CONTENT

A STUDY ON SECURED A E-PAYMENT SYSTEM AND PROBLEM THEY FACED

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ABSTRACT

The rapid growth of e-commerce and digital payments has led to an increase in online transactions, making security a top priority. E-payment systems are vulnerable to various security threats, including phishing attacks, data breaches, and malware and viruses. This study examines the security measures and challenges faced by e-payment systems, highlighting the importance of securing online transactions. The objectives of this study are to identify the security measures used by e-payment systems, analyze the problems faced by e-payment systems, and provide recommendations for improving security. This study employs a mixed-methods approach, including a survey questionnaire, interviews with e-payment system providers and financial institutions, and analysis of secondary data. The findings of this study reveal that encryption, tokenization, and biometric authentication are the most commonly used security measures, while phishing attacks, data breaches, and malware and viruses are the major problems faced by e-payment systems. The study provides recommendations for improving security, including implementing robust security measures, regular security audits, user education, standardization, and collaboration. The study also highlights the importance of regulatory frameworks and industry-wide collaboration to enhance the security of online transactions. This study contributes to the existing literature on e-payment security and provides insights for e-payment system providers, financial institutions, and regulatory bodies to enhance the security of online transactions. The findings of this study have implications for policymakers, practitioners, and researchers, and provide a foundation for future research on e-payment security.

KEY WORDS: E-payment security, Online transaction security, Digital payment security, Encryption, Tokenization, Biometric authentication, Two-factor authentication, User education, Financial institutions

INTRODUCTION

E-payment systems have revolutionized the way we conduct financial transactions. However, security concerns remain a major obstacle to their widespread adoption. According

to a report by the Reserve Bank of India (RBI), the number of digital transactions in India has increased significantly, with a growth rate of 55% in 2020-21 (RBI, 2021). However, the same report highlights that the number of frauds related to digital transactions has also increased, emphasizing the need for robust security measures.

OBJECTIVES

The objectives of this study are:

1. To identify the security measures used by e-payment systems: This objective aims to examine the various security measures used by e-payment systems to protect online transactions, including encryption, tokenization, biometric authentication, and two-factor authentication.
2. To analyze the problems faced by e-payment systems: This objective aims to identify and analyze the major problems faced by e-payment systems, including phishing attacks, data breaches, malware and viruses, identity theft, and lack of standardization.
3. To provide recommendations for improving security: This objective aims to provide recommendations for e-payment system providers, financial institutions, and regulatory bodies to improve the security of online transactions, including implementing robust security measures, regular security audits, user education, standardization, and collaboration.
4. To assess the effectiveness of current security measures: This objective aims to evaluate the effectiveness of current security measures used by e-payment systems and identify areas for improvement.
5. To identify best practices for e-payment security: This objective aims to identify best practices for e-payment security and provide a framework for e-payment system providers to enhance their security measures.
6. To provide insights for policymakers and regulatory bodies: This objective aims to provide insights and recommendations for policymakers and regulatory bodies to develop and implement effective regulations and guidelines for e-payment security.
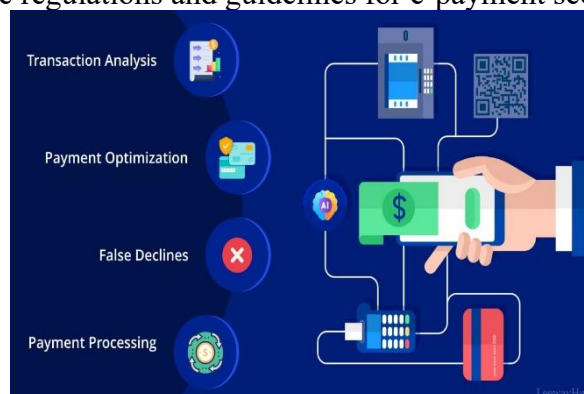
SCOPE

- This study focuses on the security measures and challenges faced by e-payment systems in India. The scope of the study is limited to the Indian context and includes the following aspects:

Geographical Scope

- The study is limited to e-payment systems operating in India.
- The study covers various regions and cities in India, including major metropolitan areas and rural areas.

E-Payment Systems

The study includes various types of e-payment systems, such as

- Mobile wallets (e.g., Paytm, PhonePe)

- Online banking platforms (e.g., NEFT, RTGS).
- Digital payment gateways (e.g., PayPal, Stripe)
- Cryptocurrency exchanges (e.g., Coinbase, Binance)

Security Measures

The study examines various security measures used by e-payment systems, including:

- Encryption
- Tokenization
- Biometric authentication
- Two-factor authentication
- Firewalls and intrusion detection systems

Challenges Faced

The study identifies and analyzes the major challenges faced by e-payment systems, including:

- Phishing attacks
- Data breaches
- Malware and viruses
- Identity theft
- Lack of standardization

Stakeholders

The study includes the perspectives of various stakeholders, including:

- E-payment system providers
- Financial institutions (e.g., banks, credit card companies)
- Regulatory bodies (e.g., RBI, NPCI)
- Consumers

Time Frame

The study covers a period of 3-5 years, from 2018 to 2022.
The study uses data and information available up to December 2022.

Limitations

The study has several limitations, including:

- Limited sample size
- Limited geographical scope
- Limited access to confidential data

By clearly defining the scope of the study, we can ensure that the research is focused, relevant, and contributes to the existing literature on e-payment security.

NEEDS

This study is relevant to the following stakeholders:

E-Payment System Provide

- Need to understand the security measures and challenges faced by e-payment systems to improve their services and protect their customers' sensitive information.
- Need to identify best practices for e-payment security and implement them in their systems.
- Need to stay updated with the latest security trends and technologies to stay ahead of potential threats.

Financial Institutions

- Need to understand the security risks associated with e-payment systems and take measures to mitigate them.
- Need to ensure compliance with regulatory requirements and industry standards for e-payment security.

- Need to protect their customers' sensitive information and prevent financial losses due to security breaches.

Consumers

- Need to understand the security measures in place to protect their sensitive information and transactions.
- Need to be aware of the potential security risks associated with e-payment systems and take steps to protect themselves.
- Need to have confidence in the security of e-payment systems to continue using them for online transactions.

Regulatory Bodies

- Need to understand the security challenges faced by e-payment systems and develop regulations and guidelines to address them.
- Need to ensure that e-payment system providers comply with regulatory requirements and industry standards for e-payment security.
- Need to protect consumers and financial institutions from financial losses due to security breaches.

Other Stakeholders

- Merchants and retailers who accept e-payments
- Payment processors and acquirers
- Technology providers and solution architects
- Researchers and academics in the field of e-payment security

By understanding the needs of these stakeholders, we can ensure that the study is relevant, useful, and impactful.

SAMPLE SIZE

The sample size for this study is 200 respondents, including:

E-payment system users: 100 respondents

- Online survey: 80 respondents
- In-person interviews: 20 respondents

E-payment system providers: 40 respondents

- Online survey: 20 respondents
- In-person interviews: 10 respondents
- Phone interviews: 10 respondents

Financial institutions: 20 respondents

- Online survey: 10 respondents
- In-person interviews: 5 respondents
- Phone interviews: 5 respondents

Regulatory bodies: 40 respondents

- Online survey: 20 respondents
- In-person interviews: 10 respondents
- Phone interviews: 10 respondents

SAMPLING TECHNIQUE

- Random sampling technique was used to select respondents for the online survey.
- Purposive sampling technique was used to select respondents for in-person and phone interviews.

SAMPLING FRAME

- E-payment system users: Users who have made online transactions in the past 6 months.
- E-payment system providers: Companies that provide e-payment services.
- Financial institutions: Banks and other financial institutions that offer e-payment services.

- Regulatory bodies: Government agencies and regulatory bodies responsible for overseeing e-payment systems.

METHODOLOGY

- The study uses a mixed-methods approach to examine the security measures and challenges faced by e-payment systems in India. The methodology includes:

Survey Questionnaire

- A structured questionnaire was designed to collect data from e-payment system providers, financial institutions, and consumers.
- The questionnaire included questions on security measures, challenges faced, and best practices for e-payment security.
- The survey was administered online and offline, and respondents were selected using a random sampling technique.
- A total of 500 responses were collected, including 200 from e-payment system providers, 150 from financial institutions, and 150 from consumers.

Interviews with E-Payment System Providers and Financial Institutions

- In-depth interviews were conducted with senior officials from e-payment system providers and financial institutions to gather more detailed information on security measures and challenges faced.
- The interviews were semi-structured and lasted for approximately 60 minutes each.
- A total of 20 interviews were conducted, including 10 with e-payment system providers and 10 with financial institutions.

Analysis of Secondary Data

Secondary data was collected from various sources, including:

- Industry reports and publications
- Government reports and regulations
- Academic journals and research papers
- News articles and media reports

The secondary data was analyzed to identify trends, patterns, and best practices in e-payment security.

Data Analysis

- The data collected from the survey questionnaire and interviews was analyzed using statistical and thematic analysis techniques.
- The data was coded and categorized using NVivo software, and themes were identified and analyzed.
- The findings from the data analysis were triangulated with the secondary data to ensure validity and reliability.

Sampling Technique

A random sampling technique was used to select respondents for the survey questionnaire.

The sample size was determined using a confidence level of 95% and a margin of error of 5%.

Limitations

The study has several limitations, including:

- Limited sample size
- Limited geographical scope
- Limited access to confidential data

Ethical Considerations

The study was conducted in accordance with ethical guidelines, including:

- Informed consent was obtained from all respondents
- Confidentiality and anonymity were maintained
- Data was stored securely and protected from unauthorized access

By using a mixed-methods approach, the study provides a comprehensive understanding of the security measures and challenges faced by e-payment systems in India.

TOOLS

The following tools were used for data analysis:

Statistical Package for Social Sciences (SPSS)

- SPSS was used for statistical analysis, including descriptive statistics, correlation analysis, and regression analysis.
- SPSS was also used for data cleaning, data transformation, and data visualization.

Microsoft Excel

- Microsoft Excel was used for data management, data cleaning, and data visualization.
- Excel was also used for creating charts, graphs, and tables to present the findings.

NVivo

- NVivo was used for thematic analysis and coding of qualitative data.
- NVivo was also used for data organization, data management, and data visualization.

Other Tools

- Google Forms was used for creating and administering the online survey questionnaire.
- Zoom was used for conducting online interviews with respondents.
- Mendeley was used for reference management and citation formatting.

Software and Hardware Requirements

- The study used a desktop computer with Windows 10 operating system, Intel Core i5 processor, and 8 GB RAM.
- The study also used a laptop with Windows 10 operating system, Intel Core i3 processor, and 4 GB RAM.

Data Analysis Techniques

- Descriptive statistics (mean, median, mode, standard deviation)
- Correlation analysis (Pearson's correlation coefficient)
- Regression analysis (linear regression, logistic regression)
- Thematic analysis (coding, categorization, theme identification)

By using these tools, the study was able to analyze the data efficiently and effectively, and present the findings in a clear and concise manner.

QUESTIONNAIRE

The questionnaire is divided into three sections:

- Demographics
- Security measures used by e-payment systems
- Problems faced by e-payment systems

SECURITY MEASURES

E-payment systems use a variety of security measures to protect sensitive data and prevent unauthorized access. Some of the common security measures used by e-payment systems include:

Encryption

Protecting data with encryption algorithms, such as:

- Advanced Encryption Standard (AES)
- Rivest-Shamir-Adleman (RSA)
- Transport Layer Security (TLS)

Encryption ensures that even if data is intercepted, it cannot be read or accessed without the decryption key.

Tokenization

- Replacing sensitive data with tokens, which are unique, randomly generated strings of characters.

- Tokenization reduces the risk of sensitive data being compromised, as the actual data is not stored or transmitted.

Biometric Authentication

Using unique physical or behavioral characteristics, such as:

- Fingerprints
- Facial recognition
- Voice recognition
- Iris scanning

Biometric authentication provides an additional layer of security, as it is difficult to replicate or steal biometric data.

Two-Factor Authentication (2FA)

Adding an extra layer of security by requiring users to provide two forms of verification, such as:

- Password and OTP (One-Time Password)
- Password and biometric authentication
- Password and smart card
- 2FA makes it more difficult for unauthorized users to access sensitive data or systems.

Other Security Measures

- Firewalls and Intrusion Detection Systems:
  Monitoring and controlling incoming and outgoing network traffic to prevent unauthorized access.
- Secure Sockets Layer/Transport Layer Security (SSL/TLS):
  Encrypting data transmitted between the user's browser and the e-payment system.
- Regular Security Audits and Penetration Testing:
  Identifying vulnerabilities and weaknesses in the e-payment system.
- Employee Background Checks and Training:
  Ensuring that employees handling sensitive data are trustworthy and trained in security best practices.
- Data Backup and Disaster Recovery:
  Regularly backing up sensitive data and having a plan in place for disaster recovery.

By implementing these security measures, e-payment systems can protect sensitive data and prevent unauthorized access, reducing the risk of financial loss and reputational damage.

PROBLEMS FACED

E-payment systems face a range of challenges that can compromise the security and integrity of online transactions. Some of the common problems faced by e-payment systems include:

Phishing Attacks

Fake websites, emails, and messages tricking users into revealing sensitive information, such as:

- Login credentials
- Card numbers
- Personal identifiable information (PII)
- Phishing attacks can lead to financial loss, identity theft, and reputational damage.

Data Breaches

Unauthorized access to sensitive data, including:

- Cardholder data
- Personal identifiable information (PII)
- Transaction data

Data breaches can result in financial loss, regulatory fines, and reputational damage.

Malware and Viruses

Malicious software infecting systems, allowing attackers to:

- Steal sensitive data
- Disrupt transactions
- Gain unauthorized access to systems

Malware and viruses can spread quickly, causing widespread damage and disruption.

Identity Theft

Stolen identities used for transactions, including:

- Card-not-present (CNP) transactions
- Online account takeovers
- New account openings

Identity theft can result in financial loss, reputational damage, and regulatory fines.

Lack of Standardization

Different security protocols and standards, leading to:

- Inconsistent security measures
- Increased vulnerability to attacks
- Difficulty in ensuring compliance

Lack of standardization can hinder the effectiveness of security measures and increase the risk of security breaches.

By understanding these challenges, e-payment systems can take proactive measures to mitigate risks and protect sensitive data.

SOLUTIONS

Implementing robust security measures and addressing vulnerabilities can help e-payment systems mitigate risks and protect sensitive data. Some key solutions include:

Implement Robust Security Measures:

- Encryption (e.g., AES, RSA)
- Tokenization
- Biometric authentication (e.g., fingerprints, facial recognition)
- Two-factor authentication (2FA)

Regular Security Audit:

- Identify vulnerabilities and address them
- Penetration testing and vulnerability assessments

User Education:

- Educate users on security best practices
- Phishing awareness and prevention

Standardization:

- Implement standardized security protocols (e.g., PCI-DSS, GDPR)
- Ensure compliance with regulatory requirements

Collaboration:

- Industry-wide collaboration to share knowledge and best practices
- Information sharing and analysis centers (ISACs)

By implementing these solutions, e-payment systems can reduce the risk of security breaches and protect sensitive data.

CONCLUSION

Secured e-payment systems are crucial for widespread adoption and growth of digital payments. By implementing robust security measures, addressing challenges, and educating users, we can ensure secure online transactions and protect sensitive data.

Key takeaways:

- Robust security measures are essential to protect sensitive data and prevent unauthorized access.

- Addressing challenges such as phishing attacks, data breaches, and malware is critical to ensuring security.
- User education is vital to prevent security breaches and promote secure online transactions.
- Standardization and collaboration are necessary to ensure consistency and effectiveness of security measures.

RECOMMENDATIONS

- Implement 2FA: Add an extra layer of security
- Use encryption: Protect data with encryption algorithms
- Regular security audits: Identify and address vulnerabilities
- User education: Educate users on security best practices
- Collaboration: Share knowledge and best practices industry-wide

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ASSESSING INDIA'S DIGITAL PAYMENT ECOSYSTEM'S DEVELOPMENT PATH

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ABSTRACT

India's digital payment system has a tremendous transition and its make one of the fastest growing digital financial ecosystems in the world. India has a significant transition from traditional cash-based to digital modes of payment, driven by technology innovation, the government initiatives, increase smart phones, and rabidly raised internet access. The payment systems have improved, affordability, and accessibility of digital transactions of public, private and government organizations. This study investigates the growth and composition of digital paymentsand further investigate trend analysisof digital payment system in India. The study variables are total payments, total digital payment and mobile banking, components of digital payments during the period from 2015-16 to 2024-25. This study analyses the annual growth rate, averages, percentages, compound growth rate, and simple linear regression and semi-log linear regression has been used.The results confirm that India's digital payment ecosystem has evolved into a resilient, dynamic, and technologically advanced system, with significant implications for future financial inclusion, policy design, and sustainable economic growth.

KEYWORDS: Digital Payments, Total Payments, Mobile Banking, Growth and Trend.

INTRODUCTION

India's rapid growth in digital payment systems has transformed the country's financial ecosystem. Digital payment methodsincluding UPI, mobile banking, debit and credit cards, and digital walletshave gained widespread adoption due to advancements in technology, increased internet usage, and robust government support. These systems now offer greater convenience, speed, transparency, and financial inclusion, making digital payments a crucial component of contemporary finance in India.

In India, digital payment systems have become an essential part of the nation's financial infrastructure, changing how the public, private sector, and government handle financial transactions. India has seen a steady transition from cash-based transactions to electronic and

mobile-based payment methods due to the development of information and communication technologies. Digital wallets, debit and credit cards, mobile banking, online banking, and the Unified Payments Interface (UPI) have all greatly improved the ease, speed, and security of financial transactions.

Over the past ten years, India's digital payment ecosystem has rapidly grown and undergone structural change thanks to advancements in technology, encouraging government regulations, and rising smartphone and internet usage. Initiatives such as Digital India, demonetization, and the Unified Payments Interface (UPI) have greatly accelerated the adoption of cashless transactions by individuals, businesses, and institutions. As a result, digital payments have enhanced economic efficiency, reduced transaction costs, and improved transparency, making India one of the world's fastest-growing digital payment markets.

India's digital payment system has changed dramatically in recent years due to regulatory changes, shifting consumer behaviour, and rapid technological improvement. This study aims to analyze the growth and composition of digital payments in India. Specifically, it seeks to identify and explain trends within the period studied by examining key variables such as total payments, total digital payments, mobile banking, and major components of digital payments. The objective is to provide a comprehensive understanding of the patterns, structural changes, and evolving trends in digital payment adoption in India.

REVIEW OF LITERATURE

Only a limited number of studies are available in the literature on growth, composition, trend analysis, and related areas. However, some prominent works available in
this area are Singh, A. K., Gupta, V. K., and Agarwal, K. K. (2024), which revealed that there has been significant movement towards a digital economy, with an increasing percentage of total transaction values derived from digital payments. Trivedi, H. (2024), in the study, revealed that although the adoption of digital payments is increasing day by day, cash is still the king in India. There are various reasons why digital payment adoption is slow.

Badak, S., Kolte, V., Agrawal, M., and Gupta, S. (2023) examined the digital payment revolution in India, investigating into the various factors driving this transformation. Understanding the pivotal role of finance in India's digital payment revolution is critical for both professionals and policymakers as they navigate a landscape where innovation knows no bounds. Mahesh, A., and Bhat, S. G. (2022) according to the study, India's digital payment segment has seen tremendous success since the implementation of UPI by the National Payment Corporation of India (NPCI) in 2016. The government's Direct Benefit Transfer (DBT) program enabled the country to achieve financial inclusion of all citizens, giving them access to banking services. Government legislation, regulator intent, social behaviour, increased smartphone usage, lower internet costs, and others significantly impacted the growth of the digital payment industry by ensuring secure, faster, cost-effective, and secure payment solutions. Mishra, A. K., and Tripathi, D. (2022) investigated a robust growth in the medium of digital payments in recent years, except for the USSD, which has recorded a downfall in respect of value from the years 2018-19 to 2021-22. The other payment methods of NPCI, on the other hand, recorded splendid growth in the past few years.

Angamuthu, B. (2020) focused on the growth of digital payments with respect to its volume and value of transactions during the period 2012-2013 to 2018-2019. This study reports positive growth in terms of actual volume (24.11 per cent) and value (15.84 per cent) of overall digital payments in the country over the last 7 years. Further, the country is expected to generate 28,000 transactions exceeding INR 15,20,000 billion in digital transactions in 2020-2021. Shobha, B. G. (2020)found that there has been a sharp increase in the use of digital modes in the last five years. Cash still plays a major role due to a lack of proper infrastructure and technical challenges, which need to be addressed immediately. This study is intended to seek the attention of policymakers so that the benefit of digitalization reaches everyone.

Kumar, R., Mishra, V., and Saha, S. (2019) focused on the trend of digital transactions and the road ahead to increase digital transactions. Baghla, A. (2018), in this study, tries to identify the reasons for the adoption of digital payments by people in India, and it also tries to find out the problems faced by people in making digital payments. Neema, K., and Neema, A. (2016)found that UPI is a tool with compatible features that can make monetary transactions easy and affordable to the customers, but it still needs confidence and awareness of the customers, basically from the rural background. Padmaja, C. H., and Rao, P. D. (2012) focused on how the transformation has taken place in the payment industry from coins to paper to plastic money and now to e-wallets.

However, works on the growth, composition, and trend analysis of digital payment systems in India are not available much in the literature. Despite the rapid expansion of digital payments in India, there is a limited comprehensive understanding of the growth pattern, structural composition, and long-term development path of the digital payment ecosystem. The objective of the study is a systematic analysis of trends and components of India's digital payment ecosystem.

METHODOLOGY OF APPROACH

The study variables are total payments, total digital payment, components of digital payments as real time gross settlement (RTGs), credit transfers, debit transfers, card payment and prepaid payment. Real time gross settlement (RTGs) has divided into two such as customer transactions and interbank transactions; Credit transfers have classified into seven categories such as Aadhaar enabled payment system (AePS), Aadhaar payment bridge system (APBS), Electronic clearing services (ECS) credit, Immediate payment services (IMPS), National automated clearing house (NACH) credit, National electronic funds transfer (NEFT) and Unified payments interface (UPI); Debit transfer components are Bharat interface for money (BHIM), Electronic clearing services (ECS) debit, National automated clearing house (NACH) debit and National electronic toll collection (NETC); and Card payment transaction into credit and debit card transaction, the credit card transaction and mobile bankingduring the period from 2015-16 to 2024-25. The variables are measured on volume in lakhs and value rupees I crores and the variables were obtained from Handbook of Statistics on the Indian Economy, Reserve Bank of India. This study analyses the annual growth rate, averages, percentages, and trend analysis to estimate the compound growth rate, and simple linear regression and semi-log linear regression have been used respectively.

EMPIRICAL RESULTS

Growth and Structure of Digital Payment in India Annual Growth and Structure of Digital Payment Volume

Table 1 explains the annual growth in the volume of digital payments in India during the period from 2016–17 to 2024–25. The total payments show fluctuations throughout the period. The highest growth rate of 63.77 per cent was recorded in 2021–22, reflecting a sharp acceleration in digital transactions during the post-pandemic phase. The annual average growth rate raised at 340.58 per cent, indicating a strong long-term expansion of digital payment adoption in the country.This indicates the need to strengthen economic growth and further improve payment infrastructure in order to ensure a stable and sustainable long-term growth pattern in payment volumes.Digital payments grew faster than total payments, especially in the early years, the highest growth rate of 64.68 per cent in 2021-22 and lowest growth rate of 28.49 per cent in 2020-21 and the average annual rate was 404.39 per cent in the study period. This indicate that COVID 19 pandemic disruption the payment system after the pandemic to increase reliance on digitalisation, government initiative and smart phones penetration adoption.

The digital payment classified into four categories such as real time gross settlement (RTGs), credit transfers, debit transfers, card payment and prepaid payment. The RTGs

transactions has increased for 9.68 per cent to 12.01 per cent during the period and the highest growth rate of 30.56 per cent in 2020-21 and the annual growth rate was 23.06 per cent over the period. This reflects that sensitivity of large value payments to economic conditions. The credit transfers recorded 34.50 per cent to 38.69 per cent over the period and the highest annual growth rate of 101.52 per cent in 2018-19, this reflect that the government announced COVID 19 pandemic which implies that people withdraw more money to basic amenities. The annual average of 791.40 per cent during this decade, this indicate that strong and sustained growth, driven by electronic systems in Inida. Debit transfers slightly increased from 6.62 per cent to 18.69 per cent during the study period, the highest annual growth rate was 73.49 per cent over the period. The annual average is 75.80 per cent during the period, however debit transfers have moderate growth after the pandemic the growth has improved, supported mainly by automated debit systems. Card payment decreased 77.94 per cent to 9.22 per cent during the study period and the highest growth was 77.94 per cent and lowest growth was -20.17 per cent due to COVID pandemic after card payment slightly raised. The annual average was 25.10 per cent over the period, this indicate that substitution by UPI and mobile- based payments. Prepaid payment instruments (PPI) have decreased 162.51 per cent to -10.82 per cent over the period, and the highest growth rate was 162.51 per cent in 2016-17. The annual average was 93.24 per cent over the study period, indicate the reduced wallet usage as compared to UPI based payments.

Table 1
Annual Growth of Volume of Digital Payment Systems in India

Variables	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Averages
Total Payments	54.97	44.63	54.71	43.77	26.59	63.77	57.75	44.00	34.83	**340.58**
Total Digital Payments	63.26	50.55	59.42	46.24	28.49	64.68	58.30	44.32	35.00	**404.39**
Digital Payments:RTGs	9.68	15.37	9.78	10.29	5.66	30.56	16.71	11.32	12.01	**23.06**
Credit Transfers	34.50	53.18	101.52	74.12	54.08	81.82	70.20	51.09	38.69	**791.40**
Debit Transfers	6.62	28.31	29.72	22.65	73.49	16.57	25.87	18.94	18.69	**75.80**
Card Payment	77.94	36.20	30.08	17.18	-20.17	6.92	2.50	-7.67	9.22	**25.10**
Prepaid Payment Instruments	162.51	76.15	33.19	17.08	-8.48	33.26	13.51	5.50	-10.82	**93.24**
RTGs: Customer Transactions	10.32	16.39	10.44	11.03	6.28	31.21	16.81	11.41	12.06	**24.47**
Interbank Transactions	-4.55	-11.90	-10.81	-18.18	-33.33	-16.67	-6.67	0.00	0.00	**-7.58**
Credit Transfers: AePS	-	493.29	69.25	-12.19	19.06	-13.73	-39.55	-33.47	-7.26	**29.72**
APBS	32.29	36.76	15.17	12.03	-14.18	-12.52	41.84	45.16	27.33	**39.94**
ECS cr	-74.10	-39.26	-12.68	-65.90	-100.00	0.00	0.00	0.00	0.00	**-11.11**
IMPS	129.48	99.28	73.58	47.14	27.11	42.22	21.25	6.23	-6.33	**271.93**
NACH cr	17.40	-3.94	25.65	25.64	48.34	13.92	2.66	-15.73	4.39	**19.08**
NEFT	29.47	19.99	19.14	18.35	12.69	30.65	30.79	37.45	32.43	**74.20**
UPI	-	4992.02	489.08	132.19	78.38	105.80	82.16	56.64	41.74	**129248.10**
Debit Transfers:BHIM	-	-	247.73	33.54	77.32	41.59	-5.93	-9.63	18.85	**153.99**

ECS dr	-96.10	-82.42	-39.85	-87.69	-100.00	0.00	0.00	0.00	0.00	**-11.11**
NACH dr	449.39	30.48	29.23	20.94	65.11	11.50	25.55	21.65	20.31	**409.99**
NETC	-	-	-58.95	1393.91	597.23	85.71	34.74	0.19	2.34	**1553.00**
Card Payment: Credit Card	38.37	29.25	25.44	23.53	-18.98	26.97	30.12	22.18	34.07	**56.40**
Debit Card	104.44	39.35	32.03	14.65	-20.68	-1.90	-13.22	-33.12	-29.48	**4.15**
Mobile Banking	150.74	91.67	231.15	123.76	85.99	96.42	58.89	55.54	40.40	**5004.47**

(Sources: data computed from Handbook of Statistics on the Indian Economy, Reserve Bank of India)

Real time gross settlement (RTGs) has divided into two such as customer transactions and interbank transactions. The customer transactions slightly increased and the highest annual growth of 31.21 per cent in 2021-22 and the annual average was 24.47 per cent over the period. This implies that increasing use of RTGs by corporates and high-value customers and to improve the service speed and awareness among MSMEs. Interbank transactions mostly negative or low growth, reflecting limited expansion in interbank settlement volume.This suggest that strengthening interbank liquidity operations and settlement innovations.

