Bakker & Demerouti, 2007; Nicholson et al., 2014).

The theories like social information theory, social cognitive theory, and social learning theory analyse how workplace interactions like gossip influence employee attitudes and enhance cynical behaviours (Bommer et al., 2005; Kuo et al., 2015). The affective events theory stresses the role of emotional outbursts to workplace events in moulding the attitudes of employees (Cole et al., 2006). While the social exchange theory highlights the reciprocity, the connection between negative perceptions in the workplace to withdrawal behaviours like cynicism (Nan & Selamat, 2022). Together, these theoretical underpinnings provide a detailed understanding of the nature of employee cynicism.

Discussion and Directions for Future Research

This systematic literature review offers a detailed exploration of employee cynicism in the workplace, pointing out its antecedents, drivers, outcomes, theoretical foundations, publication trends, and geographical focus. The employee cynicism was identified as a significant antecedent of several workplace outcomes. It detrimentally influences employees' performance, satisfaction, and commitment while enhancing their sabotage, job-searching behaviours, and turnover intentions. The antecedents of employee cynicism were identified at individual and organizational levels. At the individual level the psychological hardiness, social judgments of supervisors and colleagues, psychological contract violation, negative affectivity, intention to leave, and organizational identification were identified to play the role antecedents. Then the organizational level antecedents include perceptions of justice and injustice, tolerance for workplace incivility, transformational leadership, abusive supervision, participative work environments, management competence and trustworthiness, and corporate social responsibility initiatives. Future researchers could probe more deeply how these antecedents connect with and affect employee cynicism. In addition, the role played by cultural dimensions could also be explored, as these aspects have a unique influence on the development of employee cynicism and its consequences.

The drivers of employee cynicism identified in this review include both individual and organizational levels factors. The individual level drivers include gender, income level, positive reappraisal, emotional responses, and job-related and non-job-related gossip. At the organizational level the drivers such as job enrichment, organizational trust, procedural justice, co-worker support, and leader-member exchange were identified. Both these individual and organizational level drivers were found to play a pivotal role in shaping the orbit of employee cynicism. The upcoming researchers could explore how these drivers mediate or moderate the linkage between identified antecedents and outcomes of employee cynicism while recognizing the strategies to lessen the adverse effects.

Employee cynicism was found to impact both individual and organizational level outcomes. The outcomes such as work alienation, knowledge-hiding behavior, sabotage, employee voice, job search behavior, withdrawal behavior, turnover intentions, job performance, and job satisfaction were founded at the individual level. At the organizational level organizational commitment was identified as a prominent outcome. However, the influence of employee cynicism on broader outcomes such as financial performance, productivity, customer related outcomes such as satisfaction, service quality, etc. needs more attention. Future researchers could delve more into these kinds of broader outcomes.

This review highlighted the prominent theoretical backgrounds of employee cynicism as the conservation of resources theory and job demands-resources model. Even though some other theoretical frameworks were identified these two were the most frequently applied frameworks. The future studies could shed light on more theoretical backgrounds associated with employee cynicism.

From a methodological perspective, the majority of the studies were found to be in cross-sectional nature, pointing to the need for longitudinal research on employee cynicism. Future researchers could explore more about cynicism by using qualitative approaches. The publication trend and focus country analysis reveal a notable hike in scholarly initiatives in cynicism literature dominated by developed nations.

Conclusion

This systematic literature review was started to identify the antecedents, drivers, outcomes, and theoretical foundations of employee cynicism. The review divulged a set of antecedents of employee cynicism at the individual and organizational levels, such as psychological contract violation, psychological hardiness, intention to leave, negative affectivity of employees, social judgments towards supervisors and co-workers, colleagues' cynicism, organizational identification, tolerance to workplace incivility, the features of management, like their competence and trustworthiness, organizational justice and perception of injustice, superior officers' behaviours, such as abusive supervision and transformational leadership, perceived resource availability, participative work environment, perceived support from management, and perceived corporate social responsibility. This implies that an organization should address these factors to lessen the possibility of enhancing employee cynicism. The drivers identified including gender, income level, emotions, positive reappraisal, job-related and non-job-related gossip, procedural justice, co-worker support, leader-member exchange, job enrichment, and organizational trust also imply that to reduce employee cynicism action should be taken to address these mentioned factors. The outcomes identified, including knowledge-hiding behaviour, work alienation, job search behaviour, turnover intention or intention to quit, withdrawal behaviour, intention to sabotage, job satisfaction, job performance, employee voice, and organizational commitment unveil the far-reaching repercussions of employee cynicism. Finally, the linkage between these identified antecedents, drivers, and outcomes was found to have theoretical foundations prominently conservation of resources theory and job-demands resources model.

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