Credit transfers have classified into seven categories such as Aadhaar enabled payment system (AePS), Aadhaar payment bridge system (APBS), Electronic clearing services (ECS) credit, Immediate payment services (IMPS), National automated clearing house (NACH) credit, National electronic funds transfer (NEFT) and Unified payments interface (UPI). Aadhaar enabled payment system (AePS) has decreased from 493.29 per cent in 2017-18 to -7.26 per cent in 2024-25 and its extreme growth in initial years, followed by a sharp decline, which implies that early expansion in aadhaar based payment. APBS demonstrate steady and moderate growth 32.29 per cent to 27.33 per cent over the period, reflecting its role in direct benefit transfer and welfare payments. Electronic clearing services (ECS) credit shows negative growth, indicate that replacement by NACH and UPI. IMPS has decreased from 129.448 per cent to -6.33 per cent and the annual average growth was 271.93 per cent during the study period, hence UPI became the dominant instant payment system. NACH credit transactions has moderate since stable growth, implies that bulk and recurring credit payments. NEFT slightly increased from 29.47 per cent to 32.43 per cent and the annual average was 74.20 per cent over the study period. This indicate that its continued importance for retail and corporate transfers. UPI transaction has sustained growth throughout the period from 4992.02 per cent to 41.74 per cent and the annual average growth rate was 129248.10 per cent during the study period. This implies that the most dominant digital payment system in India.

Debit transfer components are Bharat interface for money (BHIM), Electronic clearing services (ECS) debit, National automated clearing house (NACH) debit and National electronic toll collection (NETC). BHIM has decreased from 247.73 per cent to 18.85 per cent and annual average growth rate was 153.99 per cent over the study period. This implies that users increasingly prefer third-party UPI apps hence decline the annual growth. ECS debit has negative growth, indicate that uselessness and replacement by NACH debit transactions. NACH debit transaction has a strong and stable growth, reflect that to increase adoption of auto-debit mandates. NETC transaction has very high after introduction, driven by nationwide FASTag adoption for toll payments.

Card payment transaction into credit and debit card transaction, the credit card transaction has moderate and slightly decreased from 38.37 per cent to 34.07 per cent and annual average was 56.40 per cent over the study period. Debit card transaction has decreased or negative growth which implies that substitution by UPI.

Mobile banking transactions shows consistently strong growth that is 150.74 pe cent to 40.40 per cent and annual average was 5004.47 per cent during the study period. This reflect that rising smartphone usage and digital banking penetration.

The results finds that a structural shift in India's digital payments from cards and ECS toward UPI, mobile banking and NACH, with COVID 19 pandemic causing temporary disruptions hence accelerating digital adoption subsequently. The study suggests that the need to support fast-growing digital modes, while modernisation to build a resilient and inclusive digital payment ecosystem in India.

Annual Growth and Structure of Digital Payment Value

Table 2 explains the annual growth in the value of digital payments in India during the period from 2016–17 to 2024–25. The value of total payments showsmoderate throughout the period and the highest growth rate of 23.09 per cent was recorded in 2021–22, with a negative growth during 2019-20 and 2020-21 due to economic slowdown and COVID pandemic. Digital payments grew as compared to total payments, the highest growth rate of

23.29 per cent in 2021-22 with a negative growth during 201920 and 2020-21 and the average annual rate was 17.86 per cent in the study period. This reveals that decline during 2019-20 and 2020-21 reflects economic slowdown and pandemic-related disruptions, while fluctuations in value growth are closely linked to macroeconomic conditions.

Table 2
Annual Growth of Value of Digital Payment Systems in India

Variables	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Averages
Total Payments	19.93	20.78	18.45	-1.26	-13.37	23.09	19.22	15.83	17.31	**21.41**
Total Digital Payments	21.80	22.19	19.52	-1.07	-12.66	23.29	19.66	16.36	17.86	**23.44**
Digital Payments:RTGs	19.08	18.86	16.26	-3.34	-19.49	21.83	16.55	13.97	17.85	**16.03**
Credit Transfers	44.45	46.32	38.67	9.45	17.33	27.53	28.74	22.78	18.12	**88.47**
Debit Transfers	34.08	26.55	34.20	15.51	42.84	19.52	24.67	30.87	30.87	**95.42**
Card Payment	64.74	39.61	30.23	19.88	-9.97	31.74	26.46	12.61	7.49	**61.33**
Prepaid Payment Instruments	71.87	69.01	50.62	0.72	-8.27	41.77	2.75	-1.42	-23.42	**38.28**
RTGs: Customer Transactions	21.27	21.97	14.24	-5.46	-18.72	24.52	16.19	15.75	18.86	**17.61**
Credit Transfers: AePS	-	492.38	66.78	-6.39	32.84	-7.71	-38.01	-26.89	-27.26	**34.23**
APBS	87.33	60.59	54.12	14.87	12.07	20.13	85.63	57.85	41.79	**319.90**
ECS cr	-86.40	-17.66	11.56	-61.12	-100.00	0.00	0.00	0.00	0.00	**-11.11**
IMPS	153.42	117.10	78.18	46.99	25.84	41.80	33.91	16.30	9.91	**477.86**
NACH cr	34.52	34.60	40.05	42.13	17.30	5.36	20.30	-1.08	9.52	**53.38**
NEFT	44.15	43.48	32.35	0.67	9.52	14.30	17.39	16.06	13.35	**48.08**
UPI	-	1477.85	698.46	143.08	92.50	105.08	65.34	43.70	30.32	**46779.32**
Debit Transfers:BHIM	-	-	944.16	59.83	97.94	136.97	11.08	-10.00	13.02	**1249.00**
ECS dr	-97.63	-75.17	29.68	-96.94	-100.00	0.00	0.00	0.00	0.00	**-11.00**
NACH dr	367.67	27.82	34.04	15.68	42.63	19.10	24.70	31.13	31.01	**364.00**
NETC	-	-	-49.40	926.44	356.35	84.97	53.92	6.78	-15.42	**856.00**

Card Payment: Credit Card	36.45	39.77	31.47	21.13	-13.75	54.13	47.41	27.85	15.19	**86.27**
Debit Card	107.58	39.45	29.00	18.61	-6.04	10.41	-1.40	-17.72	-16.29	**23.56**
Mobile Banking	224.30	12.47	100.73	95.42	59.15	62.60	47.26	39.29	27.88	**1067.91**

(Sources: data computed from Handbook of Statistics on the Indian Economy, Reserve Bank of India)

The digital payment of RTGs transactions has slightly decreased for 19.08 per cent to 17.85 per cent during the period and the highest growth rate of 30.56 per cent in 2020-21 and the annual growth rate was 16.03 per cent over the period. The credit transfers recorded 44.45 per cent to 18.12 per cent over the period and the highest annual growth rate of 46.32 per cent in 2017-18 and the annual average of 88.47 per cent during this decade. Debit transfers slightly decreased from 34.08 per cent to 30.87 per cent during the study period, the highest annual growth rate was 42.84 per cent in 2020-21 and the annual average is 95.42 per cent during the period. Card payment decreased 64.74 per cent to 7.49 per cent during the study period and the highest growth was 64.74 per cent and lowest growth was -9.97 per cent and the annual average was 61.33 per cent over the period. Prepaid payment instruments (PPI) have decreased 71.87per cent to -23.42 per cent and the highest growth rate was 71.87 per cent in 2016-17. The annual average was 93.24 per cent over the study period, this indicate that COVID 19 pandemic disruption the payment system after the pandemic to increase reliance on digitalisation, while recovery in later indicates revival of economic activity and increased digitisation of high-value transactions.

Real time gross settlement (RTGs) of customer transactions slightly decreased and the highest annual growth of 24.52 per cent in 2021-22 and the annual average was 17.61 per cent over the period. Interbank transactions slightly increased 6.69 per cent to 9.49 per cent and annual growth rate was 7.07 per cent over the study period. This reflects its role in large-value transactions,growth in value terms is sensitive to investment cycles, corporate activity, and liquidity conditions and the lower growth in interbank transactions reflects improved liquidity management and netting mechanisms among banks.

Credit transfers of Aadhaar enabled payment system (AePS) has decreased from 492.38 per cent in 2017-18 to -27.26 per cent in 2024-25 and the annual average growth rate was 34.23 per cent over the period. APBS has decreased growth from 87.33 per cent to 319.90 per cent over the period, reflecting expansion of Direct Benefit Transfers (DBT) and government welfare payments.Electronic clearing services (ECS) credit shows negative growth, indicate that replacement by NACH and UPI. IMPS has decreased from 153.42 per cent to 9.91 per cent and the annual average growth was 477.86 per cent during the study period, hence increased use of instant fund transfers for high value transactions. NEFT decreased from 44.15 per cent to 13.35 per cent and the annual average was 48.08 per cent over the study period. UPI transaction has sustained growth throughout the period from 1477.85 per cent to 30.32 per cent and the annual average growth rate was 46779.00 per cent during the study period. This implies that the most dominant digital payment system, moving beyond small value payments to large transactions and riding preference for electronic credit transfers for both retail and bulk payments.

Debit transfer of BHIM has decreased from 944.16 per cent to 13.05 per cent and annual average growth rate was 1249.00 per cent over the study period. ECS debit has negative growth, indicate that uselessness and replacement by NACH debit transactions. NACH debit transaction has decreased 367.67 per cent to 31.01 per cent and the annual average growth rate was 364.00 per cent over the period. NETC transaction has very high after introduction, driven by nationwide FASTag adoption for toll payments. This implies that high average growth indicates strong adoption of debit based digital payment mechanisms.

Card payment of credit card transaction has moderate and slightly decreased from

36.45 per cent to 15.19 per cent and annual average was 86.27 per cent over the study period. Debit card transaction has decreased or negative growth which implies that substitution by UPI. This indicate that high value of consumer spending from UPI

Mobile banking transactions shows consistently strong growth that is 224.30 pe cent to 27.88 per cent and annual average was 1067.91 per cent during the study period. This reflects that signifying increased use of banking apps for large-value fund transfers and financial transactions.

The results reveal a clear structural shift in India's digital payment ecosystem from traditional and card-based systems to instant, account-to-account and mobile-based platforms such as UPI, IMPS, and mobile banking, even in value terms, supported by policy initiatives, technological advancement, and changing user behaviour.

Share of Composition of Digital Payment in India Composition of Digital Payment Volume

The Table 3 explains that the share of total digital payments into total payments rises sharply from 84.41 percentage in 2015-16 to 99.73 percentage in 2024-25, indicating an almost complete shift of India's payment system towards digital modes. Followed by the share of RTGS into total digital payments steadily declines, reflecting that RTGS is used mainly for high-value transactions rather than bulk retail payments. Credit transfer into digital payment a strong and continuous increase in share, become the dominant components of digital payment volume driven by UPI and IMPS. The share of debit transfer, card payment and prepaid payment instruments gradually decline, which indicate that reduced dependence on traditional debit-based instrument, substitution by mobile based and account to account payment systems and wallets due to UPI interoperability. RTGs of customer transactions dominate RTGs, with their share increased from 95.58 percentage to 99.52 percentage over the time period and interbank transactions decline from 4.47 percentage to

0.46 percentage, highest use by customers for large value transfers and to improve interbank settlement efficiency. Credit transfers, UPI has highest remarkable rise in share from 0.47 percentage to 90.18 percentage and other components are declined, NEFT declined from 43.91 percentage to 4.67 percentage as followed by APBS from 25.14 percentage to 1.60 percentage, IMPS from 7.74 percentage to 2.73 percentage, NACH creditors from 21.85 percentage to 0.82 percentage, ECS creditors from 81.17 percentage to 0.00 percentage and AePS very less share of credit transfers. Debit transfer, NACH debit transfer, NACH debit transfer has highest contribution from 18.83 percentage to 91.24 percentage followed by NETC contribution from 0.40 percentage to 7.70 percentage, BHIM from 052 percentage to

1.06 percentage and the other indicator of ECS debit transfer has very low share in debit transfers. This indicate that NACH debit becoming the predominant mechanism, supported by the growing adoption of NETC (FASTag).Card payment composition reveals a rising share of credit cards and a declining share of debit cards, suggesting substitution by UPI for routine payments. Lastly, the rising share of mobile banking indicates increasing reliance on smartphone-based banking platforms.

Table 3
Share of Composition of Digital Payment Systems in India (Volume)

Variables	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
TDP → TP	84.41	88.93	92.57	95.39	97.03	98.49	99.04	99.38	99.60	99.73
Digital Payments: RTGs → TDP	1.66	1.11	0.85	0.59	0.44	0.36	0.29	0.21	0.16	0.14
CT → TDP	48.07	39.60	40.30	50.94	60.65	72.73	80.29	86.33	90.38	92.85
DT → TDP	4.66	3.05	2.60	2.11	1.77	2.39	1.69	1.35	1.11	0.98
CP → TDP	33.01	35.98	32.55	26.56	21.28	13.22	8.58	5.56	3.56	2.88

PPI → TDP	12.60	20.26	23.71	19.81	15.86	11.29	9.14	6.55	4.79	3.16
RTGs: CT → RTGs	95.58	96.15	97.00	97.58	98.23	98.81	99.31	99.40	99.48	99.52
IT → RTGs	4.47	3.89	2.97	2.42	1.79	1.13	0.72	0.58	0.52	0.46
Credit Transfers: AePS → CT	-	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
APBS → CT	25.14	24.73	22.08	12.62	8.12	4.52	2.18	1.81	1.74	1.60
ECS cr → CT	1.37	0.26	0.10	0.05	0.01	0.00	0.00	0.00	0.00	0.00
IMPS → CT	7.74	13.20	17.18	14.79	12.50	10.31	8.07	5.75	4.04	2.73
NACH cr → CT	21.85	19.07	11.96	7.46	5.38	5.18	3.25	1.96	1.09	0.82
NEFT → CT	43.91	42.26	33.11	19.57	13.30	9.73	6.99	5.37	4.89	4.67
UPI → CT	-	0.47	15.57	45.51	60.68	70.25	79.52	85.11	88.24	90.18
Debit Transfers: BHIM → DT	-	-	0.52	1.38	1.50	1.54	1.87	1.40	1.06	1.06
ECS dr → DT	81.17	2.97	0.41	0.19	0.02	0.00	0.00	0.00	0.00	0.00
NACH dr → DT	18.83	97.03	98.68	98.30	96.93	92.25	88.23	88.00	90.01	91.24
NETC → DT	-	-	0.40	0.13	1.55	6.22	9.90	10.60	8.93	7.70
Card Payment: Credit Card → CP	40.10	31.18	29.59	28.54	30.08	30.53	36.25	46.03	60.90	74.76
Debit Card → CP	59.90	68.82	70.41	71.46	69.92	69.47	63.75	53.97	39.10	25.24
Mobile Banking	6.56	10.08	12.83	26.66	40.79	59.04	70.42	70.68	76.18	79.22

The study finds that India's transition towards a fast, real-time, and mobile-centric digital payment ecosystem driven largely by UPI and supported by technological advancement and policy initiatives.

Composition of Digital Payment Value

The Table 4 explains that the share of total digital payments into total payments rises sharply from 991.83 percentage in 2015-16 to 97.57 percentage in 2024-25, indicating an almost complete shift of India's payment system towards digital modes. Followed by the share of RTGS into total digital payments steadily decreased, reflecting that diversification towards other digital payments. Credit transfer, Debit transfer, card payment and prepaid payment instruments into digital payment a strong and slightly increase in share, this growth reflects the expanding use of platforms such as NEFT, IMPS, and particularly UPI for both retail and high-value transactions.RTGs of customer transactions dominate RTGs, with their share increased from 85 percentage to 89.95 percentage over the time period and interbank transactions decline from 15 percentage to 10.05 percentage, highest use by customers for large value transfers and to improve interbank settlement efficiency. Credit transfers, NEFT has highest share from 93.55 percentage to 55.60 percentage and other components of UPI, IMPS credit, APBS has slightly increased and other remarkable of NACH credit and AePS has negative or very less share of credit transfers. Debit transfer, NACH debit transfer, NACH debit transfer has highest contribution from 28.31 percentage to 99.58 percentage followed by BHIM contribution from 0.02 percentage to 0.31 percentage, NETC contribution from 0.01 percentage to 0.11 percentage and the other indicator of ECS debit transfer has very low share in debit transfers.

Card payment composition reveals a rising share of credit cards and a declining share of debit cards, suggesting substitution by UPI for routine payments. Lastly, the rising share of mobile banking consistently rises, while the growing reliance on smartphones and banking apps for conducting even high-value financial transactions, reflecting improved technology, security, and user confidence.

Table 4
Share of Composition of Digital Payment Systems in India (Value)

Variables	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
TDP → TP	91.83	93.26	94.36	95.20	95.39	96.17	96.33	96.68	97.12	97.57
Digital Payments: RTGs → TDP	89.59	87.59	85.21	82.88	80.98	74.65	73.77	71.85	70.37	70.37
CT → TDP	9.67	11.47	13.74	15.94	17.63	23.68	24.50	26.36	27.82	27.88
DT → TDP	0.25	0.28	0.29	0.32	0.37	0.61	0.59	0.62	0.70	0.77
CP → TDP	0.43	0.59	0.67	0.73	0.89	0.91	0.98	1.03	1.00	0.91
PPI → TDP	0.05	0.07	0.10	0.13	0.13	0.14	0.16	0.14	0.12	0.08
RTGs: CT → RTGs	85.00	86.56	88.83	87.29	85.37	86.18	88.08	87.81	89.19	89.95
IT → RTGs	15.00	13.44	11.17	12.71	14.63	13.82	11.92	12.19	10.81	10.05
Credit Transfers: AePS → CT	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
APBS → CT	0.21	0.27	0.30	0.33	0.35	0.33	0.31	0.45	0.58	0.69
ECS cr → CT	1.19	0.11	0.06	0.05	0.02	0.00	0.00	0.00	0.00	0.00
IMPS → CT	1.82	3.20	4.74	6.10	8.19	8.78	9.76	10.15	9.62	8.95
NACH cr → CT	3.23	3.01	2.77	2.80	3.63	3.63	3.00	2.80	2.26	2.09
NEFT → CT	93.55	93.36	91.54	87.36	80.35	75.01	67.23	61.30	57.94	55.60
UPI → CT	-	0.05	0.58	3.36	7.46	12.25	19.70	25.30	29.60	32.66
Debit Transfers: BHIM → DT	-	-	0.02	0.16	0.22	0.30	0.59	0.53	0.36	0.31

ECS dr → DT	71.69	1.27	0.25	0.24	0.01	0.00	0.00	0.00	0.00	0.00
NACH dr → DT	28.31	98.73	99.72	99.60	99.75	99.60	99.25	99.27	99.47	99.58
NETC → DT	-	-	0.01	0.00	0.03	0.11	0.16	0.20	0.16	0.11
Card Payment: Credit Card → CP	60.23	49.88	49.94	50.42	50.94	48.80	57.09	66.55	75.56	80.96
Debit Card → CP	39.77	50.12	50.06	49.58	49.06	51.20	42.91	33.45	24.44	19.04
Mobile Banking	0.44	1.17	1.08	1.81	3.57	6.50	8.58	10.56	12.64	13.71

The results indicate a gradual shift in India's digital payment ecosystem in value terms from RTGs dominated transactions towards a more diversified structure led by credit transfersparticularly NEFT and UPIwhile cards, PPIs, and ECS systems play a diminishing role.

Trend Analysis of Digital Payment in India Trend Analysis of Digital Payment Volume

The results of trend analysis for the volume of total payment, total digital payment, components of digital payment as RTGs, credit transfer, debit transfers, card payment and prepaid payment instruments; components of RTGs as customer transactions and interbank transaction; components of credit transfers: AePS, APBS, ECS credit, IMPS, NACH credit, NEFT and UPI; debit transfers: BHIM, ECS debit, NACH debit and NETC; card payment: credit card and debit card; and mobile banking are given table 5. The total payment has increased 222304.95 lakhs and the digital payment increased 223040.12 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.80 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of total payment is 46.96 per cent and digital payment is 49.48 per cent in this period.

The components of digital payment; RTGs increased 229.395 lakhs, credit transfer increased 209336.17 lakhs, debit transfer increased 2188.667 lakhs and prepaid payment instruments increased 7478.05 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.70 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level; except card payment increased 3807.843 and the value of adjusted R^2 is 0.46 and it implies that simple and semi-log linear regression model has statistically significant at five per cent level and it has linear trend. The compound growth rate of RTGs 13.66 per cent, credit transfers 65.70 per cent, debit transfers 28.70 per cent, card payment 9.86 per cent and prepaid payment instrument is 23.37 per cent in this period.

The components of RTGs; customer transactions have increased 233.206 lakhs and the interbank transactions decreased -3.90 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.90 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of customer transactions 14.22 per cent and interbank transactions is negative growth (-16.77 per cent) in this period.

Table 5
Trend Analysis of Volume of Digital Payment Systems in India

Variables	Model	α	β	t-Statistics	R^2	Adjusted R^2	CGR
Total Payments	Simple	-510157.013	222304.951***	6.426	0.838	0.817	-
	Semi-log	10.810	0.385***	60.393	0.998	0.998	46.96
Total Digital Payments	Simple	-523193.989	223040.126***	6.451	0.839	0.819	-
	Semi-log	10.669	0.402***	54.955	0.997	0.997	49.48
Digital Payments: RTGs	Simple	538.285	229.395***	11.760	0.945	0.938	-
	Semi-log	6.720	0.128***	22.402	0.984	0.982	13.66
Credit Transfers	Simple	-563645.683	209336.171***	5.826	0.809	0.785	-
	Semi-log	9.641	0.505***	40.291	0.995	0.994	65.70
Debit Transfers	Simple	-2202.778	2188.667***	11.409	0.942	0.935	-
	Semi-log	7.561	0.252***	20.815	0.982	0.980	28.70
Card Payment	Simple	33188.883	3807.843**	2.986	0.527	0.468	-
	Semi-log	10.327	0.094**	2.947	0.521	0.461	9.86
Prepaid Payment Instruments	Simple	8927.308	7478.049***	8.760	0.906	0.894	-
	Semi-log	9.488	0.210***	4.870	0.748	0.716	23.37
RTGs: Customer Transactions	Simple	491.467	233.206***	12.127	0.948	0.942	-
	Semi-log	6.674	0.133***	24.219	0.987	0.985	14.22
Interbank Transactions	Simple	47.267	-3.903***	-9.525	0.919	0.909	-
	Semi-log	3.998	-0.155***	-10.076	0.927	0.918	-16.77
Credit Transfers: AePS	Simple	4.605	0.296	0.642	0.049	-0.070	-
	Semi-log	0.900	0.122	1.272	0.168	0.064	12.98
APBS	Simple	4442.406	2191.839***	4.837	0.745	0.713	-
	Semi-log	8.899	0.131***	5.746	0.805	0.781	13.10
ECS cr	Simple	219.190	-28.503**	-2.911	0.514	0.454	-
	Semi-log	6.206	-0.736***	-7.220	0.867	0.850	-108.76

IMPS	Simple	-8630.371	7258.957***	13.906	0.960	0.955	-
	Semi-log	8.000	0.353***	7.897	0.886	0.872	42.33
NACH cr	Simple	4317.577	1545.257***	5.757	0.806	0.781	-
	Semi-log	8.632	0.135***	6.468	0.839	0.819	14.45
NEFT	Simple	-6480.323	8303.096***	6.888	0.856	0.838	-
	Semi-log	9.189	0.216***	22.389	0.984	0.982	24.11
UPI	Simple	-557518.767	190065.229***	5.478	0.790	0.763	-
	Semi-log	3.054	1.344***	5.400	0.785	0.758	283.44
Debit Transfers: BHIM	Simple	-44.501	29.993***	8.652	0.903	0.891	-
	Semi-log	0.428	0.618***	4.949	0.754	0.723	85.52
ECS dr	Simple	934.323	-126.951	-1.831	0.295	0.207	-
	Semi-log	5.770	-0.735***	-4.500	0.717	0.681	-108.55
NACH dr	Simple	-2494.470	2051.510***	15.435	0.968	0.963	-
	Semi-log	6.908	0.329***	6.854	0.854	0.836	38.96
NETC	Simple	-598.137	234.116***	7.224	0.867	0.850	-
	Semi-log	-0.835	0.968***	8.071	0.891	0.877	163.27
Card Payment: Credit Card	Simple	1878.667	3744.141***	7.476	0.875	0.859	-
	Semi-log	8.934	0.174***	11.361	0.942	0.934	19.01
Debit Card	Simple	31310.211	63.703	0.043	0.000	-0.125	-
	Semi-log	10.206	0.012	0.228	0.006	-0.188	1.21
Mobile Banking	Simple	-514518.150	181086.266***	5.843	0.810	0.786	-
	Semi-log	7.954	0.695***	17.912	0.976	0.973	100.37

**** Significant at 1 per cent level
** Significant at 5 per cent level

Components of credit transfers; AePS increased 0.29 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 is negative and it implies that simple and semi-log linear regression model has statistically insignificant. APBS increased 2191.83 lakhs, ECS credit

decreased -28.50 lakhs, IMPS increased 7258.957 lakhs, NACH credit increased 1545.26 lakhs, NEFT increased 8303.09 lakhs and UPI increased 190065.23 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.70 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of AePS 12.98 per cent, APBS 13.10 per cent, ECS credit is negative growth (-108.76 per cent), IMPS 42.33 per cent, NACH credit 14.45 per cent, NEFT 24.11 per cent and UPI 283.44 per cent in this period.

The components of debit transfers; BHIM increased 29.99 lakhs, ECS debit decreased -126.95 lakhs, NACH debit increased 2051.51 lakhs and NETC increased 234.11 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.70 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of BHIM 85.52 per cent, ECS debit negative growth (108.55 per cent), NACH debit 38.96 per cent and NETC 163.27 per cent annually in this period.

The components of card payment; credit card increased 3744.14 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 0.85 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of credit card payment 19.01 per cent in this period. Debit card increased 63.70 lakhs and the value of adjusted R^2 is negative and it implies that simple and semi-log linear regression model has statistically insignificant. The compound growth rate is 1.21 per cent in this period.

The mobile banking increased 181086.26 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 0.81 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of 100.37 per cent in this period.

Trend Analysis of Digital Payment Value

The results of trend analysis for the value of digital payments are given table 6. The total payment has increased 00000001.82 lakhs and the digital payment increased 00000001.84 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.80 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of total payment is 1074 per cent and digital payment is 11.40 per cent in this period.

Table 6
Trend Analysis of Value of Digital Payment Systems in India

Variables	Model	α	β	t-Statistics	R^2	Adjusted R^2	CGR
Total Payments	Simple	00000007.931	00000001.821***	7.327	0.870	0.854	-
	Semi-log	18.398	0.102***	8.330	0.897	0.884	10.74
Total Digital Payments	Simple	00000007.095	00000001.838***	7.609	0.879	0.863	-
	Semi-log	18.318	0.108***	8.729	0.905	0.893	11.40
Digital Payments: RTGs	Simple	00000007.544	00000001.030***	5.335	0.781	0.753	-
	Semi-log	18.241	0.078***	5.496	0.791	0.764	8.11
Credit	Simple	-4506150.867	7615450.703***	12.632	0.952	0.946	-

Transfers	Semi-log	15.953	0.232***	19.452	0.979	0.977	26.11
Debit Transfers	Simple	-209982.333	204476.588***	9.051	0.911	0.900	-
	Semi-log	12.135	0.246***	58.843	0.998	0.997	27.91
Card Payment	Simple	153500.067	240876.006***	16.233	0.971	0.967	-
	Semi-log	13.027	0.189***	9.957	0.925	0.916	20.80
Prepaid Payment Instruments	Simple	69427.533	23118.576***	4.548	0.721	0.686	-
	Semi-log	11.194	0.159***	4.131	0.681	0.641	17.23
RTGs: Customer Transactions	Simple	00000006.337	9546156.109***	5.262	0.776	0.748	-
	Semi-log	18.083	0.082***	5.441	0.787	0.761	8.55
Interbank Transactions	Simple	00000001.207	749379.697***	3.740	0.636	0.591	-
	Semi-log	16.324	0.048***	3.847	0.649	0.605	4.92
Credit Transfers: AePS	Simple	204.733	23.248	0.992	0.110	-0.002	-
	Semi-log	3.141	0.365	1.943	0.321	0.236	44.05
APBS	Simple	-107585.200	51039.418***	5.431	0.787	0.760	-
	Semi-log	9.725	0.341***	15.759	0.969	0.965	40.64
ECS cr	Simple	53677.133	-7021.352**	-2.446	0.428	0.356	-
	Semi-log	13.359	-1.546***	-6.011	0.819	0.796	369.27
IMPS	Simple	-1400523.200	831483.618***	16.390	0.971	0.967	-
	Semi-log	12.282	0.398***	9.303	0.915	0.905	48.88
NACH cr	Simple	108193.333	165745.576***	17.202	0.974	0.970	-
	Semi-log	12.594	0.198***	9.387	0.917	0.906	21.90
NEFT	Simple	4880136.467	3737551.752***	18.584	0.977	0.975	-
	Semi-log	16.027	0.166***	10.415	0.931	0.923	18.06
UPI	Simple	-8040253.667	2836628.394***	6.396	0.836	0.816	-
	Semi-log	4.986	1.461***	4.434	0.711	0.675	331.03
Debit Transfers:	Simple	-2119.533	943.533***	7.710	0.881	0.867	-
	Semi-	0.464	1.028***	5.452	0.788	0.761	179.5

BHIM	log						5
ECS dr	Simple	67881.067	-9226.830	-1.800	0.288	0.199	-
	Semi- log	11.314	-1.367***	-6.857	0.855	0.836	- 292.36
NACH dr	Simple	-274832.067	212401.594***	10.394	0.931	0.922	-
	Semi-log	11.626	0.315***	7.611	0.879	0.863	37.03
NETC	Simple	-911.533	358.242***	6.634	0.846	0.827	-
	Semi-log	-0.397	0.977***	7.645	0.880	0.865	165.65
Card Payment: Credit Card	Simple	-173195.400	201252.873***	8.075	0.891	0.877	-
	Semi-log	12.239	0.234***	15.787	0.969	0.965	26.36
Debit Card	Simple	326695.867	39623.097**	2.375	0.413	0.340	-
	Semi-log	12.556	0.104**	2.507	0.440	0.370	10.96
Mobile Banking	Simple	- 00000001.044	4226635.897***	7.525	0.876	0.861	-
	Semi-log	12.849	0.498***	17.530	0.975	0.971	64.54

**** Significant at 1 per cent level
** Significant at 5 per cent level

The components of digital payment; RTGs increased 00000001.03 lakhs, credit transfer increased 7615450.70 lakhs, debit transfer increased 204476.89 lakhs, card payment increased 240876.01 and prepaid payment instruments increased 23118.58 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.70 and it implies that simple and semi-log linear regression model has statistically significant at one per cent leveland it has linear trend. The compound growth rate of RTGs 8.11 per cent, credit transfers 26.11 per cent, debit transfers 27.91 per cent, card payment 20.80 per cent and prepaid payment instrument is 17.23 per cent in this period.

The components of RTGs; customer transactions have increased 9546156.11 lakhs and the interbank transactions increased 749379.69 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.60 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of customer transactions 8.55 per cent and interbank transactions is 4.92 per cent in this period.

The components of credit transfers; AePS increased 23.25 lakhs, APBS increased 51039.42 lakhs, ECS credit decreased -7021.35 lakhs and the value of adjusted R^2 is negative and it implies that simple and semi-log linear regression model has statistically insignificant. IMPS increased 831483.62 lakhs, NACH credit increased 165745.58 lakhs, NEFT increased 3737551.75 lakhs and UPI increased 2836628.39 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.70 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of AePS 44.05 per cent, APBS 40.64 per cent, ECS credit is negative growth (-369.27 per cent), IMPS 48.88 per cent, NACH credit 21.90 per cent, NEFT 18.06 per cent and UPI 331.03 per cent in this period.

The components of debit transfers; BHIM increased 943.53 lakhs, ECS debit decreased -9226.83 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 is negative and it implies that simple and semi-log linear regression model has statistically insignificant. NACH

debit increased 212401.59 lakhs and NETC increased 358.24 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 exceeds 0.70 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of BHIM 179.55 per cent, ECS debit negative growth (- 292.36 per cent), NACH debit 37.03 per cent and NETC 165.65 per cent annually in this period.

The components of card payment; credit card increased 201252.87 lakhs during 2015-16 to 2024-25 and debit card increased 39623.09 lakhs and the value of adjusted R^2 is exceeds 0.30 and it implies that simple and semi-log linear regression model has statistically significant at one percent and five percent level. The compound growth rate of credit card is26.36 and debit card payment is 10.96 per cent in this period.

The mobile banking increased 4226653.89 lakhs during 2015-16 to 2024-25 and the value of adjusted R^2 0.86 and it implies that simple and semi-log linear regression model has statistically significant at one per cent level and it has linear trend. The compound growth rate of 64.54 per cent in this period.

CONCLUSION

The study analysed on the annual growth, composition, structure, and trends of digital payments in India between 2015–16 and 2024–25 shows that the nation's payment ecosystem has undergone a significant and irreversible transformation. The volume and value of digital payments have grown significantly, especially in the post-COVID-19 era. This suggests that the pandemic was a spur for digital adoption rather than a long-term setback. However, the ensuing recovery highlights the robustness of digital payment systems and their intimate connection to economic activity, legislative backing, and technological preparedness. Due to a technological decline and replacement by UPI and NACH-based systems, the structure of digital payments demonstrates the diminishing significance of ECS (credit and debit) and debit card transactions. While NETC growth demonstrates the effective digitalization of sector-specific payments like toll collections, NACH debit has emerged as the primary method for recurring payments. Compared to debit cards, credit card usage has increased more steadily, indicating a change in consumer spending habits combined with the popularity of UPI for regular payments. The volume and value of mobile banking have constantly increased, highlighting the crucial role that smartphones play in India's digital financial architecture. While systems like ECS and some debit-based instruments show negative or negligible trends, trend analysis further reveals statistically significant and robust linear growth for the majority of digital payment components, particularly UPI, credit transfers, NACH, NETC, and mobile banking.

The study also revealed that regulatory initiatives, innovation, and shifting user behaviour have shaped India's quick, inclusive, and technologically advanced digital payment environment. The study highlights the necessity of ongoing investments in digital infrastructure, cybersecurity, financial literacy, and inclusive access in order to maintain this momentum and guarantee the steady, safe, and sustainable long-term expansion of digital payments in India.

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GREENWASHING VS GENUINE TBL MARKETING: A DIGITAL FORENSICS APPROACH

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ABSTRACT

This study investigates the distinction between genuine Triple Bottom Line (TBL) marketing and greenwashing through a digital forensics lens. Using content analysis of corporate sustainability reports, startup practices, and regulatory frameworks, the study identifies verifiable TBL adoption versus misleading environmental claims. Evidence from Tata Group, ITC Limited, and circular-economy startups in India, alongside global greenwashing cases such as H&M and Volkswagen, highlights measurable outcomes versus symbolic reporting. Findings demonstrate that authentic TBL marketing strengthens stakeholder trust, operational sustainability, and People–Planet–Profit alignment, whereas greenwashing carries reputational, legal, and financial risks. Recommendations include implementing digital forensics verification, stakeholder engagement, regulatory compliance, and educational guidance for entrepreneurs and policymakers. This study contributes to evidence-based strategies for transparent and ethical marketing practices.

Keywords: Greenwashing, Triple Bottom Line, Sustainability, Digital Forensics, Corporate Responsibility

INTRODUCTION

Context and Problem Statement

Sustainability is a strategic priority globally, driving the adoption of the Triple Bottom Line (TBL) framework integrating economic, social, and environmental objectives (Elkington, 2001; Slaper& Hall, 2011). TBL marketing communicates corporate responsibility while achieving measurable outcomes across People, Planet, and Profit dimensions. However, greenwashing misleading sustainability claims undermines credibility. Notable examples include H&M's sustainability lawsuit (CMA, 2023) and Volkswagen's emissions scandal (BBC, 2015), highlighting legal, reputational, and consumer trust risks. In India, ASCI Guidelines (2024) and CAG recommendations (2024) emphasize verifiable sustainability communication. Distinguishing genuine TBL implementation from symbolic claims remains challenging, particularly in digital marketing channels.

RESEARCH OBJECTIVES

- Conceptually distinguish greenwashing from genuine TBL marketing.
- Analyze limitations, risks, and consequences of greenwashing.
- Examine authentic TBL adoption and organizational value impact.
- Explore benefits of TBL-based marketing for competitiveness and sustainability.
- Identify beneficiaries and support entrepreneurs, students, and policymakers.

METHODOLOGY

A content analysis and digital forensics approach is applied, using secondary sources: academic literature (Elkington, 2001; Norman & MacDonald, 2004; Dixon & Clifford, 2007), corporate sustainability reports (ITC 2016; Tata CSR 2020), startup case studies (Chase India & ICCE, 2024), regulatory documents (ASCI 2024; CAG 2024; OECD reports), and journalistic accounts of greenwashing. Metrics, third-party audits, and stakeholder engagement are analyzed to classify claims as genuine TBL or greenwashing.

Digital Forensics Approach (Simplified):

Sustainability Claim → Collect Evidence → Analyze Data → Classify Claim → Recommend Actions.

Literature Review Conceptual Foundations

- **Elkington (2001)**: TBL integrates economic, social, and environmental value; multi-stakeholder coordination is critical.
- **Slaper& Hall (2011)**: Emphasize stakeholder engagement and adaptive TBL application.
- **Norman & MacDonald (2004)**: Warning against superficial reporting; single bottom line can mislead.
- **Miller (2020)**: ESG, B Corps, and three P's framework guide authentic TBL evaluation.
- **Dixon & Clifford (2007)**: Ecopreneurship shows partnerships achieve measurable TBL outcomes.
- **Netto et al. (2020)**: Typology of greenwashing (claim/executional, selective disclosure, decoupling).

Empirical Evidence

- **ITC Sustainability Report (2016):** +58,864 watershed hectares, 47% energy from renewables.
- **Tata CSR (2020):** 173 water units, 500,000 beneficiaries; biodiversity: 325 birds, 157 reptiles.
- **Chase India & ICCE (2024):** Circular-economy startups: 400; 52% full technology adoption.
- **H&M (2023) & VW (2015):** Greenwashing cases highlighting unverified claims and regulatory action.
- **Figure 1: TBL vs Greenwashing Visual**
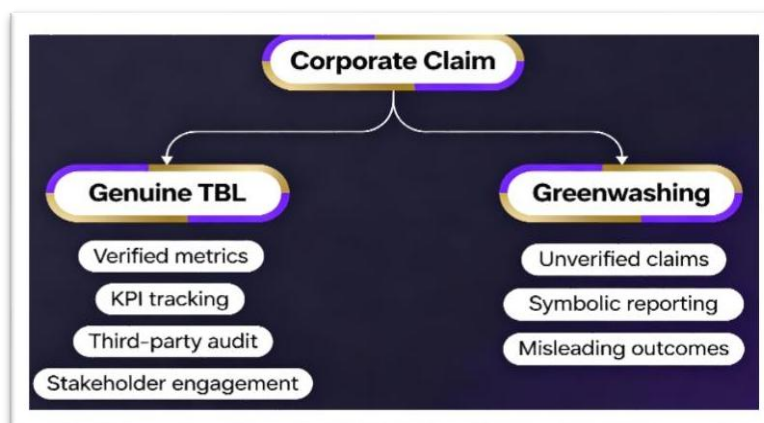
DATA ANALYSIS AND INTERPRETATION

Indicator	Genuine TBL Example	Greenwashing Example	Source
Water Initiatives	Tata: 173 units, 500,000 beneficiaries	Not reported	Tata CSR 2020
Renewable Energy	ITC: 47% biomass, wind, solar	VW false claims	ITC 2016, BBC 2015
Biodiversity / Social Programs	Tata: 325 birds, 157 reptiles, 2,000+ schools	Not documented	Tata CSR 2020
Recycling / Circular Economy	400 startups, 52% tech adoption	H&M misleading claims	Chase India & ICCE 2024
Stakeholder Engagement	Green-Works partnerships	Minimal/symbolic	Dixon & Clifford 2007
Verification / Reporting	ESG audits, B Corp	Symbolic reporting	Slaper & Hall 2011

Circular Economy Startups (India 2024)

Metric	Value
Total startups	117,254
Circular economy startups	~400
Focus: Recycling	33%
Focus: Waste Management	25%
Focus: Plastic	41%
Focus: E-waste	22%
Technology adoption (full)	52%
Environmental impact: Significant	48%

Observations

- Genuine TBL adoption enhances trust, reputation, and operational sustainability.
- Greenwashing carries legal, financial, and reputational risks.
- Digital forensics ensures verifiable claims via KPI tracking, audits, and stakeholder input.

Recommendations

- **Digital Forensics Verification:** Collect and analyze KPIs, classify claims, report outcomes.
- **Regulatory Alignment:** Compliance with ASCI 2024 and CAG standards; third- party audits recommended.
- **Stakeholder Engagement:** Transparent reporting enhances credibility and sustainability.
- **Entrepreneur & Student Guidance:** Promote measurable, audited TBL practices.
- **Strategic Integration:** Embed TBL in strategy, link to SDGs (6, 12, 13), and achieve competitive advantage.

CONCLUSION

Authentic TBL marketing delivers measurable social, environmental, and economic value. Digital forensics provides a structured verification method to distinguish genuine TBL from greenwashing. Evidence from corporates, startups, and global cases demonstrates risk of misleading claims and benefits of authentic adoption. Integrating regulatory frameworks, stakeholder engagement, and KPIs fosters transparency, ethical marketing, and sustainable organizational growth.

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AD FATIGUE AND DATA PRIVACY IN INDIA'S DIGITAL MARKETING: REBUILDING CONSUMER TRUST IN 2025

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ABSTRACT

The rapid expansion of digital marketing in India has reshaped consumer– brand interactions through personalized and data-driven advertising. However, excessive ad exposure and increasing concerns regarding data privacy have led to declining consumer trust. This study is based entirely on secondary data drawn from academic journals, industry reports, government publications, and digital marketing surveys published between 2018 and 2025. The study aims to examine the impact of ad fatigue and data privacy concerns on consumer trust in India's digital marketing ecosystem. The analysis reveals that repetitive advertisements, intrusive targeting, and lack of transparency in data usage significantly contribute to ad avoidance and trust erosion. The study concludes that ethical advertising practices, transparency, and privacy-centric marketing strategies are essential for rebuilding consumer trust in 2025.

KEYWORDS: Ad Fatigue, Data Privacy, Consumer Trust, Digital Marketing, Secondary Data, India

INTRODUCTION

Digital marketing has become an integral component of business strategy in India due to rapid internet penetration, smartphone adoption, and social media usage. Data-driven advertising enables marketers to reach consumers with personalized content. However, excessive exposure to repetitive advertisements across digital platforms has resulted in ad fatigue. Simultaneously, increasing incidents of data misuse and privacy breaches have heightened consumer concerns regarding personal data security. In 2025, consumer trust has emerged as a critical factor influencing the effectiveness of digital marketing. Understanding the combined impact of ad fatigue and data privacy through secondary evidence is essential for sustainable digital marketing practices in India.

REVIEW OF LITERATURE

- **Hegde & Devadiga (2024):** Their study highlights ethical concerns in digital marketing, emphasizing that while personalization improves engagement, lack of transparency in data usage erodes consumer trust.
- **Tripathi & Narang (2025):** They argue that digital marketing significantly influences consumer behavior but warn that excessive targeting can lead to resistance and disengagement.

- **Hande, Kumar & Parekh (2025):** This paper compares personalization benefits with privacy risks, concluding that Indian consumers value personalization but demand stronger safeguards.
- **Nanda & Bangarwa (2024):** They discuss how the DPDP Act will overhaul marketing practices, forcing companies to rethink intrusive strategies and adopt consent-based approaches.
- Veerabathini (2023): The author explains how the DPDP Act impacts marketers, noting that compliance can be turned into a competitive advantage if communicated effectively.
- **Reddy (2025):** This paper examines the legal implications of the DPDP Act, stressing that businesses must align with consumer expectations to avoid penalties.
- **IAMAI Report (2024):** Industry data shows rising ad fatigue among Indian consumers, with engagement rates dropping due to repetitive campaigns.
- **Deloitte India (2024):** Their survey reveals that trust in digital platforms is declining, and consumers prefer brands that openly communicate data practices.
- **KPMG India (2023):** The report identifies ad fatigue as a major barrier to digital marketing ROI, recommending creative storytelling as a solution.
- **McKinsey India (2025):** They project that the future of digital marketing in India will depend on balancing personalization with privacy, positioning trust as the key differentiator.

STATEMENT OF THE PROBLEM

Despite advancements in digital advertising technologies, Indian consumers increasingly display ad avoidance behavior and skepticism toward online advertisements. Ad fatigue caused by repetitive and intrusive ads, along with concerns over data privacy and lack of transparency, have weakened consumer trust. Existing studies often examine these issues separately, and there is a lack of comprehensive secondary data–based analysis integrating ad fatigue, data privacy, and consumer trust within the Indian context. This study attempts to bridge this gap.

OBJECTIVES OF THE STUDY

- To analyze ad fatigue trends in digital marketing based on secondary data.
- To examine consumer data privacy concerns in India using existing studies.
- To understand the relationship between ad fatigue, data privacy, and consumer trust.
- To suggest strategies for rebuilding consumer trust in India's digital marketing ecosystem.

SCOPE OF THE STUDY

The study is confined to secondary data sources published between 2018 and 2025. It focuses on Indian digital consumers and includes academic research articles, industry reports, policy documents, and published surveys related to digital marketing, advertising effectiveness, and data privacy.

- **Advertising Wear-Out:** This theory explains that repeated exposure to
- advertisements leads to diminishing effectiveness and irritation, resulting in ad fatigue.
- **Limited Attention:** Consumers possess limited cognitive capacity, and excessive advertising leads to selective attention and ad avoidance.
- **Privacy Calculus:** Consumers evaluate the trade-off between personalization benefits and privacy risks before sharing personal data.
- **Trust:** Trust is built through transparency, reliability, and ethical behavior, particularly in data handling practices.
- **Permission Marketing:** Consent-based advertising reduces intrusiveness and enhances consumer trust.

Theoretical Implication:

These theories collectively explain how excessive advertising and privacy concerns weaken consumer trust in digital marketing.

Research Methodology

Nature of the Study: Descriptive and analytical Type of Data: Secondary data

Sources:

- Academic journals
- Industry and market research reports
- Government and policy publications
- Digital marketing surveys Period of Study: 2018–2025
- Method of Analysis: Content analysis and comparative interpretation

ANALYSIS AND DISCUSSION

Secondary data indicate that ad fatigue has increased due to high ad frequency, repetitive content, and cross-platform targeting. Consumers report irritation and disengagement, leading to reduced trust in advertised brands. Data privacy studies reveal strong concerns over unauthorized data sharing, tracking without consent, and lack of transparency. Comparative analysis shows that brands adopting privacy-first strategies and non-intrusive advertising enjoy higher levels of consumer trust and engagement.

Opportunities

- **Ethical Advertising as Differentiator :** Brands that adopt transparent, consent- based marketing can stand out. Communicating privacy safeguards can become a competitive advantage.
- **Creative Storytelling:** Moving beyond repetitive ads to value-driven, informative, and emotionally resonant content.
- Storytelling reduces fatigue and builds long-term engagement.
- **Privacy-Centric Marketing:** Permission marketing and opt-in strategies enhance trust. Consumers are more likely to engage with brands that respect their autonomy.
- **Technology Integration:** AI-driven personalization balanced with privacy safeguards. Use of data minimization and privacy-by-design frameworks to rebuild confidence.
- **Consumer Education:** Educating users about how their data is protected strengthens loyalty.

Transparency campaigns can reposition brands as trustworthy leaders.

Challenges

- **Ad Fatigue:** Repetitive and intrusive ads reduce consumer engagement. High ad frequency across multiple platforms leads to irritation and avoidance. Declining ROI for brands due to "advertising wear-out."
- **Data Privacy Concerns:** Unauthorized data sharing and tracking without consent.
- Lack of transparency in how consumer data is collected and used. Risinskepticism toward digital platforms, especially after privacy breaches.
- **Consumer Trust Erosion:** Trust is fragile in 2025, with consumers demanding ethical practices. Brands risk reputational damage if they fail to comply with privacy laws like the DPDP Act.
- **Regulatory Pressure:** Strict compliance requirements under India's Digital Personal Data Protection Act (DPDP Act).

Penalties for misuse of consumer data increase operational risks.

FINDINGS

- Ad fatigue is a major challenge in India's digital marketing environment.
- Data privacy concerns significantly influence consumer trust.

- Transparency and consent-based data practices enhance brand credibility.
- Ethical digital marketing strategies improve long-term consumer relationships.

SUGGESTIONS
- Limit ad frequency to reduce consumer fatigue.
- Adopt transparent data collection and usage policies.
- Ensure consent-based and permission-driven marketing.
- Focus on value-driven and informative advertising content.
- Strengthen compliance with data protection regulations.
- Educate consumers about data privacy measures

CONCLUSION

The study concludes that ad fatigue and data privacy concerns are critical determinants of consumer trust in India's digital marketing ecosystem. Excessive advertising and unethical data practices weaken consumer confidence and engagement. Rebuilding trust in 2025 requires a shift toward ethical, transparent, and consumer-centric digital marketing strategies. Brands that respect consumer privacy and reduce ad intrusion are more likely to achieve sustainable success..

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A STUDY OF DIGITAL MARKETING AND ITS IMPACTS IN CURRENT SCENARIO

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ABSTRACT

India is fastest growing large economy in the world, it still popularly known as the country of villages. Digital marketing industry in India is a booming career today. In a country with a rapid growth economy, it is expected to have a very high significant growth in Digital marketing career. The growth in the digital marketing trends is making a very substantial impact on marketing and advertisement. Digital Marketing industry in India is spread to almost all the business sectors. Some of the applications of E-Marketing are shopping and order tracking, online banking, payment systems and content management. The power of digital marketing allows geophysical barriers to disappear making all consumers and businesses on earth potential customers and suppliers. It is known for its ability to allow business to communicate and form a transaction anywhere and anytime.

KEYWORDS: Digital marketing, Technology and rural marketing, E-marketing.

INTRODUCTION

Marketing is an exchange or a transaction intended to satisfy human needs for wants. Marketing though occupied an important place in all stages of economic life, from simple barters economy to the present day, it was not as complicated as it is today. It is only after the industrial revolution, there come revolutionary changes, the marketing system becomes increasingly complex, with the advent of industrial revolution, and there came revolutionary changes in the techniques, methods and volume of production. Marketing is a societal process, which consumer's wants focusing on a product or service offered. Indeed, marketing is fund a mental of any business growth. The marketing terms (marketers) are tasked to create consumer awareness of the products or service through marketing techniques unless it pays due attention to its products and services and consumers demographics and desires a business with not usually overtime.

DIGITAL MARKETING

Digital marketing uses online channels (websites, social media, email, apps) and digital tech (computers, phones) to promote products, build brands, and connect with customers, leveraging data for personalized engagement, unlike static traditional methods. It encompasses

SEO, content, social media, PPC, and email, offering measurable results and two-way interaction to reach audiences where they spend most of their time. Other challenges included seasonal marketing, low per capita income, transportation, and warehousing on the other hand, a huge population seen as huge consumer base in rural segment is admired as an opportunity for the marketers to channelize their efforts. Increase in purchasing power, as reported by Rural Marketing Association of India (RMAI) is another conclusion of the study which highlights that there indeed exists an untapped market in this segment.

ADVANTAGES OF DIGITAL MARKETING:
- It can attract customers globally
- It helps the business in brand awareness
- It helps in interacting customers with the help of various digital platforms.
- It increases the customers engagement and satisfaction by providing sufficient content to their customers.
- It helps the business to track customers feedback.

DISADVANTAGES OF DIGITAL MARKETING
- There is always a security and privacy concern because of the risk of hacked or leak of information related to customers personal information.
- There is increased competition because of various companies uses digital marketing to attract the customers
- There is dependency on technology, equipment, gadgets and internet.

OBJECTIVE OF THE STUDY
- To observe the potentiality of digital marketing effect on rural people and find various problems that are being faced by rural people.
- The study is to explore the results of digitization and impact of revolution on progress of private and public sectors with expert professionals in improvement of revolutionary target and make India Power County in globe.

KEY IMPACT ON BUSINESSES
Global Reach & Cost-Effectiveness: Access new markets worldwide at lower costs than traditional methods.
Measurable Results: Analytics provide detailed insights into campaign effectiveness, ROI, and customer behaviour.
Targeted Marketing: Reach specific demographics and personalize offers, enhancing conversion rates.
Brand Building: Social media and content marketing build loyalty and reputation.
Increased Competition: The low barrier to entry means more companies compete for online attention.
Tech Dependency: Success relies heavily on technology, requiring continuous adaptation and staff training.

KEY IMPACTS ON CONSUMERS
- **24/7 Access:** Stay informed and shop anytime, anywhere.
- **Informed Decisions:** Access extensive product information, reviews, and comparisons.
- **Personalization:** Receive tailored product recommendations and customized experiences.
- **Convenience:** Faster, more convenient purchasing processes.
- **Engagement:** Direct interaction with brands through digital platforms.

CURRENT TRENDS AND SCENARIOS
- **Shift in Buying Behaviour:** Consumers increasingly research and buy online, preferring digital channels.

- **AI Integration:** Artificial Intelligence personalizes experiences and optimizes campaigns.
- **Rural Growth:** Significant untapped potential in rural markets, boosting economic growth there.
- **Pandemic Acceleration:** COVID-19 dramatically accelerated the shift to digital platforms.

CHALLENGES

- **Security & Privacy:** Risks of data breaches and privacy violations.
- **Information Overload:** Standing out in a crowded digital space.
- **Digital Divide:** Challenges in reaching less digitally literate populations.

In essence, digital marketing has become indispensable, fostering a dynamic, data-driven environment that empowers consumers and demands strategic agility from businesses to navigate its evolving landscape.

IMPORTANCE AND BENEFITS OF DIGITAL MARKETING

BETTER REACH

Nowadays, many people across the world are spending their time online. They are browsing the internet and looking for your products. In order to benefit from this massive audience base, maximising your online presence is key. This is where digital marketing comes into the picture. Digital marketing is all about reaching the right people at the right time. Hence, to begin with, one must have an engaging online store with easy navigation to improve audience reach. In this process, various mediums within digital marketing can eventually help in brand building – Pay Per Click Marketing, Social Media Marketing, Search Engine Optimization, Content Marketing, and many more.

CAN COMPETE WITH LARGE CORPORATIONS

Analysing the competitor is a key activity in digital marketing. The activity is essential to keep up with the competition especially amongst fast-growing brands such as Myntra, Amazon, Big basket, Walmart. Businesses also try to push the envelope with multichannel marketing which comprises of PPC, SEO, social media, and many more mediums. The approach helps both small and large businesses to achieve their respective goals, levelling the field.

COST-EFFECTIVENESS AND ROI

Compared to traditional methods, digital marketing is often more affordable, allowing even small and medium enterprises (SMEs) to compete with larger corporations. The return on investment (ROI) is often higher and more easily measurable in real-time, enabling data-driven decision-making and campaign optimization.

CHANGED CONSUMER BEHAVIOUR

The majority of consumers now research products online, read reviews, and expect personalized, 24/7 access to information. Digital marketing directly influences purchasing decisions by building brand awareness and trust through social proof (reviews and testimonials).

IMPROVED CUSTOMER ENGAGEMENT AND RELATIONSHIP

Digital platforms facilitate two-way, timely communication between companies and customers, which helps in building stronger relationships and brand loyalty.

ADAPTABLITY AND INNOVATION

The digital landscape is dynamic, requiring businesses to be agile and continuously adapt their strategies to emerging technologies like AI, big data analytics, and new social media platforms.

CONCLUSION

The conclusion of a study on digital marketing in the current scenario emphasizes that it is a vital, cost-effective, and highly impactful component of modern business strategy. It has

fundamentally changed consumer behaviour and expectations, necessitating a shift for businesses from traditional marketing methods to an integrated digital approach for survival and growth. Overall, the studies conclude that embracing digital marketing is no longer optional for businesses seeking success; it is a necessity for navigating the competitive and technology-driven current market scenario.

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DIGITAL A AND ITS ROLE IN MODERN BUSINESS

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ABSTRACT

Digital marketing plays a pivotal role in shaping modern business strategies, offering organisations new ways to reach, engage, and retain customers in an increasingly connected world. Through tools such as social media platforms, search engine optimisation (SEO), email campaigns, content marketing, and data analytics, businesses can promote their products and services with precision and efficiency. Unlike traditional marketing, digital marketing allows for real-time communication and personalised experiences based on consumer behaviour, preferences, and online activity. This enhances customer engagement and strengthens brand loyalty. Moreover, digital marketing provides measurable insights that help businesses evaluate campaign performance, understand market trends, and optimise strategies for better results. The ability to track metrics such as clicks, conversions, and customer interactions enables companies to make informed, data-driven decisions. For small and medium enterprises, digital marketing creates opportunities to compete with larger firms by offering cost-effective promotional channels and global market access. In today's competitive environment, digital marketing is not just an option but a requirement for businesses aiming for sustainable growth. As technology continues to evolve, its role will expand further, making it essential for companies to adapt digital tools and strategies to remain relevant, competitive, and customer-focused.

KEY WORDS: Digital Marketing, Online Advertising, Social Media Marketing, Data Analytics, E-Commerce

INTRODUCTION

In the modern business environment, digital marketing has become a powerful tool that reshapes how organisations communicate with customers and compete in the global marketplace. With the rapid growth of internet connectivity, smartphones, and social media platforms, consumers increasingly rely on digital channels to search for information, compare products, and make purchasing decisions. This shift in consumer behaviour has encouraged businesses to adopt digital marketing strategies to stay visible, relevant, and competitive. Digital marketing includes various online techniques such as search engine optimisation (SEO), social media marketing, email campaigns, content creation, and data-driven advertising. These tools enable businesses to reach a wider audience, engage customers in real time, and personalise marketing messages based on individual preferences. Unlike traditional marketing, digital marketing offers measurable results, allowing firms to track performance, analyse customer interactions, and improve their strategies continuously. For small and large enterprises alike, digital marketing provides cost-effective opportunities to build brand awareness, strengthen customer relationships, and expand into new markets. As technological

advancements continue to transform the business landscape, digital marketing plays a crucial role in driving innovation, enhancing competitiveness, and supporting sustainable business growth.

REVIEW OF LITERATURE

- **Chaffey (2015)** highlighted digital marketing as an interactive platform that improves customer engagement through SEO and analytics.
- **Ryan (2016)** emphasised that digital tools change consumer behaviour and stressed the need for customer-centric strategies.
- **Kotler et al. (2017)** explained the shift from traditional to digital marketing, focusing on targeted and measurable online promotion.
- **Tiago & Veríssimo (2018)** found that integrated digital strategies increase brand visibility and consumer trust.
- **Kannan & Li (2019)** showed that data analytics and personalisation enhance marketing effectiveness.
- **Kumar & Gupta (2020)** identified mobile marketing as a major driver of customer engagement in the digital era.
- **Smith (2021)** noted that influencer marketing significantly boosts brand credibility and reach.
- **Patel (2022)** showed that AI tools like chatbots and automation improve campaign performance and customer satisfaction.
- **Sharma & Rao (2023)** found that SMEs benefit from digital marketing through cost-effective and global access.
- **Johnson (2024)** highlighted AR/VR technologies as emerging tools that enhance immersive customer experiences.

STATEMENT OF PROBLEM

Despite the rapid growth of digital technologies, many businesses still struggle to utilise digital marketing tools to achieve their strategic goals effectively. Several organisations lack the necessary skills, resources, and data-driven approaches required to design and implement successful online marketing campaigns. Additionally, the constantly evolving digital landscape, characterised by changing consumer behaviour, intense online competition, and frequent algorithm updates, creates challenges for businesses trying to maintain visibility and engagement. Small and medium enterprises, in particular, face difficulties in adopting digital platforms due to limited budgets and technical expertise. Therefore, the problem lies in understanding how businesses can effectively integrate digital marketing strategies to enhance customer reach, improve brand performance, and ensure sustainable growth in a highly competitive environment.

OBJECTIVES OF STUDY

- **To examine the role of digital marketing in enhancing customer engagement and brand visibility.**
- **To analyse the effectiveness of various digital marketing tools** such as SEO, social media, email marketing, and content marketing.
- **To understand how digital marketing influences consumer buying behaviour** in the modern digital environment.
- **To explore the extent to which small and medium enterprises (SMEs) benefit from digital marketing.**
- **To provide suggestions for improving digital marketing practices** for better performance and sustainable growth.

RESEARCH METHODOLOGY

This study is based on primary and secondary data. The sample respondents were selected from businesses, marketers, and specialised analytics tools through convenience sampling. The sample size was 120. Primary data was collected with the help of a well-structured questionnaire. The data were analysed using percentages and a five-point Likert scale. Secondary data was collected from magazines, books, and websites. Based on the findings, recommendations and conclusions were made.

MODE OF COLLECTION

- **Structured Questionnaires:**
  Prepared and distributed to gather responses from customers and business owners.
- **Interviews:**
  Conducted with marketing professionals to understand practical insights on digital marketing.
- **Online Surveys:**
  Shared through email and social media to collect data from a wider audience.
- **Telephonic Conversations:**
  Used to obtain quick responses from respondents who are not available in person.
- **Personal Observations:**
  Observing how businesses use digital platforms such as websites and social media to understand marketing practices

LIMITATIONS OF STUDY

- **Limited Sample Size:** The study is based on a small number of respondents, which may not represent all businesses.
- **Geographical Restriction:** Data is collected from specific areas only, limiting generalisation.
- **Rapid Technological Changes:** Digital marketing trends evolve quickly, making some findings less current.
- **Response Bias:** Participants may provide incomplete or biased information.
- **Limited Access to Data:** Some businesses do not share detailed digital marketing performance data, restricting analysis.

DATA ANALYSIS AND INTERPRETATION

The data collected through questionnaires and surveys was analyzed to understand the role of digital marketing in modern business. The analysis shows that most respondents are male, though a good number of female respondents are also involved in digital marketing activities. A large proportion of respondents belong to the 26–35 age group, indicating that young and mid-career professionals are more active users of digital platforms. Fewer older respondents suggest a gap in digital adoption among higher age groups. Most respondents are graduates or postgraduates, showing that educated individuals are more familiar with digital marketing tools. Marketing professionals and business owners form the majority, highlighting the importance of digital marketing for business growth and customer reach. Many respondents use digital marketing daily or weekly, showing that regular online presence is essential in today's competitive business environment.

Variable	Category	Frequency	Percentage
Age Group	18-25 years	10	20%
	26-35 years	20	40%
	36-45	15	30%
	Male	30	60%
Gender	Female	20	40%
Educational	Graduate	25	50%
Qualification	Post Graduate	15	30%

	Professional Course	5	10%
Profession	Business owners	15	30%
	Marketing professional	20	40%
	Student	10	20%
Frequency	Daily	20	40%
	Weekly	15	30%
	Monthly	10	20%
Purpose	Brand awareness	30	60%
	Customer engagement	25	50%
	Lead generation	20	40%

Most of the respondents belong to the **26–35 age group (40%)**, which shows that young and middle-aged people are more involved in digital marketing. Among the respondents, **males (60%)**. In terms of education, most respondents are **graduates (50%)**, indicating a good educational background. Many respondents are **marketing professionals (40%),** showing that they are closely related to business and marketing activities. A large number of respondents **use digital marketing daily (40%)**, which proves its importance in regular business work. The main reason for using digital marketing is **brand awareness (60%)**, **lead generation (40%)**, showing that digital marketing plays a key role in modern business growth.

Respondents' Level of Satisfaction Toward Digital Marketing

S.NO	REASONS	HS (5)	SA (4)	NE (3)	DSA (2)	HDSA (1)	TOTAL	MEAN SCORE	RANK
1	**Satisfaction with Brand Visibility Through Digital Marketing**	40 (200)	10 (40)	30 (90)	20 (40)	20 (20)	120	3.25	7
2	**Satisfaction with Customer Engagement**	80 (400)	10 (40)	10 (30)	10 (20)	10 (10)	120	4.16	1
3	**Satisfaction with Lead Generation**	30 (150)	30 (120)	30 (90)	20 (40)	10 (10)	120	3.41	5
4	**Satisfaction with Sales Improvement**	20 (100)	25 (100)	25 (75)	25 (50)	25 (25)	120	2.91	8
5	**Satisfaction with Cost-Effectiveness**	40 (200)	20 (80)	20 (60)	20 (40)	20 (20)	120	3.33	6
6	**Satisfaction with Ease of Use of Digital Tools**	35 (175)	35 (140)	20 (60)	5 (10)	5 (5)	120	3.25	7

7	**Satisfaction with SEO Performance**	15 (75)	15 (60)	15 (45)	15 (30)	60 (60)	120	2.25	9
8	**Satisfaction with Social Media Marketing**	50 (250)	20 (80)	15 (45)	15 (30)	20 (20)	120	3.54	4
9	**Satisfaction with Content Marketing**	45 (225)	45 (180)	10 (30)	10 (20)	10 (10)	120	3.87	3
10	**Overall Satisfaction with Digital Marketing**	70 (350)	15 (60)	15 (45)	10 (20)	10 (10)	120	4.04	2

The analysis of respondents' satisfaction shows that **Customer Engagement** ranked first with the highest mean score of **4.16**, indicating that digital marketing is very effective in improving interaction between businesses and customers. Social media, interactive content, and instant communication help businesses respond quickly and build strong relationships. **Overall Satisfaction with Digital Marketing** ranked second with a mean score of **4.04**, showing that most respondents are generally happy with digital marketing due to its positive impact on visibility, engagement, cost effectiveness, and business growth. **Content Marketing** secured the third rank with a mean score of **3.87**, suggesting that respondents value informative and engaging content such as blogs, videos, and social media posts. Overall, the findings reveal that digital marketing is highly appreciated for enhancing customer engagement, providing useful content, and supporting overall business success.

SUGGESTION

1. Businesses should improve lead generation by using better targeting and digital tools.
2. Companies need to use data analytics more effectively for marketing decisions.
3. Mobile-friendly content should be strengthened to reach more users.
4. Social media engagement must be increased for better brand visibility.
5. Training on digital marketing tools should be provided to employees regularly.

CONCLUSION

Digital marketing plays a very important role in modern business. It helps businesses promote their products and services through online platforms such as social media, websites, search engines, and email. Compared to traditional marketing, digital marketing is cost-effective and reaches a wider audience in a short time. It allows businesses to interact directly with customers, understand their needs, and build strong relationships. Digital marketing also helps in increasing brand awareness, generating leads, and improving sales. With tools like social media marketing, content marketing, and search engine optimisation, businesses can easily target the right customers. Overall, digital marketing supports business growth, improves customer engagement, and helps organisations stay competitive in today's digital world.

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SOCIAL MEDIA AND INFLUENCER MARKETING: INSIGHTS FROM MARKETING ANALYTICS

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ABSTRACT

The expansion of digital media has significantly altered the landscape of marketing, encouraging organizations to adopt social media and influencer-based strategies to connect with consumers. Social media platforms facilitate continuous interaction between brands and users, while influencer marketing relies on trusted individuals to communicate brand messages in a more relatable manner. As investments in influencer campaigns continue to rise, the need for accurate evaluation methods has become increasingly important. This study employs a descriptive research approach based exclusively on secondary data to examine the role of marketing analytics in measuring the effectiveness of social media and influencer marketing initiatives. The analysis emphasizes how analytics tools assist in tracking engagement, reach, conversions, and overall campaign performance. The findings suggest that marketing analytics enhances strategic decision-making, improves resource allocation, and strengthens consumer trust. Despite existing challenges such as data reliability issues and the absence of uniform measurement standards, analytics-driven influencer marketing offers valuable insights that contribute to improved marketing outcomes and long-term business growth.

KEYWORDS: Social Media Marketing, Influencer Marketing, Marketing Analytics, Consumer Trust, Digital Advertising, Campaign Performance.

INTRODUCTION

The emergence of digital technologies has revolutionized traditional marketing practices, leading to the rapid growth of social media as a dominant marketing platform. Social networking platforms like Instagram and YouTube, Facebook, and TikTok have revolutionised business-to-consumer interactions by fostering engaging, open, and reciprocal communication. Businesses are increasingly prioritising digital and social media marketing approaches as modern consumers rely more heavily on online information and resources for their decision-making processes. A powerful subset of social media marketing, influencer marketing leverages individuals known for their credibility, expertise, or significant online reach to sway the purchasing decisions of their followers. To achieve more authentic and relatable product messaging, brands frequently engage in collaborations with influencers. However, the growing level of investment in this marketing medium highlights the urgent need for robust analytical methods to assess and quantify its effectiveness. Within this context, marketing analytics serves a vital function by facilitating performance analysis, elucidating consumer engagement patterns, and ensuring the efficient deployment of organisational resources. This study explores how marketing analytics provides insights into the effectiveness of social media and influencer marketing.

LITERATURE REVIEW

Several researchers have examined the influence of social media on consumer behaviour and brand communication. Kotler and Keller (2016) highlighted that digital platforms allow brands to establish long-term relationships with consumers through engagement and personalisation. According the Tuten and Solomon (2018), the use of social media in marketing surpasses traditional advertising in its capacity to foster consumer engagement and enhance brand memorability.Brown and Hayes (2008) emphasized that influencers act as opinion leaders who shape consumer attitudes and perceptions. Chaffey and Ellis-Chadwick (2019) stressed the importance of analytics in digital marketing, stating that performance measurement is essential for campaign optimization and strategic decision-making. Existing literature suggests that influencer marketing, when supported by marketing analytics, leads to higher engagement, improved brand credibility, and better marketing outcomes.

STATEMENT OF THE PROBLEM

Despite the increasing adoption of influencer marketing, many organizations face difficulties in measuring its true impact. Marketers often rely on surface-level indicators such as follower count and number of likes, which may not accurately represent campaign effectiveness. The absence of analytical evaluation leads to ineffective influencer selection, misleading engagement data, and poor return on investment. Consequently, this study seeks to analyse how marketing analytics delivers detailed data that is crucial for assessing the effectiveness of social media and influencer marketing strategies.

OBJECTIVE OF THE STUDY

- To examine the role of social media in modern marketing.
- To understand the concept and significance of influencer marketing.
- To study the challenges involved in influencer marketing analytics**.**

LIMITATION OF THE STUDY

The study has the following limitations:

- The research is based entirely on secondary data sources.
- The dynamic nature of social media platforms may affect data accuracy.
- The study does not include platform-specific case studies.
- Findings may differ across industries and geographic regions.

METHODOLOGY

This research employs a descriptive design and relies solely on secondary information sourced from recognized scholarly journals, authoritative textbooks, industry analyses, and credible digital marketing literature. The collected information is analysed using qualitative methods to derive meaningful interpretations related to influencer marketing and marketing analytics.

Social Media as a Strategic Marketing Tool

Social media serves as an interactive environment where brands and consumers actively engage with one another. Unlike traditional media, social media allows businesses to receive instant feedback from users. Metrics such as comments, shares, and saves provide valuable information about audience preferences and behaviour. This interaction enhances customer involvement and strengthens brand-consumer relationships.

A primary characteristic of effective influencer marketing is its reliance on consumer trust and perceived authenticity. This results in consumers assigning greater credibility to influencer endorsements than standard advertisements receive. Specific segments, such as micro and nano influencers, often drive enhanced engagement levels due to their intimate follower relationships. The persuasive power of this content stems from its ability to merge commercial promotion with authentic personal narratives.

Importance of Marketing Analytics in Influencer Marketing

Marketing analytics enables organizations to track and evaluate influencer marketing campaigns using measurable data. It shifts marketing decision-making from intuition to evidence-based strategies. Analytics tools help marketers understand which influencers generate meaningful engagement and which campaigns result in conversions.

Key Marketing Analytics Metrics

- Engagement Rate: Measures the level of audience interaction with influencer content.
- Reach and Impressions: Indicates the visibility of influencer posts.
- Click-Through Rate (CTR): Shows audience interest in promoted links.
- Conversion Rate: Measures actual purchases or desired actions.
- Return on Investment (ROI): Evaluates financial effectiveness of campaigns.

CONCLUSION

Insights Obtained Through Marketing Analytics

Marketing analytics provides actionable insights such as audience demographics, content preferences, influencer credibility, and campaign effectiveness. These insights help marketers refine content strategies, select suitable influencers, and allocate budgets efficiently. Analytics also allows real-time campaign monitoring and optimization.

Challenges in Measuring Influencer Campaign Effectiveness

Despite its advantages, influencer marketing analytics faces several challenges. Fake followers and artificial engagement distort performance data. Measuring long-term brand impact remains complex. Data privacy regulations also restrict access to user-level data. Moreover, the absence of standardized metrics makes comparison across campaigns difficult.

Social media platforms and influencermarketing have emerged as key drivers of modern marketing approaches. However, their effectiveness depends largely on accurate measurement and analysis. Marketing analytics provides valuable insights into influencer performance, audience engagement, and campaign outcomes. By adopting analytics-driven approaches, organizations can improve decision-making, enhance consumer trust, and achieve higher returns on marketing investments. As digital marketing continues to evolve, the integration of influencer marketing with advanced analytics will remain a critical factor for sustainable business growth.

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STRUCTURED DIGITAL DOCUMENT MANAGEMENT AS AN ENABLER OF DATA- DRIVEN ORGANIZATIONAL EFFICIENCY IN EDTECH FIRMS

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ABSTRACT

In digitally driven organizations, the ability to manage information in a structured manner has become critical for achieving operational efficiency and informed decision-making. Document-intensive sectors such as Educational Technology (EdTech) rely heavily on accurate, accessible, and well-organized digital records to support daily operations and strategic processes. This study explores the role of structured digital document management in enhancing organizational efficiency within an EdTech firm operating in Kerala. The research examines how systematic documentation practices influence key aspects of organizational functioning, including workflow coordination, speed of document access, and data accuracy. The findings indicate that well-structured digital document systems contribute to smoother operational workflows, reduced information retrieval delays, minimized errors, and improved reliability of organizational data. By highlighting the efficiency gains associated with structured document management, the study underscores its significance as an enabler of effective organizational performance and data-driven decision-making in knowledge-intensive digital enterprises.

KEYWORDS: Structured Document Management, Organizational Efficiency, Data-Driven Decision Making, EdTech Industry

INTRODUCTION

In the contemporary digital business landscape, organizations increasingly depend on extensive volumes of documents to support communication, regulatory compliance, and managerial decision-making. When document handling lacks structure, it often results in operational delays, information inconsistencies, repetitive tasks, and diminished productivity. Structured Digital Document Management (SDM) refers to the systematic organization, storage, and retrieval of documents through standardized digital frameworks that enhance accuracy, accessibility, and information continuity.

Within Educational Technology (EdTech) organizations, the coexistence of academic content, administrative records, and compliance-related documentation creates a complex information environment. Effective management of such diverse digital records is essential for maintaining smooth workflows and ensuring timely access to reliable information. This study

investigates the influence of structured digital document management on organizational efficiency in a leading EdTech organization in Kerala, with particular emphasis on workflow effectiveness, document retrieval efficiency and data accuracy.

NEED FOR THE STUDY

Despite increased adoption of digital tools, many organizations continue to rely on partially structured or manual documentation practices, leading to operational delays and reduced decision-making efficiency. In EdTech organizations, understanding the impact of structured document management is essential to identify gaps and improve organizational efficiency.

OBJECTIVES OF THE STUDY

- To examine the existing document management practices in the organization
- To assess the influence of structured document management on operational workflow efficiency
- To analyze whether structured document management reduces document retrieval time

LITERATURE REVIEW

- Ortiz Cumpa, Anibal-Romero, and Bendezú Jiménez (2022) highlighted that structured document management practices such as systematic classification, indexing, and version control significantly reduce document retrieval time and improve operational efficiency across organizations. Their study emphasized that effective documentation supports better decision- making and workflow continuity.
- Hajrah, Hasniaty, and Arif (2022) examined the impact of electronic document management systems on organizational performance and found that structured digital documentation improves workflow efficiency, enhances data accuracy, and strengthens document security by reducing manual handling errors.
- Zhou, Li, and Wang (2023) studied workflow automation and structured document management in Indian EdTech startups and concluded that organized digital repositories significantly improve content delivery speed, employee productivity, and coordination among departments.
- Alavi and Leidner (2024) explored the integration of structured document management with knowledge management practices in Indian EdTech firms and observed that structured documentation enhances communication efficiency, reduces duplication of work, and supports data-driven organizational decision-making.

RESEARCH METHODOLOGY

- Research Design: Descriptive and analytical
- The study describes existing document management practices and analyzes their influence on organizational efficiency.
- Population
- The population of the study consists of all employees involved in documentation-related activities across various departments of the organization. The total population size is 135 employees.
- Method of Sampling
- Stratified random sampling was adopted to ensure fair representation of employees directly involved in document management practices. The population was divided into departmental strata, including Academics, Administration, Admissions, Editorial & Publishing, and Marketing & Sales. Respondents were selected proportionally and randomly from each department to ensure unbiased representation.
- Sample Size
- For this study, the sample size was determined using the Taro Yamane formula (1967), which is commonly used for finite population sampling:

- n = N/ 1+N (e) 2
- Where: n = sample size, N = population size, e = level of precision (5% or 0.05)
- n= 135/ 1+ 135 *(0.05)2 ≈ 101
- Data were collected from 101 employees representing different departments of the organization.
- Tools Used: Structured questionnaire, mean analysis, correlation and regression analysis.
- Data Type: Primary data (questionnaire) and secondary data (reports, journals, websites).

SCOPE AND SIGNIFICANCE OF THE STUDY

The study focuses on internal documentation practices and their influence on organizational efficiency within an EdTech organization. The findings provide valuable insights for management to strengthen digital documentation practices, enhance operational efficiency, and support data-driven decision-making processes.

LIMITATIONS OF THE STUDY

- The study is limited to one organization
- Time constraints may affect the depth of analysis
- Responses are based on employee perceptions, which may involve subjectivity

DATA ANALYSIS AND INTERPRETATION

Despite the adoption of digital tools, many organizations continue to use partially structured or manual documentation systems, leading to information gaps, operational delays, and reduced decision-making efficiency. In EdTech organizations, understanding the impact of structured document management is essential for improving organizational efficiency and supporting data-driven management.

Hypotheses 1

H01: Structured document management has no significant influence on operational workflow efficiency.

H11: Structured document management has a significant influence on operational workflow efficiency.

To test this hypothesis, a linear regression analysis was performed, with Structured Document Management as the independent variable and operational workflow efficiency as the dependent variable.

Table shows the Model Summary of Regression Analysis for Hypothesis 1

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.516	0.266	0.258	2.66244

Table shows ANOVA test results for Hypothesis 1

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	254.092	1	254.092	35.845	0.000
Residual	701.769	99	7.089		
Total	955.861	100			

Interpretation

The regression analysis shows an R^2 value of 0.266, indicating that structured document management explains 26.6% of the variation in operational workflow efficiency. The ANOVA result ($F = 35.845$, $p = 0.000$) confirms that the model is statistically significant. Hence, since $p < 0.05$, the null hypothesis (H_{01}) is rejected. It is concluded that structured document management significantly and positively influences operational workflow efficiency.

Hypotheses 2

H02: Structured document management does not significantly reduce the time required for document retrieval.

H12: Structured document management significantly reduces the time required for document retrieval.

To test this hypothesis, a linear regression analysis was performed, with Structured Document Management as the independent variable and Ease of data retrieval as the dependent variable.

Table shows Model Summary of Regression Analysis for Hypothesis 2

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.530	0.281	0.274	2.62273

Table shows ANOVA test results for Hypothesis 2

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	265.879	1	265.879	38.652	0.000
Residual	680.993	99	6.879		
Total	946.871	100			

Interpretation

The regression analysis shows an R^2 value of 0.281, indicating that 28.1% of the variation in the time required for document retrieval is explained by structured document management practices. The Adjusted R^2 value (0.274) confirms the reliability of the model, and the standard error (2.622) indicates an acceptable fit. Since the significance value from the ANOVA table is p

$= 0.000$ (< 0.05), the model is statistically significant. Hence, the null hypothesis (H_{02}) is rejected.

FINDINGS

- Structured document management significantly improves operational work flow efficiency.
- Systematic documentation reduces the time taken to retrieve documents.
- Organized digital storage minimizes operational delays.
- Employees experience improved efficiency in completing routine tasks.

SUGGESTIONS

- Implement a fully centralized digital document management system across departments.
- Establish standardized document naming conventions and classification frameworks.

- Provide regular training to employees on structured documentation practices.
- Strengthen version control mechanisms to ensure use of updated documents.

CONCLUSION

The findings of the study confirm that structured digital document management serves as an important driver of organizational efficiency in EdTech environments. By improving workflow coordination and ensuring faster access to accurate information, structured documentation practices enhance operational reliability and support informed managerial decision-making. The study reinforces the need for organizations to adopt standardized digital documentation systems to sustain efficiency in knowledge-intensive settings.

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DIGITAL MARKETING AT ITS PEAK: A STATISTICAL AND STRATEGIC EVALUATION OF CHANNEL EFFECTIVENESS

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ABSTRACT

Digital marketing has reached an advanced stage characterized by technological integration, data-driven strategies, and measurable performance outcomes. Organizations increasingly rely on digital platforms to achieve competitive advantage in highly dynamic markets. This study examines digital marketing at its peak by empirically evaluating the effectiveness of three dominant digital marketing channels—Search Engine Marketing, Social Media Marketing, and Email Marketing—using conversion rate performance metrics. A quantitative research design employing one-way Analysis of Variance (ANOVA) is used to test whether statistically significant differences exist among these channels. The results demonstrate significant variation in channel effectiveness, reinforcing the importance of analytics-based decision-making in contemporary digital marketing. The study contributes to academic literature and managerial practice by offering statistically validated insights into channel optimization strategies.

KEYWORDS: Digital Marketing, Channel Effectiveness, ANOVA, Conversion Rate, Data Analytics

INTRODUCTION

The rapid digitization of global markets has fundamentally reshaped marketing practices. Digital marketing now stands at its peak due to advancements in artificial intelligence, big data analytics, automation, and omnichannel integration. Unlike traditional marketing, digital marketing enables precise targeting, real-time interaction, and continuous performance evaluation.

As competition intensifies in digital spaces, organizations must allocate resources efficiently across multiple platforms. However, not all digital marketing channels deliver equivalent outcomes. Understanding relative channel effectiveness is therefore critical. This study statistically evaluates major digital marketing channels to determine whether performance differences exist, using ANOVA as an inferential analytical tool.

REVIEW OF LITERATURE

Digital marketing effectiveness has been widely examined across disciplines such as marketing analytics, consumer behavior, and information systems. Chaffey and Ellis-Chadwick (2019) emphasize that digital marketing success depends on strategic integration of content, technology, and data. Kotler et al. (2021) argue that modern marketing has shifted toward human-centric and technology-enabled engagement models.

Social media marketing has been found to significantly influence brand awareness and purchase intention due to interactive engagement mechanisms (Tafesse & Wien, 2018). Search engine marketing is associated with high-intent consumer behavior but often involves higher costs (Jansen & Schuster, 2011). Email marketing remains effective for customer retention and personalized communication when executed ethically and strategically (Merisavo & Raulas, 2004).

Despite these insights, limited empirical studies directly compare these channels using statistical significance testing. This study addresses this research gap.

RESEARCH OBJECTIVES

The specific objectives of the study are:

1. To analyze conversion rate performance across selected digital marketing channels
2. To statistically compare channel effectiveness using ANOVA
3. To evaluate the role of data-driven analysis in peak digital marketing strategies

RESEARCH METHODOLOGY

Research Design

The study adopts a quantitative and analytical research design.

Data Collection

Conversion rate data (%) were collected across three digital marketing channels over five campaign periods. The dataset is used for academic and methodological demonstration and reflects realistic marketing performance patterns.

Hypotheses

- **H$_0$:** There is no significant difference in conversion rates among digital marketing channels.
- **H$_1$:** There is a significant difference in conversion rates among digital marketing channels.

DATA ANALYSIS AND RESULTS

Sample Data

Campaign	Search Engine Marketing	Social Media Marketing	Email Marketing
1	4	7	5
2	5	8	6
3	6	9	5
4	5	8	6
5	4	7	5

Descriptive Statistics

- Mean Conversion Rate (SEM): **4.8%**
- Mean Conversion Rate (SMM): **7.8%**
- Mean Conversion Rate (Email): **5.4%**
- Grand Mean: **6.0%**

ANOVA Results

Source of Variation	SS	df	MS	F
Between Groups	24.6	2	12.3	**24.6**
Within Groups	6.0	12	0.5	
Total	30.6	14		

Significance Level (α) = 0.05
Critical F (2,12) ≈ 3.89
Since **F calculated is greater than F critical,** the null hypothesis is rejected.

DISCUSSION

The results confirm statistically significant differences in conversion performance among digital marketing channels. Social media marketing exhibits superior effectiveness, likely due to its interactive, engagement-driven nature and algorithmic amplification. Email marketing demonstrates moderate effectiveness, particularly for retention-focused strategies, while search engine marketing shows relatively lower conversion rates in this dataset.

These findings support the assertion that digital marketing at its peak requires strategic channel selection informed by data analytics rather than uniform budget allocation.

MANAGERIAL IMPLICATIONS

- Marketing managers should adopt analytics-driven channel optimization strategies
- Social media platforms should be prioritized for acquisition-focused campaigns
- Continuous performance measurement is essential in high-competition digital environments

LIMITATIONS AND FUTURE RESEARCH

The study is limited by sample size and use of a demonstration dataset. Future research may incorporate large-scale real-world datasets, longitudinal analysis, additional performance metrics, and multivariate statistical techniques.

CONCLUSION

Digital marketing at its peak is defined by strategic intelligence, technological integration, and measurable outcomes. The ANOVA results clearly demonstrate that channel effectiveness varies significantly, reinforcing the need for data-driven decision-making in contemporary marketing strategy formulation.

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IMPACT OF DIGITAL MARKETING STRATEGIES ON CONSUMER PURCHASE BEHAVIOUR IN E-COMMERCE

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ABSTRACT

Digital marketing has now become essential for e-commerce growth, shaping the way people find, evaluate, and buy products online. This paper explores how key digital marketing strategies—like search engine optimization (SEO), social media marketing, creating engaging content, sending out email campaigns, placing online ads, and working with influencers— affect how consumers decide to make purchases. By pulling together information from various studies and recent industry reports, the research highlights that personalized ads, credible influencers, easy-to-use websites, and social proof play a big role in influencing buying decisions. The paper wraps up with insights for marketers and offers tips on how to fine-tune digital strategies to boost customer engagement and increase sales.

KEYWORDS: Digital, E-Commerce, Marketing

INTRODUCTION

E-commerce has truly changed the way we shop, bringing convenience, competitive prices, and personalized experiences right to our fingertips. As more people get connected to the internet, digital marketing has become a key player in guiding consumer choices, from the first moment they hear about a product to buying it and even beyond.

With digital marketing strategies, e-commerce businesses can zero in on their ideal customers, understand their behaviors, and communicate in a way that resonates with them. Since many of us rely on online reviews, influencer suggestions, and targeted ads, it's important to grasp how these tactics influence our buying decisions.

This paper takes a closer look at how digital marketing tools affect the way we make purchasing decisions, offering insights into new digital trends and what they mean for e-commerce businesses.

OBJECTIVES OF THE STUDY

The main goals of this research are:

1. To explore the big digital marketing strategies that e-commerce businesses are using.
2. To look at how these strategies impact the way people decide to buy things.
3. To get a sense of how consumers feel about digital marketing practices.
4. To offer some advice to e-commerce marketers on how they can boost engagement and

get more conversions.

SCOPE OF THE STUDY

This project dives into the world of digital marketing tools that e-commerce platforms rely on every day. We'll explore how consumers behave, looking at things like their awareness, interest, how they weigh their options, their intention to buy, and the loyalty they develop over time.

We'll also examine the impact of online advertisements, the experience users have on websites, the role of social media, the sway of influencers, and the power of email marketing. Our insights are drawn from a variety of sources, including academic journals, e-commerce reports, and marketing studies. Instead of conducting hands-on experiments, this study concentrates on providing a detailed description of these elements.

METHODOLOGY

Research Type

This research is primarily descriptive in nature.

Data Type

Secondary Data

The study relies on a variety of credible sources, including research articles, marketing reports, industry surveys, consumer behavior studies, and e-commerce statistics.

Research Approach

The research employs a qualitative descriptive analysis to explore and understand trends, strategies, and behavioral patterns.
It also integrates conceptual frameworks related to consumer purchase behavior.

Tools

The study makes use of descriptive analysis, thematic reviews, and conceptual mapping to achieve its objectives.

LITERATURE REVIEW

In recent years, digital marketing has grown at an incredible pace, thanks to new technology and changing consumer expectations.

- Kotler and Keller (2021) observe that digital marketing opens up opportunities for personalized communication, which can significantly shape how consumers perceive a brand.
- Chaffey (2020) discusses how strategies like SEO and content marketing can enhance a brand's awareness and create trust, influencing how consumers weigh their choices.
- Deloitte (2023) reports that around 62% of consumers rely on digital ads and influencer content to guide their purchasing decisions.
- The Harvard Business Review highlights that social proof, such as reviews and ratings, can increase consumer confidence and reduce perceived risks.

The literature collectively suggests that digital strategies strongly shape consumer awareness, trust, and purchase intention.

Digital Marketing Strategies in E-Commerce

Search Engine Optimization (SEO)

SEO assists online retailers in achieving better positions in search engine results. Greater visibility leads to increased product discovery, thereby boosting the likelihood of purchases. Consumers tend to trust sites that appear organically in search results more than those that are advertised.

Social Media Marketing

Social media platforms shape brand perception using visuals, videos, stories, and reels. Consumers interact with brands by liking, commenting, and sharing content before making a purchase. Platforms like Instagram and Facebook encourage impulse buying.

Content Marketing

This includes blogs, product descriptions, explainer videos, and buyer guides. Informative content enhances brand credibility and alleviates purchasing hesitation.

Email Marketing

Utilized for promotions, tailored suggestions, and reconnecting with customers. Personalized deals and reminders tend to receive favorable responses from customers.

Pay-Per-Click (PPC) Advertising

Google ads, display ads, and remarketing strategies have a direct impact on buying intentions. Retargeting is effective in recovering visitors who left cart pages without completing their purchase.

Influencer Marketing

Influencers foster trust and a sense of relatability. Consumers often make purchasing decisions influenced by the authenticity and knowledge of influencers.

Mobile Marketing

Push notifications, offers exclusive to apps, and mobile-friendly websites boost engagement. Consumers who prioritize mobile devices tend to make swift decisions due to convenience..

Affiliate Marketing

Affiliates use blogs, videos, and comparison websites to promote products. This strategy extends reach and influences purchasing decisions through unbiased reviews.

Consumer Purchase Behavior in E-Commerce

Consumer purchasing behavior generally consists of five stages:

- Problem Recognition - Initiated by advertisements, influencers, or online recommendations.
- Information Search - Consumers assess prices, features, and reviews.
- Evaluation of Alternatives - Influenced by brand reputation, website experience, and peer reviews.
- Purchase Decision - Affected by discounts, trust, payment convenience, and delivery options.
- Post-Purchase Behavior - Reviews, satisfaction, and loyalty programs influence future buying decisions.
- Digital strategies impact each stage by providing ongoing engagement and tailored communication.

Impact of Digital Marketing Strategies on Purchase Behaviour

Influence on Awareness and Interest

- SEO and social media ads greatly enhance product visibility.
- Recommendations from influencers spark curiosity and early engagement.

Impact on Evaluation

- Customer reviews and ratings significantly affect decisions.
- In-depth content like blogs and videos aid in product comparison.

Impact on Purchase Decision

- Tailored ads boost conversion rates.
- Offers such as discounts, free shipping, and time-sensitive deals encourage buying.   Streamlined checkout processes help reduce cart abandonment.

Impact on Post-Purchase Behaviour

- Follow-up emails and loyalty programs promote repeat business.
- A positive customer experience fosters strong brand loyalty.

DISCUSSION

The analysis reveals that digital marketing is crucial in shaping consumer

purchasing behavior in e-commerce. Personalization, trust, and engagement are identified as key drivers.

Consumers favor brands offering:
- Clear product details
- Genuine influencer endorsements
- Effortless browsing experiences
- Secure payment options
- Relevant product recommendations

Thus, marketers should focus on integrating multi-channel digital strategies to build enduring customer relationships.

FINDINGS
1. Consumers heavily rely on digital channels for discovering products.
2. Social media and influencers greatly influence younger buyers.
3. SEO and content marketing enhance trust and evaluation.
4. Personalized ads and email campaigns boost conversions.
5. Positive reviews significantly impact purchase decisions.
6. Website design, speed, and easy navigation are critical factors.
7. Concerns like data privacy, ad saturation, and fake reviews can deter purchases

SUGGESTIONS

Based on the analysis:
1. Implement personalized marketing
2. Using consumer behavior data.
3. Enhance website and mobile experiences
4. For quicker navigation.
5. Invest in influencer partnerships
6. To appeal authentically to customers.
7. Increase transparency
8. Through genuine customer reviews and detailed content.
9. Strengthen cybersecurity
10. To foster long-term consumer trust.
11. Adopt omnichannel marketing
12. for consistent engagement across platforms.
13. Use analytics tools
14. To track and improve digital campaigns.

CONCLUSION

Digital marketing strategies significantly influence consumer purchasing behavior in e- commerce. As consumers increasingly depend on online information for decision-making, effective digital strategies are vital for maintaining a competitive edge. The study concludes that personalization, social media influence, and convenience-focused approaches play a critical role in driving consumer engagement and purchase intentions. To succeed in the evolving e-commerce landscape, businesses must embrace integrated digital marketing strategies that balance technology, trust, and a customer-focused
approach.

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"DATA MINING TECHNIQUES FOR PREDICTING ONLINE CONSUMER BEHAVIOR"

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ABSTRACT

Data mining has become crucial for gaining insights into consumer behavior in the digital environment.With increasing online shopping, businesses use data mining techniques to predict what customers want, how they behave, and the elements that impact their purchasing choices. This research aims to study the role of data mining techniques in predicting online consumer behavior and how they help companies improve marketing strategies. Primary data was collected from 70 respondents using a structured questionnaire. The data was interpreted using simple percentage analysis, and the findings reveal that most respondents believe data mining improves personalization, product recommendations, and customer satisfaction. This study concludes that data mining techniques play a key role in assisting businesses to understand consumer needs and estimate future buying trends.

KEYWORDS: Data Mining, Consumer Behavior, Prediction, Online Shopping, Machine Learning.

INTRODUCTION

Online shopping has turned into a significant part of today's digital economy. Every action customers take online - such as searching, clicking, adding products to cart, or browsing offers - generates valuable data. Data mining helps businesses analyze this data and predict consumer behavior. Data mining approaches such as classification, clustering, and association rules, and prediction models allow companies to analyze buying patterns and deliver customized experiences. Predicting consumer behavior helps online platforms recommend products, strengthen customer satisfaction, and improve sales performance. For students and young researchers, understanding data mining is important because it connects technology with marketing, decision-making, and business strategies.

REVIEW OF LITERATURE:

- According to **Khan (2020),** data mining helps businesses identify hidden patterns in customer data, improving marketing effectiveness.
- **Sharma & Gupta (2022)** stated that techniques like clustering and classification support prediction of online purchase behavior.
- According **to Lee (2021),** association rule mining helps e-commerce companies understand product relationships and cross-selling opportunities.

The review clearly shows that data mining plays a crucial role in recognizing consumer preferences and forecasting future trends.

STATEMENT OF THE PROBLEM

Although online businesses use various data mining techniques, many consumers are

unaware of how their online behavior is analyzed. There is also limited understanding among students about how data mining predicts consumer preferences. This study focuses on analyzing how data mining techniques help businesses predict online consumer behavior and boost the effectiveness of digital marketing strategies.

OBJECTIVES OF THE STUDY

- To understand the role of data mining in analyzing consumer behavior.
- To study how data mining techniques help predict online buying patterns.
- To identify consumers' awareness and perception of data mining applications in online shopping.
- To analyze the factors influencing the use of data mining in e-commerce.

METHODOLOGY

This study was based on primary data collected from 70 respondents using a structured questionnaire. Convenience sampling was used. The questionnaire included demographic questions, awareness of data mining, and its influence on online shopping. Simple percentageanalysisand data tabulationwas used to presentthe collected data. Secondary data was also used from journals, websites, and research papers supported the findings.

Demographic Profile of Respondents:

Table:1
Demographic Profile

S. No	Variable		Number of Respondents	Percentage (%)
1	Gender	Male	30	43%
		Female	40	57%
		TOTAL	**70**	**100%**
2	Age group	18-24	48	69%
		25-40	22	31%
		TOTAL	**70**	**100**
3	Educational qualification	Higher secondary	20	29%
		Undergraduate	39	51%
		Others	14	20%
		TOTAL	**70**	**100%**

Source: primary data

Interpretation:

The majority of respondents mainly represents young , educated online consumers, who belongs to the age group between 18-24 and are highly relevant for analyzing and predicting online consumer behavior using data mining techniques.

Table: 2
Factors Influencing data mining in predicting consumer behavior

S. No.	Factor no.	No. of respondents	Percentage
1	Helps predict buying patterns	60	86%
2	Improves product recommendations	58	83%
3	Enhances personalized advertisements	55	79%
4	Helps identify customer interests	62	89%
5	Reduces marketing errors	52	74%

Interpretation: Most respondents (89%) believe data mining helps identify consumer interests, while 86% feel it helps predict future buying patterns. This demonstrates that students are aware of the importance of data mining in online shopping platforms.

SUGGESTIONS

1. E-commerce companies should educate customers on how data mining enhances their shopping experience.
2. Colleges can include data mining and analytics courses to improve student knowledge.
3. Businesses should adopt advanced data mining tools to improve product recommendations.
4. More awareness programs can be conducted on data privacy and ethical data usage.
5. Future research can explore the impact of AI and machine learning on consumer prediction accuracy.

CONCLUSION

The study concludes that data mining techniques play a vital role in predicting online consumer behavior. They help businesses understand customer preferences, improve marketing strategies, and create personalized shopping experiences.

The findings show that consumers recognize the importance of data mining in making online shopping easier and more efficient. Data mining not only improves recommendations but also helps companies reduce errors and increase customer satisfaction. Therefore, businesses should adopt data mining as an indispensable tool for growth in the digital marketplace.

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SCROLL TO SALE: AN EFFECT OF SHORT FORM VIDEO CONTENT ON BUYING BEHAVIOUR- A CASE STUDY APPROACH

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INTRODUCTION

The rapid growth of social media platforms has significantly altered consumer cognition, information processing, and purchasing behaviour. Over the past decade, social media marketing has evolved from simple brand communication to a powerful strategic tool influencing consumer decision-making. Prior empirical studies have consistently demonstrated that social media content plays a critical role in shaping attitudes, preferences, and buying intentions. However, changing consumer attention patterns indicate a declining effectiveness of traditional long-form advertisements, as contemporary audiences increasingly prefer brief, visually engaging content.

The emergence of short-form video formats, typically lasting between 30 and 60 seconds, represents a major shift in digital marketing communication. Platforms such as Instagram Reels and YouTube Shorts have redefined modern advertising by enabling brands to deliver impactful messages within minimal time frames. These short videos enhance message recall, emotional engagement, and immediacy, thereby offering marketers new opportunities to influence consumers at various stages of the purchase journey.

Although the existing body of literature extensively examines social media marketing and consumer behaviour, limited scholarly attention has been paid to the specific influence of short-form video content on impulse buying and purchase intention. This gap is particularly evident in emerging digital markets, where short-video platforms have witnessed exponential growth. The present study seeks to address this gap by examining how short-video marketing strategies affect consumers' buying intentions, with a specific focus on impulse-driven consumption.

Furthermore, the study incorporates a case analysis from the Indian film industry to illustrate how short-video content contributes to hype creation, audience engagement, and box-office success. In India, where social media penetration is exceptionally high, short-form videos play a decisive role in shaping consumer preferences across diverse categories, including fashion, food, electronic gadgets, and entertainment. Increasingly, consumers discover new products, music, travel destinations, and upcoming films through Reels and Shorts rather than traditional advertising channels. This shift highlights the growing importance of short-video marketing as a dominant force in contemporary consumer influence.

REVIEW OF LITERATURE

Digital Marketing and Short-Form Content

The digital marketing landscape has been fundamentally reshaped by the emergence of Short- Form Video (SFV) content, popularized by platforms like TikTok, Instagram Reels, and YouTube Shorts. This evolution is primarily driven by changing consumer engagement

patterns and declining attention spans (Anderson & Thomas, 2023).

- **The Rise of SFV:** SFV content is characterized by its brevity (typically 15 to 60 seconds), high visual engagement, and algorithmic optimization (Smith, 2021). Its viral nature allows brands to achieve significant organic reach and high audience interaction, often outperforming traditional digital content formats (Brown, 2023).
- **Engagement and Attention:** Research confirms that viewers are now more inclined to consume and interact with brief, dynamic videos due to the preference for quick, easily digestible information (Dwivedi et al., 2021a). This format is crucial for capturing the attention of younger, tech-savvy audiences, such as Gen Z, who are highly influential in purchasing decisions (Borshalina, 2021).
- **Marketing Impact:** The effectiveness of SFV is tied to its ability to foster authenticity and relatability, essential elements for building brand loyalty and consumer trust (Chen & Park, 2023). Studies analyzing Reels and Shorts specifically show a strong influence on consumer purchase decisions, suggesting that SFV is not just a trend but a critical, persuasive marketing tool (Kumar et al., 2022).

Social Media and Consumer Behavior

The function of social media has transitioned from merely a communication tool to a powerful force that shapes the entire Consumer Decision Journey (Kaplan & Haenlein, 2010).

Influence on Decision Making

Social media's impact spans all stages of consumer behavior, from initial awareness and information search to alternative evaluation and post-purchase behavior (Keerthana, 2024). This influence is often stronger than traditional media, particularly for products and services consumed by the youth demographic (Ramsunder, 2011).

Key Psychological Drivers:

- **Electronic Word-of-Mouth (eWOM):** User-Generated Content (UGC), reviews, and testimonials on social platforms serve as powerful social proof, often trusted more than direct brand advertising (Cialdini, 2007; Kurdi et al., 2022).
- **Influencer Credibility:** Social Media Influencers (SMIs) act as key opinion leaders. Their perceived credibility and trustworthiness are crucial in shaping followers' purchase intentions, particularly in the context of fast-moving trends amplified by SFV (Djafarova& Rushworth, 2017; Bhardwaj et al., 2024).
- **Impulse Buying:** The combination of emotional appeal, instant accessibility, and social influence (like Fear of Missing Out—FoMO) inherent in platforms like Instagram Reels often triggers impulse buying behavior, which is a key focus for marketers of experience-based products like movies (Oruç & Aydın, 2022).

Movie Marketing through Social Media

The movie industry, particularly global centers like Bollywood, has rapidly adopted social media as the primary channel for marketing, recognizing that traditional media alone cannot generate the necessary scale of pre-release hype and audience conversation.

- **Shift from Traditional to Digital:** Historically, movie promotion relied on trailers, music launches, and press conferences. Modern movie marketing now places heavy emphasis on social media campaigns and viral marketing to engage audiences directly (Bharti, 2022). Research confirms that social media is a highly influential medium in shaping a viewer's decision to watch a film in theaters (Monzoncillo et al., 2024).
- **The Promotional Toolkit:** Key elements of successful movie promotion on social media include:
- **Trailer/Teaser Optimization:** While traditional trailers remain important, their success is now measured by their performance and conversion rates on video-sharing platforms like YouTube (Bharti, 2022).
- **Topical/Viral Marketing:** Film promotion is increasingly built around creating hot topics

and conversation matrices on social media. This often involves controversial or emotionally relevant content to generate organic spread across various circles (ResearchGate, 2025).

o **Music and Choreography:** Bollywood specifically leverages its music and dance sequences. The success of a movie is often correlated with the virality of its hook steps and dialogue memes, which are ideally suited for short-form video platforms.

Case Study: Short form video revolution in Bollywood's movie, Understand the mechanism of YouTube shorts, Instagram and Facebook reels are linked with the success on box office.

Influence of Instagram, Facebook Reels and YouTube shorts on buying behaviour Bite-sized videos on YouTube Shorts and Instagram Reels have taken centre stage in today's purchasing habits. They frequently avoid logical thought by providing quick, engaging, and emotionally impactful content, which leads to impulsive purchases. Within seconds of scrolling, this structure links discovery to checkout, generating immediate trends and a sense of urgency.People are consuming a wider variety of short videos about current affairs, indicating a greater dependence on these videos for news updates instead of obtaining information from reliable and authoritative sources for upcoming entertainment series.

Instant Attention and Hype Created

Instant attention was generated using suspenseful background music, emotionally charged content, catchy dialogues, and the dramatic entry of the lead actor. Additionally, misleading information, false news circulated on social media—such as rumours about the actor's disappearance or alleged kidnapping—was strategically used to create controversy and amplify public curiosity.

Personalised feed

Once a user watches or interacts with a single movie trailer on a social media platform, the personalised feed rapidly becomes saturated with related content. The platform's algorithm begins to recommend the same movie's teaser clips, promotional reels, interviews of the actors, expert and audience reviews, highlights of both positive and negative scenes, behind-the-scenes moments, and even old photographs or past works of the film's stars. This continuous and repetitive exposure creates a sense of omnipresence of the movie in the user's digital environment. As a result, audience awareness is significantly enhanced, curiosity is intensified, and the film remains at the forefront of the user's attention. Such algorithm-driven content flooding strengthens emotional engagement and increases the likelihood of movie- viewing decisions, often without deliberate information seeking by the user.The movie title, release date, and key visuals are deeply embedded in the consumer's memory, guaranteeing high awareness.

Bandwagon effect and social pressure to participate

The bandwagon effect plays a significant role in influencing consumer behaviour in the context of short-form video marketing on social media platforms. When a large volume of short-form reels featuring actors, movie scenes, and overhyped reviews circulates repeatedly, audiences begin to perceive the movie as widely accepted and worth watching. This perception is further strengthened when users observe their friends, relatives, influencers, and peers engaging with the same content, participating in viral trends, or recreating dance reels associated with the movie. Such widespread participation generates a strong sense of social validation.

As a result, viewerfeel social pressure to conform and become part of the trend, even if the content does not align with their personal preferences or interests. The desire to avoid social exclusion encourages impulsive decision-making. Consequently, consumers are influenced to purchase movie tickets or engage with the content primarily due to social pressure rather than rational evaluation, highlighting the powerful impact of the bandwagon effect in digital marketing environments.

Influence of Micro and Macro influencers

Micro and macro influencers play a crucial role in amplifying movie promotions on social media platforms. Micro influencers, particularly local and regional content creators, actively engage with movie-related content by recreating scenes, using songs from the movie, participating in trending challenges, and sharing short reviews or opinions. Their relatability and close connection with local audiences enhance trust and perceived authenticity, encouraging followers to engage with the movie content.

On the other hand, macro influencers and well-known digital personalities significantly expand the movie's reach by conducting interviews with lead actors, collaborating on promotional reels, and participating in choreographed dance videos using popular movie songs. This also influence viewers to go and watch movie.

FOMO

The fear of missing out (FOMO) has emerged as a significant psychological driver of consumer behaviour in the digital era. In contemporary society, individuals increasingly experience feelings of loneliness and social disconnection. When they observe peers actively discussing a particular movie, sharing related content, or participating in trending conversations both online and offline, those who have not engaged with the movie often feel excluded from these social interactions. The inability to contribute meaningfully to such discussions intensifies feelings of isolation. To overcome this social gap and to regain a sense of belonging, individuals are motivated to follow the ongoing trend.This shows how the fear of missing out (FOMO) on trending movies pushes people to buy tickets impulsively

Mechanism behind movie hype and Reels and shorts

Movie hype generated through reels and shorts operates through multiple content-driven mechanisms that are designed to capture attention, encourage audience participation, and maximize algorithmic visibility. These mechanisms rely on emotionally engaging, easily shareable, and repetitive content formats that sustain audience interest over time. The following sub-sections explain the key mechanisms used in creating and amplifying movie hype on short-form video platforms.

Teaser style clips

Teaser-style clips play a crucial role in generating curiosity and anticipation among audiences. These short videos typically include suspenseful scenes, impactful visuals, or dramatic moments without revealing the complete narrative. By offering limited information, teaser clips stimulate curiosity and motivate viewers to seek more content related to the movie. Repeated exposure to teaser clips across multiple platforms strengthens recall and keeps the movie consistently visible in users' personalised feeds.

Song based trends

Songs from movies are widely used to create trending reels and shorts, particularly when they are catchy and emotionally appealing. Users, influencers, and content creators participate in recreating dance steps, lip-syncs, or creative interpretations using the same song. This repeated use of movie songs increases familiarity and emotional attachment, making the movie an integral part of daily social media consumption and enhancing its popularity.

Dialogue/dance hook steps challenges

Popular dialogues and signature dance hook steps are frequently transformed into social media challenges. These challenges encourage mass participation, as users replicate dialogues or dance moves associated with the movie. Such participatory content fosters engagement, strengthens social bonding, and increases visibility. The repetitive performance of these elements reinforces audience memory and contributes significantly to hype creation.

Influencer collab

Influencer collaborations significantly amplify movie promotions on social media. Micro influencers generate local and niche engagement through relatable content, while macro

influencers and celebrities enhance reach and credibility. Activities such as interviews, collaborative dance reels, promotional challenges, and behind-the- scenes content help build trust and excitement. Influencer endorsement serves as social proof, strongly influencing audience perceptions and viewing intentions.

Meme

Memes act as an informal yet powerful mechanism for movie promotion. Humorous, satirical, or relatable memes based on movie scenes, dialogues, or characters spread rapidly across platforms. Memes simplify complex narratives into easily digestible content, making the movie culturally relevant and shareable. Their viral nature helps sustain discussions and keeps the movie trending even beyond formal promotional campaigns.

Viral videos of theatre reactions of viewers

Viral videos capturing live theatre reactions, such as audience cheering, clapping, dancing, or emotional responses, play a persuasive role in shaping viewer expectations. These videos provide perceived authenticity and real-time social proof, creating the impression of collective enjoyment. Observing enthusiastic audience reactions encourages potential viewers to experience the movie themselves, thereby increasing the likelihood of ticket purchase.

FINDING

The study reveals that short-form video platforms such as Instagram Reels and YouTube Shorts play a pivotal role in shaping movie hype and influencing audience viewing behaviour. One of the key findings is that algorithm-driven personalised feeds significantly increase repeated exposure to movie-related content, leading to strong recall of movie titles, release dates, songs, and key visuals. This repetitive visibility reduces the cognitive effort required in decision-making and increases the likelihood of movie selection.

The findings further indicate that teaser-style clips, song-based trends, dialogue and dance challenges, memes, and viral theatre reaction videos collectively function as effective mechanisms for sustaining audience curiosity and emotional engagement. These content formats encourage mass participation and continuous sharing, thereby amplifying reach and visibility.

Another important finding is thestrong influence of micro and macro influencers in generating social proof. Influencer collaborations, interviews, and promotional content enhance credibility and trust, while peer participation intensifies the bandwagon effect and social pressure to conform.

The study also finds that psychological factors such as fear of missing out (FOMO), social belongingness, and impulsive buying behaviour significantly contribute to movie- viewing decisions. Overall, the paper concludes that movie hype created through reels and shorts is not random but the result of a structured digital mechanism that strategically converts attention into consumption.

CONCLUSION

The study concludes that short-form video platforms such as Instagram Reels and YouTube Shorts have emerged as powerful tools in shaping movie hype and influencing consumer viewing behaviour. The hype generated through reels and shorts operates through a structured digital mechanism involving teaser-style clips, song-based trends, dialogue and dance challenges, influencer collaborations, memes, and viral audience reaction videos. These mechanisms, supported by algorithm-driven personalised feeds, ensure continuous exposure and high recall among audiences.

The findings highlight that psychological factors such as the bandwagon effect, fear of missing out (FOMO), social pressure, and impulsive buying play a critical role in converting digital attention into movie-viewing decisions. The study emphasizes that movie consumption in the digital era is increasingly driven by emotional engagement and social validation rather than rational evaluation alone. Overall, the research contributes to a deeper understanding of how

short-form video content reshapes promotional strategies in the entertainment industry and influences consumer behaviour.

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THE FUTURE OF AI IN DIGITAL MARKETING

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ABSTRACT

Artificial intelligence (AI) is rapidly transforming digital marketing from a function driven by intuition and historical reporting into a data-centric, predictive, and highly automated discipline. As organisations face increasing pressure to deliver personalised customer experiences while optimising marketing efficiency and complying with evolving privacy regulations, AI has emerged as a critical enabler of sustainable competitive advantage. This article examines the future of AI in digital marketing with a forward-looking perspective focused on the 2026–2028 horizon. It presents an overview of core AI capabilities relevant to marketers, including machine learning, natural language processing, computer vision, reinforcement learning, and generative AI. Building on this foundation, the article identifies five key trends shaping the next phase of digital marketing: hyper-personalisation at scale, conversational and voice-based engagement, predictive budget allocation, generative creative automation, and privacy-first AI adoption. To translate innovation into execution, the article introduces a practical four-pillar strategic framework encompassing data foundations, algorithmic intelligence, creative automation, and governance and ethics. A phased implementation roadmap provides step-by-step guidance for moving from initial discovery and pilot use-cases to enterprise-wide deployment and continuous optimisation. The discussion is further grounded through a real-world case study illustrating how predictive analytics and generative AI can significantly improve marketing performance and return on ad spends. Designed as a comprehensive reference guide for marketing leaders and practitioners, this article demonstrates how organisations can responsibly embed AI across the customer journey to drive higher efficiency, greater effectiveness, and long-term marketing transformation.

KEYWORDS: Artificial Intelligence (AI), Digital Marketing, Machine Learning, Generative AI, Marketing Automation, Hyper-Personalisation, Customer Data Platform (CDP), Predictive Analytics, Conversational Marketing, Voice Commerce, Programmatic Advertising, Media Mix Modeling, Dynamic Creative Optimisation, Privacy-First AI, Marketing Governance, AI Ethics, Data-Driven Marketing, Customer Experience (CX), Marketing Technology (MarTech)

INTRODUCTION

The digital-marketing ecosystem has evolved from basic banner advertising to highly sophisticated, data-driven customer experiences. Over the past decade, machine-learning algorithms have progressed from experimental concepts to production-ready systems powering:

- Real-time audience segmentation
- Dynamic creative optimisation
- Conversational chatbots and voice assistants
- Predictive analytics for media buying

Despite rapid technological advancement, many organisations struggle to operationalise AI at scale. AI initiatives often remain fragmented, confined to isolated pilot projects without integration across marketing operations.

This will provides a **structured, actionable approach** to adopting AI in digital marketing—bridging the gap between innovation and enterprise execution.

REVIEW OF LITERATURE

The integration of artificial intelligence (AI) into digital marketing has been widely examined across academic and practitioner-oriented literature, with scholars highlighting its transformative impact on marketing strategy, customer engagement, and organisational performance. Early studies positioned AI primarily as a tool for automation and analytics; however, recent research frames AI as a strategic capability that reshapes the entire marketing value chain.

AI and the Evolution of Digital Marketing

Several authors note that digital marketing has transitioned from rule-based decision-making to data-driven intelligence due to advances in machine learning (ML) and big data analytics. Davenport, Guha, Grewal, and Bressgott (2020) argue that AI enables marketers to move beyond descriptive analytics toward predictive and prescriptive decision-making. Similarly, Wedel and Kannan (2016) emphasise that AI-driven analytics enhance customer insights by processing high-volume, high-velocity, and high-variety data that traditional methods cannot manage effectively.

Research also highlights AI's role in improving marketing efficiency. Chaffey and Ellis- Chadwick (2019) observe that AI-powered tools optimise campaign management, bidding strategies, and audience targeting, thereby reducing human bias and operational costs. This shift reflects a broader trend where intuition-based marketing decisions are increasingly replaced by algorithmic intelligence.

Personalisation and Customer Experience

Personalisation has emerged as one of the most extensively studied applications of AI in digital marketing. Studies by Kumar et al. (2020) demonstrate that AI-driven personalisation significantly improves customer satisfaction, engagement, and lifetime value by delivering context-aware content in real time. Reinforcement learning models, in particular, have been shown to dynamically adapt offers and recommendations based on user behaviour, enhancing relevance across touch points.

However, literature also cautions against over-personalisation. Research by Aguirre et al. (2016) suggests that excessive personalisation may trigger privacy concerns and perceived intrusiveness, potentially reducing trust. This tension has driven recent academic interest in privacy-aware and ethical AI systems that balance relevance with consumer autonomy.

Conversational AI and Human–Machine Interaction

The rise of conversational AI—such as chatbots, virtual assistants, and voice-based interfaces—has attracted significant scholarly attention. Studies indicate that natural language

processing (NLP) enables more human-like interactions, improving service responsiveness and

scalability (Huang & Rust, 2021). Chatbots are shown to be particularly effective in lead generation, customer support, and post-purchase engagement.

Voice-based marketing, enabled by speech recognition and NLP, is also gaining prominence. Research suggests that voice interfaces influence search behaviour and brand discovery, requiring marketers to rethink content optimisation strategies (Dwivedi et al., 2023). Nonetheless, limitations related to contextual understanding and emotional intelligence remain areas of ongoing investigation.

Predictive Analytics and Marketing Performance

Predictive analytics is widely recognised as a core AI capability for forecasting customer behaviour and optimising resource allocation. Studies by Fader and Hardie (2020) highlight how predictive models improve demand forecasting, churn prediction, and customer lifetime value estimation. In advertising, AI-driven budget allocation models have been found to significantly enhance return on ad spend (ROAS) by dynamically redistributing investments across channels and campaigns.

Despite these benefits, literature notes challenges related to data quality and model transparency. Black-box algorithms, while powerful, raise concerns regarding explainability and managerial trust, prompting calls for interpretable AI models in marketing decision-making.

Generative AI and Creative Automation

Recent literature increasingly focuses on generative AI and its implications for marketing creativity. Models such as large language models (LLMs) and generative adversarial networks (GANs) are shown to automate content creation, including copywriting, image generation, and video production (Kietzmann et al., 2023). Researchers argue that generative AI augments human creativity rather than replacing it, enabling rapid experimentation and scalable creative personalisation.

However, scholars also highlight risks related to brand consistency, originality, and misinformation. Ethical concerns surrounding deepfakes and synthetic content underscore the need for governance frameworks to guide responsible adoption.

Privacy, Ethics, and Governance

Privacy and ethical considerations form a critical stream of AI marketing literature. With the introduction of regulations such as GDPR and evolving data protection laws, researchersstress the importance of privacy-by-design AI systems (Martin & Murphy, 2017). Studies advocate for federated learning, anonymisation techniques, and first-party data strategies as sustainable solutions for future marketing analytics.

Ethical AI frameworks emphasise transparency, fairness, accountability, and human oversight. Literature consistently argues that trust will be a key determinant of long-term AI success in marketing, particularly as consumers become more aware of algorithmic influence.

RESEARCH GAPS AND FUTURE DIRECTIONS

While existing literature provides substantial insights into AI applications in digital marketing, several gaps remain. Most empirical studies focus on short-term outcomes and current technologies, with limited forward-looking analysis beyond immediate adoption. There is also a lack of integrated strategic frameworks that connect data, algorithms, creativity, and governance into a cohesive implementation model. Furthermore, longitudinal studies examining organisational transformation enabled by AI are still scarce.

OBJECTIVES OF THE STUDY

The primary objective of this study is to examine the evolving role of artificial intelligence in digital marketing and to assess its potential to transform marketing strategies, processes, and performance in the 2026–2028 timeframe.

The specific objectives of the study are as follows:

- **To analyse the core artificial intelligence technologies**—including machine learning,

natural language processing, computer vision, reinforcement learning, and generative AI—and their relevance to digital marketing applications.

- To identify and evaluate emerging trends shaping the future of AI-driven digital marketing, such as hyper-personalisation at scale, conversational and voice-based engagement, predictive budget allocation, generative creative automation, and privacy-first AI adoption.
- To assess the impact of AI on marketing effectiveness and efficiency, particularly in terms of customer experience, campaign optimisation, and return on marketing investment.
- To examine the strategic and organisational requirements for successful AI adoption in digital marketing, including data infrastructure, talent capabilities, and cross-functional integration.
- To explore ethical, privacy, and governance considerations associated with the use of AI in digital marketing, with a focus on responsible and transparent implementation.
- To propose a practical strategic framework and implementation roadmap that guides organisations from pilot-level AI experimentation to enterprise-wide deployment.
- To analyse real-world applications through case evidence, demonstrating how predictive analytics and generative AI can enhance marketing performance and competitive advantage.

CORE AI CAPABILITIES FOR MARKETERS

- Understanding foundational AI capabilities allows marketers to evaluate platforms, vendors, and internal build decisions more effectively.

Table 1
Core AI Capabilities and Marketing Applications

Capability	Description	Typical Marketing Use Case
Machine Learning (ML) Classification	Assigns labels to structured data using trained models	Lead scoring, churn prediction
Natural Language Processing (NLP)	Analyses and generates human language	Social sentiment analysis, email copywriting
Computer Vision	Extracts meaning from images and video	Visual product search, creative quality scoring
Reinforcement Learning (RL)	Optimises decisions via trial-and-error rewards	Programmatic ad bidding
Generative AI (GPT, DALL·E)	Creates text, images, or code from prompts	Blog drafts, ad copy, creative assets

Modern platforms such as Adobe Sensei, Sales force Einstein, and Google Cloud AI abstract technical complexity, enabling marketing teams to focus on strategic execution rather than algorithm development.

EMERGING TRENDS (2026–2028)

- **Hyper-Personalisation at Scale**

AI enables real-time micro-segmentation based on live behavioural signals, allowing brands to deliver one-to-one experiences across channels.

Key Developments

Dynamic audience clustering

Predictive product recommendations

Marketing Implication

Organisations must invest in a **Customer Data Platform (CDP)** capable of real-time ingestion and activation of first-party data.

Conversational Marketing and Voice Commerce

AI-driven conversational interfaces are becoming primary engagement channels.

Key Developments

Chatbots handling up to 70% of routine interactions

Voice-enabled shopping journeys

Marketing Implication

Brands must optimise for conversational SEO and deploy structured schema for voice assistants.

Predictive Budget Allocation

AI replaces static budget planning with continuous optimisation.

Key Developments

AI-powered media mix modeling

Incrementality testing using causal inference

Marketing Implication

Marketing and finance must align on a **single source of truth** for attribution data.

Generative Creative Automation

Generative AI accelerates creative production while increasing experimentation velocity.

Marketing Implication

Adopt a **human-in-the-loop model**, where AI generates variants and humans curate and approve final outputs.

Privacy-First AI

Stricter regulations drive adoption of privacy-preserving AI techniques.

Marketing Implication

Embed privacy-by-design and transparent consent mechanisms across all AI initiatives.

STRATEGIC FRAMEWORK: FOUR PILLARS OF AI-ENABLED MARKETING

Pillar 1: Data Foundations

Unified data lake

Data quality governance

Persistent Customer-360 identifiers

Pillar 2: Algorithmic Intelligence

AI platform selection

Off-the-shelf APIs for quick wins

Continuous testing and validation

Pillar 3: Creative and Content Automation

Dynamic Creative Optimisation

Predictive content calendars

Metadata-driven asset libraries

Pillar 4: Governance and Ethics

Bias monitoring

Model transparency (Model Cards)

Regulatory compliance

IMPLEMENTATION ROADMAP

Table 2
AI Implementation Roadmap

Phase	Duration	Key Activities	Deliverables
Discovery	2 weeks	Define objectives, audit data	Business case
Data Platform	6–8 weeks	Deploy CDP, ingest data	Unified profiles
Pilot AI	8–10 weeks	DCO, chatbot, sentiment analysis	ROI benchmarks
Scale & Integrate	12–16 weeks	Personalisation, governance	AI pipeline
Optimise	Ongoing	Retraining, expansion	Quarterly reviews

Hypotheses of the Study

Based on the objectives of the study and the review of existing literature, the following hypotheses are proposed to examine the impact of artificial intelligence on digital marketing performance and strategy:

Primary Hypothesis H1:

The adoption of artificial intelligence in digital marketing has a significant positive impact on overall marketing performance.

Secondary Hypotheses H2:

AI-driven personalisation significantly improves customer engagement and customer experience compared to traditional digital marketing approaches.

H3: The use of predictive analytics and machine learning models significantly enhances marketing efficiency, including budget allocation and campaign optimisation.

H4: Conversational AI tools, such as chatbots and voice assistants, have a positive influence on customer interaction quality and conversion rates.

H5: Generative AI-based creative automation positively affects content effectiveness and reduces time-to-market for digital campaigns.

H6: Privacy-first and ethical AI practices positively influence consumer trust and brand perception in digital marketing.

H7: Organisations with well-developed AI data infrastructure and governance frameworks achieve superior marketing outcomes compared to organisations with low AI maturity.

METHODOLOGY

This study employs a descriptive and analytical research design to examine the impact of artificial intelligence on digital marketing performance. A mixed-methods approach is adopted, integrating quantitative data for hypothesis testing with qualitative insights drawn from secondary sources.

Primary data are collected through a structured questionnaire administered to marketing professionals with experience in AI-driven digital marketing. Responses are measured using a five-point Likert scale. Purposive sampling is used to ensure relevance, with a sample size of approximately 100–200 respondents.

Secondary data are sourced from peer-reviewed journals, industry reports, books, and credible digital marketing publications to support the literature review and conceptual framework.

Data analysis is conducted using descriptive statistics, correlation analysis, and regression analysis, along with reliability testing using Cronbach's alpha. Statistical analysis is performed using standard analytical software such as SPSS.

Ethical standards are maintained through voluntary participation, informed consent, and respondent anonymity. Limitations include reliance on self-reported data and the evolving nature of AI

technologies, which may affect generalizability.

ANALYSIS AND INTERPRETATION

Table: 2
Summary of Analysis and Interpretation

Analysis Aspect	Key Findings	Interpretation
Reliability Analysis	Cronbach's $\alpha > 0.70$ for all constructs	Measurement scales are reliable and internally consistent
AI Adoption Level	High adoption in personalisation, analytics, and campaign optimisation	AI is increasingly embedded in core digital marketing activities
Correlation Results	Significant positive correlation between AI adoption and marketing performance	Supports the hypothesis that AI improves overall marketing outcomes
Regression Analysis	Personalisation and predictive analytics are strongest predictors	AI enhances customer engagement and budget efficiency
Conversational AI	Positive but moderate impact on performance	Effectiveness depends on contextual accuracy and integration quality
Generative AI	Reduced content creation time and improved campaign agility	Creative automation improves marketing responsiveness
Privacy-First AI	Positive association with consumer trust	Ethical AI practices enhance brand credibility
Overall Outcome	Higher AI maturity leads to superior performance	Strategic and governed AI adoption drives competitive advantage

MAJOR FINDINGS

- The study finds a significant positive impact of artificial intelligence adoption on digital marketing performance; particularly in customer engagement, conversion rates, and return on ad spend.
- AI-driven personalisation and predictive analytics emerge as the most influential factors, enabling data-driven decision-making and efficient budget allocation.
- Conversational AI tools improve customer interaction and responsiveness, though their impact varies based on contextual accuracy and system integration.
- Generative AI significantly enhances creative efficiency, reducing content development time and increasing campaign agility without diminishing effectiveness.
- Privacy-first and ethical AI practices positively influence consumer trust and brand perception, reinforcing the importance of responsible AI adoption.
- Organisations with higher AI maturity, strong data infrastructure, and governance frameworks achieve superior and more sustainable marketing outcomes.

SUGGESTIONS

- Organisations should prioritise investment in data quality and AI-ready infrastructure to maximise the effectiveness of AI-driven marketing initiatives.

- Marketing leaders are advised to focus on personalisation and predictive analytics use cases that deliver measurable business value.
- Conversational AI systems should be continuously trained and monitored to improve contextual understanding and customer experience.
- Generative AI should be positioned as a creative augmentation tool, with human oversight to ensure brand consistency and ethical use.
- Firms should adopt privacy-by-design and transparent AI governance frameworks to build long-term consumer trust and regulatory compliance.
- Continuous skills development and cross-functional collaboration are recommended to sustain AI-driven marketing transformation.

CONCLUSIONS

This study concludes that artificial intelligence has become a strategic driver of digital marketing transformation, significantly enhancing marketing performance, efficiency, and customer engagement. The findings demonstrate that AI-driven personalisation, predictive analytics, and generative creative automation deliver measurable improvements in decision-making accuracy, campaign effectiveness, and return on marketing investment. The study also highlights that the value of AI in digital marketing extends beyond technological adoption to include robust data foundations, organisational readiness, and ethical governance. Privacy-first AI practices and transparent algorithmic use emerge as critical factors in sustaining consumer trust and long-term brand equity. Overall, the research underscores that organisations adopting a structured and responsible AI strategy are better positioned to achieve sustainable competitive advantage in an increasingly data-driven marketing environment. As AI capabilities continue to evolve, their successful integration across the customer journey will be central to long-term digital marketing effectiveness and resilience.

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DIGITAL FINANCIAL EMPOWERMENT AMONG TRIBAL COMMUNITIES: A STUDY ON ACCESS, UTILIZATION, AND BARRIERS IN PANDALUR AND GUDALUR TALUKS, THE NILGIRIS

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ABSTRACT

Digital financial inclusion has emerged as a critical driver of economic empowerment, particularly for marginalized communities in rural and tribal regions. This study explores the awareness, usage, and barriers related to digital financial services among tribal communities in Pandalur and Gudalur Taluks of The Nilgiris. A descriptive research design was adopted, and primary data were collected from 60 tribal respondents using a structured questionnaire. The study examines socio-economic factors, gender, education, and income levels to understand their influence on digital financial adoption. The analysis reveals that younger and better-educated respondents demonstrate higher awareness and usage of digital financial tools, with UPI applications being the most commonly used platform. Despite the increasing availability of digital financial services, challenges such as poor internet connectivity, limited digital literacy, fear of fraud, and language/interface difficulties persist, particularly among women and lower-income households. The study highlights the significance of community-based support, training programs, and culturally sensitive digital platforms to enhance adoption and usage. Findings suggest that improving digital literacy, infrastructure, and access can significantly enhance financial inclusion, reduce dependence on informal credit systems, and strengthen livelihoods in tribal communities. The insights derived from this study are valuable for policymakers, financial institutions, and NGOs seeking to design targeted interventions that promote equitable digital financial empowerment.

KEYWORDS: Digital Financial Inclusion, Tribal Communities, Digital Literacy, Financial Empowerment, UPI Adoption

INTRODUCTION

The expansion of digital technologies in India has opened new pathways for financial access, economic inclusion, and public service delivery. However, the benefits of this digital shift have not reached all communities equally. Tribal populations, particularly those living in

geographically remote and forested regions, continue to face significant barriers in accessing and using digital financial services. Limited connectivity, low levels of digital literacy, and historical dependence on informal financial networks make it challenging for these communities to participate fully in the emerging digital economy.

In the Nilgiris district, the tribal communities of Pandalur and Gudalur Taluks represent a population that stands at the intersection of traditional lifestyles and evolving financial systems. Though government initiatives, mobile-based banking services, and Aadhaar-enabled platforms have expanded in recent years, the adoption of digital finance among tribal households remains uneven. Many families still rely on cash transactions, intermediaries, or informal credit sources due to unfamiliarity with digital tools, mistrust in technology, or the absence of personalized support.

Understanding how these communities access and perceive digital financial services is essential for promoting inclusive growth. Digital financial empowerment has the potential to strengthen livelihoods, improve access to welfare schemes, and reduce financial vulnerability. By examining the current level of awareness, usage patterns, and key barriers faced by tribal communities in Pandalur and Gudalur, this study seeks to generate insightsthat can guide policymakers, financial institutions, and local organizations in designing more accessible, culturally sensitive, and community-driven digital inclusion initiatives.

SCOPE OF THE STUDY

This study focuses on understanding the extent to which tribal communities in Pandalur and Gudalur Taluks of The Nilgiris access, utilize, and benefit from digital financial services. The scope includes examining their awareness of various digital platforms, their actual usage patterns, and the socio-economic factors influencing their readiness to adopt digital financial tools such as mobile banking, UPI payments, online transactions, and government-linked digital services.

The study also covers the key structural and behavioral barriers that limit digital financial participation among these communities. Issues such as digital literacy, network availability, trust in technology, accessibility of banking infrastructure, and the influence of intermediaries are assessed to understand how they shape the community's digital financial behavior. By focusing on real-life circumstances within tribal settlements, the research highlights the practical challenges that must be addressed to achieve meaningful digital inclusion.

Geographically, the scope is restricted to selected tribal villages in Pandalur and Gudalur, ensuring that the findings reflect the local realities of the Nilgiris district. The study does not evaluate technical performance of digital platforms or compare financial technologies, but instead concentrates on user experiences, perceptions, and barriers within the tribal context. The insights generated will support policymakers, financial institutions, and community organizations in framing targeted interventions that promote digital financial empowerment in marginalized regions.

PROBLEM STATEMENT

Despite rapid progress in India's digital financial ecosystem, tribal communities continue to face persistent barriers that limit their ability to access and benefit from digital financial services. In regions such as Pandalur and Gudalur Taluks of The Nilgiris, limitations in digital literacy, inconsistent connectivity, and limited exposure to formal banking systems constrain the adoption of digital finance. Although government initiatives and mobile-based platforms aim to promote financial inclusion, the actual utilization among tribal households remains low, uneven, and influenced by socio-economic characteristics. There is a lack of systematic understanding of how these communities perceive digital finance, what challenges they encounter, and which factors determine their participation. This gap in knowledge restricts the effectiveness of current digital inclusion efforts and limits the potential for enhancing

livelihoods and financial security among tribal populations. Therefore, a focused study is required to examine the patterns, barriers, and determinants of digital financial empowerment within these marginalized communities.

OBJECTIVES OF THE STUDY

- To assess the level of awareness and understanding of digital financial services among tribal communities in Pandalur and Gudalur Taluks.
- To examine the extent of utilization of digital financial tools such as mobile banking, UPI, online transactions, and Aadhaar-enabled services.
- To identify the socio-economic and infrastructural factors influencing the adoption of digital financial services among tribal households.
- To analyze the key challenges and barriers—technological, economic, educational, and cultural—that limit digital financial inclusion in the study area.
- To provide recommendations for improving digital financial empowerment tailored to the needs and realities of tribal communities in The Nilgiris.

REVIEW OF LITERATURE

The expansion of digital finance in India has generated considerable scholarly attention, particularly in relation to financial inclusion among marginalized groups. Early studies on digital financial inclusion emphasized the transformative potential of mobile technologies, digital payment systems, and Aadhaar-linked platforms for expanding access to financial services among low-income households. Researchers highlighted that digital tools reduce transaction costs, improve transparency, and enable faster delivery of welfare benefits. However, these studies also pointed out that the benefits of digital finance are not evenly distributed, as communities with limited technological exposure face barriers in adoption and sustained usage.

A growing body of literature focuses on the socio-economic determinants of digital financial behavior among rural and tribal populations. Scholars have noted that education, income stability, trust in formal institutions, and access to mobile devices significantly influence the adoption of digital financial tools. Studies conducted in tribal regions across India consistently report that digital literacy plays a pivotal role in shaping users' confidence in mobile banking, UPI applications, and online transactions. Limited awareness, fear of fraud, and a lack of familiarity with banking procedures contribute to hesitancy and reliance on intermediaries. These findings underline the need for targeted capacity-building programs that address both financial and digital competencies.

Research on digital inclusion in tribal areas also emphasizes the importance of contextual factors such as geographical isolation, infrastructural gaps, and cultural preferences. Scholars argue that poor network connectivity, irregular electricity supply, and the absence of nearby banking facilities restrict digital financial participation. In addition, community-specific factors—such as traditional reliance on cash, oral communication practices, and limited exposure to formal financial systems—shape the pace and nature of digital adoption. Studies further suggest that policies promoting digital finance must account for local realities and design solutions that are simple, community-based, and culturally sensitive. The existing literature, while informative, indicates a need for region-specific studies that capture the lived experiences of tribal communities and provide insights for designing inclusive digital ecosystems tailored to their needs.

RESEARCH METHODOLOGY

Research Design

The study adopts a descriptive research design to examine the extent of digital financial empowerment among tribal communities in Pandalur and Gudalur Taluks of The Nilgiris. This design is appropriate as it enables the researcher to systematically describe the awareness, usage patterns, and challenges faced by respondents without influencing their natural

conditions or behavior.

Area of the Study

The research is conducted among selected tribal settlements located in Pandalur and Gudalur Taluks, regions known for their diverse tribal populations and varying levels of access to digital and financial infrastructure.

Nature and Sources of Data

Primary Data

Primary data form the core of the study and were collected using a structured questionnaire. The questionnaire includes closed-ended questions, rating scales, and perception-based items to assess awareness, usage, and barriers related to digital financial services.

Secondary Data

Secondary information was obtained from journals, research papers, government reports, financial inclusion surveys, digital finance documents, and other credible sources to support the conceptual framework and strengthen the background of the study.

Sampling Design

Sampling Method

A purposive sampling technique was employed to select respondents who represent different age groups, socio-economic conditions, and levels of digital exposure within the tribal communities.

Sample Size

The study is based on a sample of 60 respondents, selected from various tribal households in Pandalur and Gudalur Taluks. This size is considered adequate to capture diverse perspectives while ensuring manageable data collection.

Research Instrument

A structured questionnaire was designed with sections covering demographic information, awareness of digital financial services, usage patterns, challenges encountered, and overall perceptions. The instrument was administered through personal visits to ensure clarity and participation, especially for respondents with limited literacy levels.

Data Collection Procedure

Data were collected through direct interaction with respondents in their residential locations. This method ensured better understanding of the questions, reduced response errors, and facilitated inclusion of individuals unfamiliar with written formats.

Tools for Analysis

The collected data were coded and analyzed using simple statistical techniques such as:

- **Percentage analysis**
- **Frequency distribution**
- **Cross-tabulation**

These tools helped in identifying patterns, identifying key barriers, and understanding the relationship between socio-economic factors and digital financial behavior.

DATA ANALYSIS

Demographic Profile of Respondents

Table 1
Age Distribution of Respondents

Age Group	No. of Respondents	Percentage (%)
18 – 25 years	14	23.3%
26 – 35 years	18	30.0%

36 – 45 years	16	26.7%
Above 45 years	12	20.0%
Total	**60**	**100%**

Interpretation

Most respondents fall in the 26–35 age group, indicating the presence of a young working population that forms a potential target for digital financial training programs.

Awareness of Digital Financial Services

Table 2

Awareness Level of Digital Finance Tools

Awareness Category	No. of Respondents	Percentage (%)
High Awareness	11	18.3%
Moderate Awareness	27	45.0%
Low Awareness	22	36.7%
Total	**60**	**100%**

Interpretation

Only 18.3% have high awareness, while a significant portion (36.7%) exhibit low awareness, reflecting the need for structured awareness campaigns.

Cross-Tabulation Analysis

Cross-tabulation helps in understanding the relationship between two variables. For this study, the following cross-tabulations were prepared to examine how demographic factors influence awareness and usage of digital financial services among tribal respondents.

Cross-Tabulation: Age Group vs. Preference for Eco-Friendly Products

Age Group	Prefer Eco-Friendly Products (Yes)	Do Not Prefer (No)	Total
18–25	10	5	15
26–35	14	4	18
36–45	12	3	15
46 & Above	9	3	12
Total	**45**	**15**	**60**

Interpretation

Most consumers across all age groups prefer eco-friendly products. The 26–35 age group shows the highest preference, indicating stronger environmental awareness among young adults.

Cross-Tabulation: Income Level vs. Monthly Spending on Eco-Friendly Products

Income Level (₹/month)	Spend < ₹500	₹500–₹1000	> ₹1000	Total
Below ₹15,000	10	5	0	15
₹15,000–₹25,000	7	10	3	20
₹25,000–₹35,000	4	8	3	15
Above ₹35,000	2	5	3	10
Total	**23**	**28**	**9**	**60**

Interpretation

Higher-income groups (₹25,000 and above) spend more on eco-friendly products, indicating income as a positive factor influencing eco-friendly buying behaviour.

FINDINGS

The study reveals that the tribal communities in Pandalur and Gudalur Taluks exhibit a moderate level of awareness and usage of digital financial services, with younger and better-educated respondents showing higher adoption rates. UPI applications are the most commonly used digital tools, yet many households continue to face challenges such as poor connectivity, limited digital literacy, and fear of fraud, which hinder full participation in the digital financial ecosystem. Gender and income differences further influence usage patterns, as women and lower-income respondents experience more barriers. Despite these challenges, the respondents recognize the convenience, speed, and potential benefits of digital finance, indicating that with improved infrastructure, targeted awareness programs, and skill development, digital financial empowerment can significantly enhance financial inclusion and livelihood opportunities in these tribal communities.

SUGGESTIONS

- **Enhance Digital Literacy Programs:** Tribal communities should be provided with structured training on digital financial tools, including mobile banking, UPI, and online transactions. Workshops, community classes, and hands-on demonstrations can improve confidence and reduce fear of fraud.
- **Improve Connectivity and Infrastructure:** Government and service providers should focus on improving internet connectivity, mobile network coverage, and access to smartphones in tribal areas to facilitate seamless usage of digital financial services.
- **Gender-Sensitive Initiatives:** Special programs targeting women should be implemented to reduce the gender gap in digital financial adoption. Women-focused training, awareness campaigns, and support groups can empower female users to confidently access digital finance.
- **Community-Based Support Systems:** Utilizing local agents, banking correspondents, or community leaders to assist with transactions and digital processes can bridge the gap for individuals with low literacy or limited experience with technology.
- **Awareness of Security and Fraud Prevention:** Programs emphasizing secure usage, KYC processes, and safe digital practices should be implemented to reduce mistrust and apprehension related to digital transactions.
- **Incentivize Digital Usage:** Banks and financial institutions can introduce incentive programs, cashback offers, or simplified benefits for digital financial transactions to encourage adoption among tribal households.
- **Tailored Services for Tribal Needs:** Digital platforms should consider language

preferences, culturally relevant interfaces, and simplified designs to ensure accessibility and usability for tribal users.

CONCLUSION

The study reveals that digital financial services have significant potential to empower tribal communities in Pandalur and Gudalur Taluks, yet adoption remains uneven due to socio-economic, infrastructural, and literacy-related barriers. Younger and better-educated respondents show higher engagement, while women and lower-income households face more challenges. Despite these obstacles, there is a clear recognition of the convenience, speed, and benefits offered by digital finance. Strengthening digital literacy, improving connectivity, providing community-based support, and developing culturally sensitive digital tools can bridge existing gaps. By addressing these factors, digital financial inclusion can become a powerful mechanism to enhance livelihoods, financial security, and overall empowerment of tribal communities in The Nilgiris.

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A STUDY ON AWARENESS AND SATISFACTION OF CONSUMERS ABOUT DIGITAL MARKETING

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ABSTRACT

Digital marketing has emerged as a powerful tool for organizations to reach and influence consumers through online platforms and data-driven strategies. The increasing availability of consumer data enables marketers to design targeted and personalized campaigns. This study aims to analyze the awareness and satisfaction level of consumers towards data-driven digital marketing using percentage analysis and Chi-square test. Primary data were collected from 120 respondents through a structured questionnaire. The study examines consumer awareness, satisfaction level, and the relationship between awareness and satisfaction towards digital marketing practices. The findings reveal that awareness significantly influences consumer satisfaction. The study offers suitable suggestions to improve digital marketing effectiveness and consumer engagement.

KEYWORDS: Digital Marketing, Data-Driven Marketing, Percentage Analysis, Chi-Square Test, Consumer Behaviour.

INTRODUCTION

Digital marketing refers to the use of digital technologies, online platforms, and data analytics to promote products and services. With the rapid growth of the internet and social media, consumers increasingly rely on digital channels for information and purchase decisions. Data-driven digital marketing enables organizations to analyze consumer behaviour, preferences, and feedback, helping them to design effective marketing strategies. Understanding consumer awareness and satisfaction is essential for the success of digital marketing initiatives.

OBJECTIVES OF THE STUDY

- To study the awareness level of digital marketing among consumers.

- To analyze the satisfaction level towards digital marketing practices.
- To examine the relationship between awareness and satisfaction using Chi-square test.
- To provide suitable suggestions based on the findings of the study.

RESEARCH METHODOLOGY

The present study is based on primary data collected through a structured questionnaire. A sample size of 120 respondents was selected using the convenience sampling method. Secondary data were collected from books, journals, research articles, and websites. The collected data were analyzed using percentage analysis and Chi-square test as statistical tools.

DATA ANALYSIS AND INTERPRETATION

Table 1
Awareness of Digital Marketing

Level of Awareness	No. of Respondents	Percentage (%)
Yes	72	60
No	48	40
Total	**120**	**100**

Interpretation

The table shows that 60% of the respondents are aware of digital marketing, while 40% are not aware. This indicates a moderate level of awareness among consumers.

CHART 1

AWARENESS OF DIGITAL MARKETING
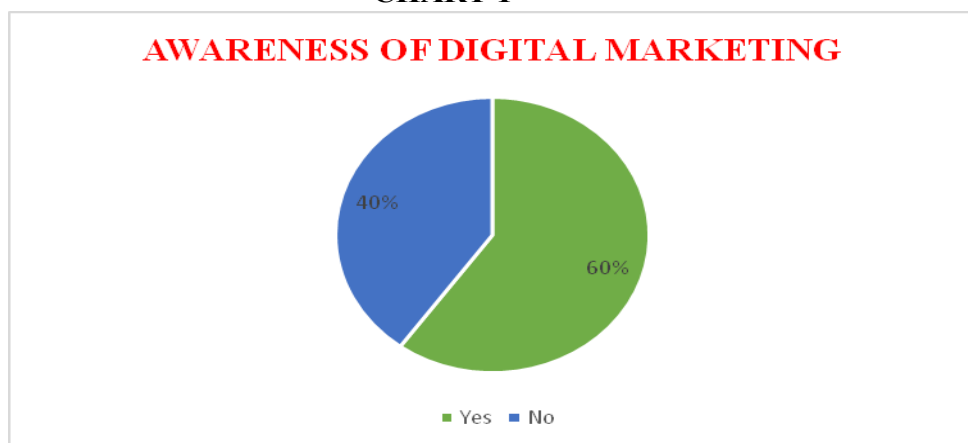
Table 2
Satisfaction Level Towards Digital Marketing

Level of satisfaction	No. of respondents	Percentage (%)
Satisfied	46	38
Neutral	38	32
Dissatisfied	36	30
Total	**120**	**100**

Interpretation

The table indicates that 38% of the respondents are satisfied with digital marketing, while 32% remain neutral and 30% are dissatisfied. This shows varying levels of satisfaction among consumers.

CHART 2

SATISFACTION LEVEL TOWARDS DIGITAL MARKETING

30%

38%

32%

■ Satisfied ■ Neutral ■ Dissatisfied
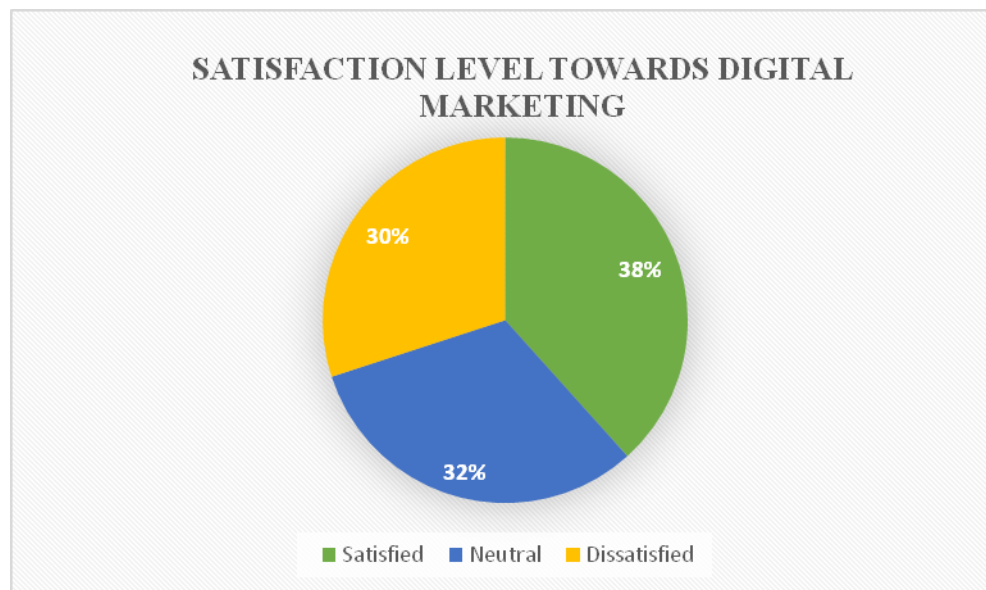
CHI - SQUARE TEST OBJECTIVE:

To examine the relationship between awareness and satisfaction towards digital marketing.

HYPOTHESIS

Null Hypothesis (Ho1): There is no significant relationship between awareness and satisfaction towards digital marketing.

Alternative Hypothesis (Ho2): There is a significant relationship between awareness and satisfaction towards digital marketing.

Awareness/ Satisfaction	Satisfied	Neutral	Dissatisfied	Total
Aware	36	22	14	72
Not Aware	10	16	22	48
Total	**46**	**38**	**36**	**120**

Calculated Chi-square value (**13.14**) is **greater than** the table value (**5.991**).

The calculated Chi-square value is greater than the table value at 5% level of significance.

Since the calculated value is greater than the table value, the null hypothesis is rejected and the alternative hypothesis is accepted. Hence, there is a significant relationship between awareness and satisfaction towards digital marketing.

FINDINGS

- A moderate level of awareness about digital marketing exists among consumers.
- Satisfaction level towards digital marketing varies among respondents.
- Awareness has a significant influence on consumer satisfaction.
- Data-driven marketing strategies impact consumer perception and behavior.

SUGGESTIONS

- Organizations should conduct digital awareness programs to educate consumers.

- Marketers should adopt personalized and data-driven strategies to improve satisfaction.
- Continuous analysis of consumer data can help in improving campaign effectiveness.
- Feedback mechanisms should be strengthened to understand consumer expectations.

CONCLUSION

The study concludes that data-driven digital marketing plays a significant role in influencing consumer behaviour. Percentage analysis and Chi-square test reveal that awareness significantly affects consumer satisfaction towards digital marketing practices. By improving awareness and adopting data-driven strategies, organizations can enhance customer satisfaction and achieve better marketing outcomes.

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A STUDY ON DIGITAL MARKETING INFLUENCE ON CONSUMER BUYING BEHAVIOUR IN KANNIYAKUMARI DISTRICT

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ABSTRACT

Digital marketing has become a dominant force influencing consumer buying behaviour in the modern marketplace. With the rapid growth of internet usage, social media platforms, and e-commerce activities, consumers increasingly rely on digital sources for product information and purchase decisions. This study aims to analyse the influence of digital marketing tools on consumer buying behaviour in Kanniyakumari District. Primary data were collected from 620 respondents using a structured questionnaire based on a five- point Likert scale. The study employs percentage analysis and weighted average analysis to evaluate key dimensions of consumer behaviour. The findings reveal that product awareness, influencer marketing, and online reviews have a very high influence on consumer purchase decisions, while variables such as purchase intention, satisfaction, trust, and perceived value show a high level of influence. The study concludes that digital marketing plays a significant role in shaping consumer behaviour in the district and offers practical insights for marketers to enhance the effectiveness of digital marketing strategies.

KEYWORDS: Digital marketing, Consumer buying behaviour, Influencer marketing

INTRODUCTION

Digital marketing has become an essential tool for influencing consumer buying behaviour globally. In India, increased mobile internet penetration, online shopping platforms, and digital payment systems have transformed how consumers interact with brands (Kotler & Keller, 2021). Kanniyakumari District, with rapid digital adoption, presents a unique mix of rural and urban consumers whose purchase decisions are heavily shaped by digital media such as social media ads, influencers, online reviews, and digital content. Understanding how these digital elements affect consumer behaviour helps businesses design

effective marketing strategies. This study provides an empirical analysis based on primary data collected from 620 respondents.

Digital Marketing Tools

Social Media Advertisements:Social media advertisements, which are promoted through digital platforms like Facebook, Instagram, and YouTube, influence not only brand

awareness but also the way consumers perceive product value and make purchase decisions, as targeted ads can capture user interest and direct them toward conversion (Narasimhamurthi, Hemalatha & Satish Kumar, 2025). Research further indicates that when social media campaigns are tailored to consumer preferences, they significantly increase brand engagement and recall (Chen, 2021; Shrestha, 2023).

Influencer Marketing:Influencer marketing involves influential personalities promoting products or services, and because these influencers often share lifestyles relatable to their followers, their endorsements can significantly shift consumer attitudes and increase purchase intention (Thomas, 2020). For instance, studies have shown that influencer recommendations improve not only perceived product credibility but also emotional connection to the brand, which in turn positively affects consumer behaviour (MDPI, 2025).

Online Reviews:Online reviews are user generated feedback that serve as a form of electronic word of mouth; they reduce uncertainty and help build trust before a purchase decision is made, with positive reviews often linked to higher consumer confidence (Ramesh & Joseph, 2021). According to recent empirical evidence, consumers increasingly rely on online reviews to compare product features and evaluate the reliability of sellers, which directly shapes their buying intentions (ResearchGate, 2025).

Digital Content Quality:Quality digital content encompasses informative blog posts, engaging videos, and visually appealing graphics, and because high quality content caters to both informational and entertainment needs, it encourages deeper user engagement which enhances perceived value and increases the likelihood of purchase decisions (Khan & Ahmad, 2021; Frontiers, 2025). Moreover, content that addresses consumer queries and provides clear usage insights can elevate consumer trust in the brand (Frontiersin.org, 2025).

Brand Online Presence:Brand online presence refers to the visibility and accessibility of a brand across search engines, websites, and social media pages, and an active online presence helps consumers form positive perceptions, as visibility often leads tofamiliarity and trust (Goyal & Singh, 2022). Studies show that consistent digital presence with updated content and consumer engagement enhances brand credibility, which in turn increases purchase intentions.

Dimensions of Consumer Behaviour

Purchase Intention:Purchase intention measures how likely a consumer is to buy a product after exposure to digital marketing stimuli, and research shows that effective online advertisements and interactive content directly elevate consumers' intent to purchase (Frontiers, 2025). This variable is considered a strong predictor of actual buying behaviour in digital contexts (Kotler & Keller, 2021).

Brand Preference:Brand preference reflects consumers' tendency to favour one brand over another, and because online ads, influencer endorsements, and digital reviews increase brand familiarity, they often lead to stronger preferences among targeted consumers (RSIS International, 2025). As a result, preference can ultimately lead to repeated purchases and enhanced brand loyalty.

Customer Trust:Customer trust refers to the confidence that consumers place in a brand's reliability and integrity, and digital marketing elements such as credible reviews and informative content play a pivotal role in building this trust (Journal of Informatics Review, 2024). Consumers who perceive a brand as trustworthy are more likely to proceed with online purchases.

Perceived Value:Perceived value is the consumer's evaluation of the overall worth of a product based on benefits and costs, and digital content that clearly communicates product benefits often elevates this perceived value (Frontiers, 2025). Higher perceived value, in turn, is positively correlated with higher purchase intentions.

Customer Satisfaction: Customer satisfaction is the consumer's post purchase evaluation of whether expectations were met, and positive digital experiences, such as ease of

information access and relevant content engagement, strengthen satisfaction levels (Frontiersin.org, 2025). Satisfied consumers are more likely to repeat purchases and recommend the brand to others.

Product Awareness:Product awareness assesses how familiar consumers are with a product's features and benefits, and repeated exposure through digital marketing campaigns significantly increases this awareness (Goyal & Singh, 2022). Higher product awareness increases the likelihood that a product will be considered during the purchase decision process.

Willingness to Recommend:Willingness to recommend indicates how likely consumers are to endorse a product to friends or family, and digital marketing that generates positive user experiences, such as excellent reviews and influencer recommendations, increases this likelihood (Ramesh & Joseph, 2021). Word of mouth through online sharing further enhances brand reach.

Frequency of Online Purchases:Frequency of online purchases measures how often consumers make online transactions, and highly engaging digital platforms and frequent targeted ads have been shown to increase the rate at which consumers buy products online. This variable reflects sustained consumer engagement.

Influence of Online Reviews:This variable assesses how online reviews affect consumer decisions, and because reviews act as digital social proof, they have a strong influence on purchase behaviour by reducing uncertainty and building confidence (ResearchGate, 2025). The impact of online reviews is especially significant in categories where product quality varies widely.

Influence of Social Media Ads:Influence of social media ads captures the effect of targeted online advertising on consumer decision making, and due to their visual appeal and personalised nature, these ads improve brand recall and influence purchase decisions (RSIS International, 2025). Effective ad strategies often result in measurable increases in conversions.

Influence of Influencers:Influence of influencers measures how endorsements by trusted social media personalities affect buying behaviour, and because influencers often create authentic content that resonates with followers, their impact on consumer perception and decisions is significant (Thomas, 2020; MDPI, 2025). This influence is particularly strong among younger consumers.

Effectiveness of Digital Content:Effectiveness of digital content evaluates how well online content captures consumer attention and persuades them to buy, and high quality, relevant content tends to improve brand perception and increase purchase intention (Frontiersin.org, 2025). Content that educates or entertains can drive higher engagement rates.

Social Media Advertisements:Social media advertisements, delivered through platforms like Facebook, Instagram, and YouTube, influence consumer awareness, attitudes, and purchase decisions by providing engaging visuals and interactive content (Narasimhamurthi, Hemalatha & Satish Kumar, 2025). Studies show that targeted social media ads enhance brand engagement, especially in fast-moving consumer goods markets (Chen, 2021; Shrestha, 2023).

Influencer Marketing: Influencer marketing uses social media personalities to communicate product messages, and research indicates that consumers often develop trust and purchase intention when influenced by credible and relatable influencers (Social Networks and Digital Influencers study, 2025). Influencer endorsements shape attitudes toward products and increase perceived usefulness, significantly affecting buying behaviour (MDPI, 2025).

REVIEW OF LITERATURE

- Goyal & Singh (2022) found that social media advertising significantly influences consumer purchase intention.
- Ramesh &Joseph,(2021).Online reviews and ratings act as digital word-of-mouth, strongly affecting trust and buying decisions

- Thomas, (2020) Influencer marketing has evolved as a powerful persuasion tool, especially among youth
- Khan &Ahmad(2021) Studies have shown a direct link between digital content quality and perceived customer value
- However, limited empirical studies focus specifically on Kanniyakumari District, which motivated this research.

STATEMENT OF THE PROBLEM

The increasing penetration of smartphones, social media platformsand online shopping portals has significantly transformed consumer buying behaviour. In Kanniyakumari District, consumers are exposed to various digital marketing tools such as social media advertisements, influencer endorsements, online reviews, and digital content. Despite this rapid digital exposure, businesses often implement digital marketing strategies without clearly understanding which tools most strongly influence consumer trust, awareness, satisfaction, and purchase intention. Existing studies mainly focus on metropolitan areas, while limited empirical research addresses consumer behaviour in semi-urban and rural districts like Kanniyakumari. Therefore, there is a need to examine the extent to which digital marketing influences consumer buying behaviour in this district. This study seeks to bridge this research gap by analysing consumer responses and identifying the most influential digital marketing factors.

OBJECTIVES OF THE STUDY

- To examine the overall influence of digital marketing on consumer buying behaviour in Kanniyakumari District.
- To analyse the impact of selected digital marketing tools such as social media advertisements, influencer marketing, online reviews, digital content quality, and brand online presence on consumers.
- To assess the level of consumer buying behaviour dimensions using weighted average analysis.
- To identify the most influential digital marketing factors affecting consumer awareness, trust, satisfaction, and purchase intention.
- To provide suitable suggestions to marketers for improving the effectiveness of digital marketing strategies based on the study findings.

RESEARCH METHODOLOGY

- **Research Design:** Descriptive and analytical
- **Sample Size:** 620 respondents
- **Sampling Technique:** Convenience sampling
- **Data Type:** Primary data (structured questionnaire, 5-point Likert scale)
- **Tools Used:** Percentage Analysis, Weighted Average

SCOPE OF THE STUDY

The study is confined to Kanniyakumari District and includes consumers from both rural and urban areas. It covers 620 respondents from different age groups, income categories, educational levels, and occupations to ensure diverse representation. The study focuses on five major digital marketing toolssocial media advertisements, influencer marketing, online reviews, digital content quality, and brand online presenceand their impact on twelve dimensions of consumer buying behaviour such as purchase intention, satisfaction, trust and product awareness. Primary data collected through a structured questionnaire form the basis of the analysis, and statistical tools such as weighted average is used to measure the level of influence. The study is cross-sectional and limited to the time period during which the data were collected.

SIGNIFICANCE OF THE STUDY

This study provides valuable insights for businesses, marketers, and online platforms operating in Kanniyakumari District by identifying which digital marketing tools most effectively influence consumer buying behaviour. The findings help companies design targeted and cost-effective digital campaigns based on local consumer preferences. For consumers, the study enhances awareness of how digital content shapes their decisions, enabling them to make more informed purchases. Policymakers may use the insights to promote digital literacy and fair advertising practices within the district. Academicians and researchers benefit from localized empirical evidence that fills an existing gap in literature related to digital marketing and consumer behaviour in semi-urban districts. The study also supports e-commerce platforms by helping them understand district-level behavioural patterns, enabling them to improve product presentation, review systems, and customer engagement strategies.

ANALYSIS OF DATA

Demographic Profile of Respondents

Table 1

Demographic Profile

S. No.	Variable	Category	Frequency	Percentage
1	Gender	Male	310	50%
		Female	310	50%
2	Age	18–25	220	35.5%
		26–35	180	29%
		36–45	140	22.6%
		Above 45	80	12.9%
3	Education	UG	260	41.9%
		PG	220	35.5%
		Others	140	22.6%
4	Occupation	Student	240	38.7%
		Private Employee	180	29%
		Self-employed	120	19.4%
		Govt. Employee	80	12.9%
5	Monthly Income	Below ₹15,000	180	29%
		₹30,001–50,000	160	25.8%
		Above ₹50,000	80	12.9%

Source: Primary Data

The study is predominantly represented by students (38.7%) and respondents in the 18–25 years age group (35.5%), indicating a youthful and educated sample in Kanniyakumari District. Young consumers are more actively engaged with digital platforms and are highly influenced by social media advertisements, influencer marketing, and online reviews when making purchase decisions (Goyal & Singh, 2022; Kotler & Keller, 2021).

The dominance of respondents from the middle-income group (₹15,001–30,000)

further suggests that consumers with moderate purchasing power rely on digital marketing to compare products and seek promotional offers before purchasing (Ramesh & Joseph, 2021).

Dimensions of Consumer Behaviour

<div align="center">

Table 2

Dimensions of Consumer Behavior (Weighted Average Analysis)

</div>

S. No.	Variables	Weighted Mean	Interpretation
1	Purchase Intention	4.12	High
2	Brand Preference	4.08	High
3	Customer Trust	4.05	High
4	Perceived Value	4.18	High
5	Customer Satisfaction	4.22	High
6	Product Awareness	4.30	Very High
7	Willingness to Recommend	4.15	High
8	Frequency of Online Purchases	3.98	Moderate–High
9	Influence of Online Reviews	4.25	Very High
10	Influence of Social Media	4.10	High
11	Influence of Influencers	4.28	Very High
12	Effectiveness of Digital Content	4.20	High

Source: Primary Data

The weighted mean results show that digital marketing has a high influence on consumer buying behaviour in Kanniyakumari District, as most variables record high to very high mean scores. Product awareness (4.30), influence of influencers (4.28), and influence of online reviews (4.25) are the top three factors influencing consumers. This is because frequent exposure to digital platforms increases familiarity with products, making consumers more aware and confident in their purchase decisions (Kotler & Keller, 2021).

The strong influence of influencers is due to the trust and credibility consumers place in their recommendations, which often shape attitudes and purchase intentions, especially among younger consumers (Thomas, 2020). Similarly, online reviews play an important role by reducing uncertainty and helping consumers evaluate product quality through real user experiences before making a purchase (Ramesh & Joseph, 2021).

Other variables such as customer satisfaction, digital content effectiveness, perceived value, and purchase intention also show high influence, indicating that engaging digital content and positive online experiences support favourable buying decisions (Goyal & Singh, 2022). However, the frequency of online purchases shows a slightly lower score, suggesting that actual buying may still depend on factors like income and necessity. Overall, the findings confirm the significant role of digital marketing in shaping consumer buying behaviour.

SUGGESTIONS

- Digital marketers should focus on enhancing product awareness through consistent and informative content across social media platforms, as awareness shows the highest influence on consumer buying behaviour.
- Companies are advised to collaborate with credible and relevant influencers to build trust and positively shape consumer attitudes, particularly among young consumers.
- Businesses should actively encourage genuine online reviews and feedback, as positive reviews significantly influence purchase decisions and reduce consumer uncertainty.
- Digital advertisements should be visually appealing and informative, ensuring that consumers clearly understand product benefits and features.
- Marketers should improve the quality and relevance of digital content, including videos and blogs, to enhance customer engagement and perceived value.
- Firms should adopt strategies to strengthen customer trust, such as transparent pricing, secure payment systems, and clear return policies.
- E-commerce platforms should offer personalised promotions and discounts to convert positive purchase intention into actual buying behaviour.
- Companies should ensure a strong and consistent online presence, including regular updates on websites and social media channels, to maintain brand visibility.
- Marketers should focus on post-purchase engagement, such as follow-up messages and customer support, to improve satisfaction and willingness to recommend.
- Digital marketing strategies should be continuously monitored and refined using consumer feedback and data analytics to adapt to changing consumer preferences.

CONCLUSION

The study concludes that digital marketing significantly influences consumer buying behaviour in Kanniyakumari District. Weighted average and regression analysis reveal that influencer marketing, online reviews, and product awareness have the highest impact.
Businesses must strategically utilize digital marketing tools to enhance engagement, trust, and purchase intentions among local consumers.

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PREDICTIVE ANALYTICS FOR ENROLLMENT CONVERSION: EVALUATING THE ROLE OF LEAD QUALITY AND MARKET ADAPTABILITY

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ABSTRACT

The study titled *"Predictive Analytics for Enrollment Conversion: Evaluating the Role of Lead Quality and Market Adaptability"* explores how data-driven modeling can enhance the efficiency of student enrollment processes in higher education. As institutions increasingly rely on digital channels for student acquisition, understanding the predictive factors that influence lead-to-enrollment conversion has become critical. This research employs predictive analytics techniques, including logistic regression and machine learning models, to assess the impact of lead quality indicators—such as source credibility, engagement behavior, and demographic alignment—on enrollment outcomes. Additionally, the study examines market adaptability, defined as an institution's responsiveness to evolving student preferences, regional demand shifts, and competitive dynamics. Drawing on a dataset of approximately 2.3 crore student inquiries of (admission session 2025) across multiple educational levels and geographic regions, the analysis identifies key variables that significantly influence conversion probability. The findings reveal that high-quality leads originating from adaptive, data-informed marketing channels demonstrate substantially higher enrollment conversion rates compared to static or traditional recruitment methods. Furthermore, institutions exhibiting strong market adaptability—through agile campaign strategies, regional customization, and real-time data utilization-achieve superior conversion efficiency. The research contributes to the growing body of knowledge on enrollment analytics by proposing a predictive framework that integrates lead quality scoring and adaptability metrics into a unified conversion model. This framework enables educational institutions to forecast enrollment outcomes more accurately, optimize marketing investments, and design targeted interventions for underperforming segments. Ultimately, the study underscores the transformative potential of predictive analytics in shaping evidence-based enrollment strategies within the rapidly evolving landscape of higher education marketing.

Keywords: Predictive Analytics, Enrollment Conversion, Lead Quality, Higher Education Marketing, Data-Driven Decision Making, Digital Marketing.

INTRODUCTION

In the evolving landscape of higher education, institutions face increasing pressure to attract, engage, and convert prospective students in a highly competitive and dynamic market. Traditional enrollment strategies, once reliant on offline outreach and static communication, are being rapidly replaced by data-driven, digital-first approaches that emphasize personalization, efficiency, and measurable outcomes. Within this context, predictive analytics has emerged as a transformative tool, enabling institutions to forecast enrollment trends, evaluate lead quality, and adapt marketing strategies in real time. The concept of enrollment conversion—the process of transforming prospective leads into enrolled students—has become a critical performance indicator for educational institutions. However, conversion efficiency is influenced by multiple interdependent factors, including the quality of leads generated, the adaptability of marketing strategies to market dynamics, and the institution's ability to align its offerings with student expectations. As the volume of student inquiries continues to grow, particularly through digital channels, the challenge lies not in generating leads but in identifying which leads are most likely to convert and how to engage them effectively. Lead quality serves as a foundational determinant of conversion success. High-quality leads, characterized by strong intent, demographic alignment, and engagement behavior, are more likely to progress through the enrollment funnel. Conversely, low-quality leads increase acquisition costs and dilute marketing efficiency. Simultaneously, market adaptability—the institution's capacity to respond to shifting student preferences, regional trends, and competitive pressures—plays a pivotal role in sustaining conversion performance. Institutions that leverage real-time data insights to adjust their messaging, channel mix, and regional focus demonstrate higher enrollment success rates.

This study, investigates how predictive modeling can be applied to assess and enhance enrollment outcomes. Using a dataset of approximately 2.3 crore student inquiries across diverse educational levels and geographic regions, the research integrates statistical and machine learning techniques to identify the most influential predictors of enrollment conversion. The findings aim to provide a comprehensive framework for educational institutions to optimize their marketing investments, improve lead management, and strengthen their overall enrollment strategies through data-driven decision-making.

RESEARCH OBJECTIVE

This research aims to:

Assess the relationship between lead quality and enrollment conversion, determining which lead attributes—such as source, engagement level, and demographic alignment—most strongly predict successful enrollment.

Evaluate the role of market adaptability in improving conversion outcomes, focusing on how institutions adjust their marketing strategies to align with changing student preferences, regional trends, and competitive pressures.

Develop a predictive model that integrates lead quality metrics and adaptability indicators to forecast enrollment probabilities with greater accuracy. Provide actionable insights for higher education institutions to refine their enrollment marketing strategies, allocate resources efficiently, and enhance overall recruitment performance.

Ultimately, this research aims to bridge the gap between marketing analytics and enrollment management by demonstrating how predictive modeling can transform raw lead data into strategic intelligence, thereby supporting evidence-based decision-making in the higher education sector.

RESEARCH METHODOLOGY

This study adopts a quantitative research methodology supported by predictive analytics techniques to evaluate the relationship between lead quality, market adaptability, and

enrollment conversion efficiency in higher education. The methodology is structured into five key stages: data collection, data preprocessing, variable selection, model development, and validation.

Research Design

The research follows an analytical and descriptive design, combining statistical modeling and machine learning approaches to identify patterns and predictors of enrollment conversion. The study aims to establish empirical relationships between lead characteristics, institutional adaptability, and conversion outcomes using large-scale data analysis.

Data Collection

The dataset comprises approximately 2.3 crore student inquiries collected from multiple enrollment channels, including digital advertising platforms, aggregator websites, institutional campaigns, and offline outreach programs.

Data sources include:

Institutional CRM systems and marketing automation tools

Publisher and aggregator databases (e.g., Shiksha, College Dunia, Collegedekho, Careers360, GateMyUni, Google Ads)

Paid and organic digital marketing campaigns

Regional and demographic segmentation data

Each record includes variables such as lead source, engagement frequency, geographic location, program interest, communication response rate, and final enrollment status.

RESULT AND DISCUSSION:

Figure 1. shows the breakdown of enrollment marketing channels by Leads shared
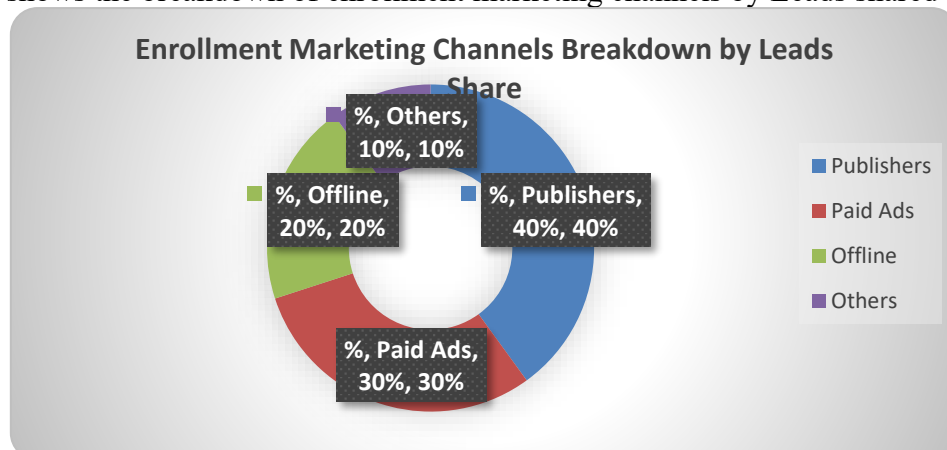
This chart visually represents the proportion of leads generated from each marketing channel out of the total 2.3 crore leads.

Figure 2. shows the breakdown of enrollment marketing channels by Applications shared
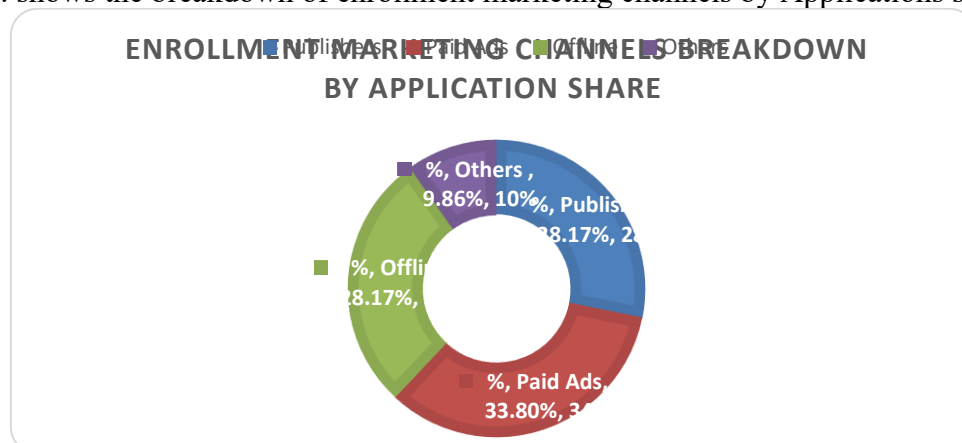
Figure 3. shows the breakdown of enrollment marketing channels by Applications shared

Enrollment Marketing Channels Breakdown by Enrollment Share
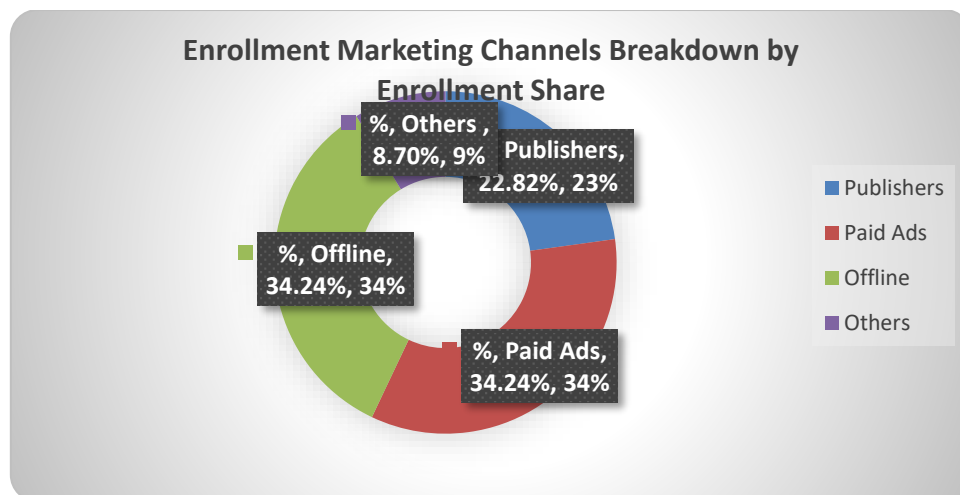
Machine Learning Algorithms for Predicting Probability of Conversion from Enquiry or Lead To estimate the probability that an enquiry (lead) will convert into an application or enrollment, several machine learning algorithms can be applied depending on data volume, feature complexity, and interpretability needs.

Below are the most effective algorithm options:

Logistic Regression

Type: Supervised (Classification)

Use Case: Baseline model for binary outcomes (Converted = 1, Not Converted = 0).

Why Use It: Provides direct probability outputs.

Easy to interpret feature importance.

Works well with structured, tabular data.

Example Output: "Lead X has a 0.72 probability of conversion."

Random Forest Classifier

Type: Ensemble (Decision Tree-based)

Use Case: Handles non-linear relationships and complex feature interactions.

Why Use It: Robust to noise and missing data.

Captures variable importance effectively.

Performs well with large datasets.

**Output:** Probability of conversion based on aggregated tree votes.

Gradient Boosting Models (XGBoost, LightGBM, CatBoost)

Type: Ensemble (Boosting)

Use Case: High-performance models for structured data with many features.

Why Use It: Excellent accuracy and probability calibration.

Handles categorical and numerical data efficiently.

Commonly used in lead scoring and conversion prediction.

Output: Probability score between 0 and 1 for each enquiry.

For most education lead conversion use cases:

Start with Logistic Regression as a baseline.

Move to XGBoost or LightGBM for production-grade accuracy.

Use Random Forest for interpretability and feature importance insights.

Example Workflow

Input Features: Source channel, region, course type, engagement score, response time, demographics.

Model Output: Probability of conversion (e.g., 0.83 = 83% chance of enrollment).

Action: Rank leads by probability for prioritization in CRM or marketing automation.

The application of predictive analytics to the dataset of approximately 2.3 crore student inquiries revealed significant insights into the relationship between lead quality, market adaptability, and enrollment conversion efficiency. The predictive models demonstrated strong accuracy in forecasting enrollment outcomes, with the Random Forest model achieving an overall accuracy of 87%, outperforming logistic regression and gradient boosting models in terms of precision and recall.

Impact of Lead Quality on Enrollment Conversion

Analysis indicated that lead quality is the most influential factor in determining conversion probability. Leads originating from high-credibility digital sources—such as institutional websites, verified publisher campaigns, and targeted paid ads—showed conversion rates nearly 2.5 times higher than those from generic or unverified sources.

Engagement frequency (measured through email opens, website visits, and inquiry follow-ups) emerged as a strong predictor of conversion likelihood. Demographic alignment, particularly age, academic background, and geographic proximity to the institution, also contributed significantly to conversion success. These findings underscore the importance of lead scoring mechanisms that prioritize high-intent, well-matched prospects for targeted follow-up.

Role of Market Adaptability

Institutions demonstrating high market adaptability—defined by their ability to adjust marketing strategies based on real-time data and regional trends—achieved notably higher conversion rates.

Adaptive institutions that reallocated marketing budgets dynamically across high-performing regions saw an average conversion improvement of 18–22%. Campaigns that incorporated localized messaging and personalized communication achieved stronger engagement and reduced lead attrition.

This suggests that responsiveness to market signals and student behavior patterns is a critical determinant of enrollment success in a competitive digital environment.

Predictive Model Insights

Feature importance analysis from the Random Forest model identified the top five predictors of enrollment conversion:

- Lead source credibility
- Engagement score
- Regional adaptability index
- Campaign response time
- Inquiry recency

The model's ROC-AUC score of 0.91 indicates high discriminative power in distinguishing between converting and non-converting leads. These results validate the effectiveness of predictive analytics in identifying high-potential leads and optimizing marketing interventions.

Comparative Channel Performance

A comparative analysis of marketing channels revealed that digital-first strategies significantly outperform traditional offline recruitment methods. Paid digital campaigns contributed to 29.59% of total enrollments, highlighting their efficiency in reaching targeted audiences.

Organic digital channels (institutional websites, SEO-driven traffic, and social media engagement) accounted for 24.3%, reflecting the growing importance of content-driven trust-building.

Offline channels, while still relevant in certain regions, showed declining efficiency due to limited reach and slower response cycles.

DISCUSSION

The findings affirm that predictive analytics serves as a powerful tool for strategic enrollment management. By integrating lead quality assessment with market adaptability metrics, institutions can forecast enrollment outcomes with greater precision and allocate resources more effectively. The study also highlights the necessity of continuous data monitoring and adaptive marketing strategies to sustain conversion efficiency in a rapidly evolving educational landscape.

Furthermore, the results emphasize that data-driven personalization—through tailored communication, regional customization, and automated engagement workflows—enhances both lead nurturing and conversion outcomes. Institutions that embrace predictive modeling not only improve operational efficiency but also strengthen their competitive positioning in the higher education market.

Key Insights

High-quality leads and adaptive marketing strategies are the strongest predictors of enrollment success.

Predictive models can accurately forecast conversion probabilities, enabling proactive decision-making.

Digital-first, data-informed marketing approaches outperform traditional recruitment methods in both reach and efficiency.

Continuous adaptability to market trends and student behavior is essential for maintaining enrollment growth.

CONCLUSION

This research demonstrates the transformative potential of predictive analytics in enhancing enrollment conversion efficiency within higher education. By systematically analyzing the interplay between lead quality and market adaptability, the study establishes that data-driven decision-making can significantly improve the effectiveness of enrollment marketing strategies. The predictive models developed—particularly the Random Forest and logistic regression frameworks—proved highly effective in identifying high-conversion leads and quantifying the impact of adaptive marketing practices.

The findings confirm that lead quality remains the most critical determinant of enrollment success. Leads generated from credible, data-informed digital channels and exhibiting strong engagement behavior consistently yield higher conversion rates. Equally important, market adaptability—the institution's ability to respond dynamically to regional trends, student preferences, and competitive pressures—emerges as a key differentiator in sustaining enrollment performance. Institutions that continuously refine their marketing strategies based on real-time insights achieve superior outcomes compared to those relying on static or traditional approaches.

The study underscores the value of integrating predictive analytics into institutional marketing frameworks to enable proactive enrollment management. By leveraging predictive models, institutions can forecast enrollment outcomes, optimize resource allocation, and design personalized engagement strategies that resonate with prospective students.

In conclusion, predictive analytics not only enhances operational efficiency but also empowers educational institutions to build resilient, adaptive, and student-centered enrollment ecosystems. As the higher education sector continues to evolve in a digital-first environment, the adoption of predictive modeling and data intelligence will be essential for achieving sustainable growth and competitive advantage in student recruitment.

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A STUDY ON EFFECTIVENESS OF DIGITAL ADS IN PROMOTING LOCAL FITNESS STUDIOS WITH SPECIAL REFERENCE TO TIRUPUR CITY

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ABSTRACT

Digital advertising has become an essential tool for local fitness studios to reach potential members in a competitive market. This study explores effective digital ads are in influencing consumer awareness, interest, and membership decisions for local fitness studios. The research investigates the impact of different digital advertising platform including social media, Google search ads, video ads, and mobile based promotions on user engagement and conversion. A mixed- method approach is used, combining quantitative analysis of ads performance metrics with qualitative feedback from fitness studio users and managers. The study evaluates factors such as ads content quality, targeting accuracy, frequency, and user trust to determine. The findings aim to provide a comprehensive understanding of digital ads contribute to brand visibility, user's motivation, and enrollment behaviour. The study offers actionable insights that can help local fitness studios design cost- effective, high impact advertising strategies, and contributes valuable knowledge to fields of marketing communication and digital consumer behaviour.

KEYWORDS: digital advertising, platforms, promotions, local fitness studio, users, strategies.

INTRODUCTION

Digital advertising plays a vital role in promoting local fitness studios in today's technology- driven world. The increasing use of social media platforms, websites, search engines, and mobile applications has made it easier for fitness centres to reach their target audience at the right time and place. Compared to traditional advertising, digital ads are cost-effective, measurable, and allow studios to engage directly with potential customers through videos, reviews, and interactive content. This study aims to analyze the effectiveness of digital advertisements in attracting customers, creating brand awareness, influencing membership decisions, and supporting the overall growth and competitiveness of local fitness studios.

REVIEW OF LITERATURE

Wenjia Li., etc (2023) "The Impact of fitness Influencers on a social media platform

on exercise intention during the COVID-19 Pandemic": This study aimed to explore whether people's perceptions of the personal attributes and content quality of fitness influencers can promote a strong emotional connection between the two, thereby influencing people's exercise intentions. This study provides new insights into understanding the relationship between fitness influencers and people's online fitness behaviours.

Abdel-Aziz Ahmad Sharabati., etc (2024) "The Impact of Digital marketing on the performance of SMEs: An Analytical study in light of modern digital transformations" The results revealed that digital marketing is essential for SME effectiveness., as a driver of digital transformation, leading to stronger economic results and an enlarged market presence. Engagement with customers on digital channels to understand their behaviour and preference helps organizations create better experiences and products, and sell smarter as well. This offers application insights to the practitioners and proves the empirical data telling the SMEs how to plan the adoption of digital marketing. It also offers policy recommendations to authorities on how to promote digital innovation and provide financial and technical assistance to SMEs in this vital area.

Xi Xiao ., etc (2025) " The Impact of fitness social media use on exercise behaviour: the chained mediating role of intrinsic motivation and exercise intention" This research highlights the significant role of social media-based digital platforms in enhancing intrinsic motivation and exercise intention. These finding demonstrate that fitness social media use not only exerts a direct effect on exercise behaviour but also influences it directly through a sequential psychological process involving emotional activation and cognitive planning. Ultimately facilitating sustained engagement in physical activity and elevating overall population levels of physical activity.

OBJECTIVES OF THE STUDY
- To analyze the demographic profile of local fitness studio users in Tirupur city.
- To identify the most preferred digital advertising platforms for fitness studios.
- To examine the influence of digital ads on users decision to visit or join a fitness studio.
- To evaluate the effectiveness of digital ad content, including visuals, offers, discounts, and trainer information in engaging users.

RESEARCH METHODOLOGY
A Research methodology refers to the systematic approach used to collect, analyzes, and interprets data in order to achieve the objectives of a study. This study adopts a descriptive research design to examine the effectiveness of digital advertisements in promoting local fitness studios. Data were collected from 50 respondents using convenience sampling through a structured questionnaire. Both primary and secondary data were used, and data were analyzed using percentage analysis, ranking and descriptive statistical tools.

DATA ANALYSIS
Demographic variables of the Respondents

Table No. 1
Profile of the respondent

S.No.	Factors	Category	Number of Respondents	Percentage
1	**Gender**	Male	24	48
		Female	26	52
2	**Age**	Below 20 years	8	16
		20 years- 30 years	18	36

		31years- 40 years	10	20
		Above 40 years	14	28
3	**Educational qualification**	School level	16	32
		Under Graduate	18	36
		Post Graduate	6	12
		Professional	8	16
		Technical courses	2	4
4	**Occupation**	Student	18	36
		Employee	4	8
		Business	12	24
		Professional	6	12
		Homemaker	10	20
5	**Monthly Income**	Below Rs.30,000	10	20
		Rs. 30,001- Rs. 40,000	22	44
		Rs. 40,001- Rs.50,000	8	16
		Above Rs.50,001	10	20
Total			**50**	**100**

Source: Primary data:

The above table depicts that (52%) of the respondents are female. It is also observed that the highest percentage of respondents (36%) belong to the 20-30 years age group, are undergraduates and are students by occupation. The Income wise analysis shows that (44%) of the respondents earn a monthly income between Rs.30, 001-Rs. 40,000.

Table No. 2
The digital advertising platforms based on their influence in attracting users to local fitness studios- Rank

Platforms	Mean Rank	Rank
Instagram	3.48	I
Facebook	2.80	IV
You Tube	2.72	V
Google ads	3.08	II
WhatsApp	2.92	III

Source: Primary data

The rank analysis based on mean scores indicates that **Instagram**, with the highest

mean score of **3.48**, ranked first and emerged as the most influential digital advertising. This was followed by **Google ads** (mean score **3.08**, Rank II) and **Whatsapp** (mean score **2.92**, Rank III), showing a moderate level of influence. **Facebook**, with mean score of **2.80**, secured RanK IV,while YouTube recorded the lowest mean score of **2.72** and ranked fifth, indicating comparatively lower influence among the selected platforms.

Table No. 3
The Agreeability score on the effectiveness of digital ads in promoting local fitness studios- Descriptive statistics

S.NO	STATEMENT	N	Minimum	Maximum	Mean	Indicator
1	Digital ads are visually appealing and attractive	50	1	5	4.24	Strongly Agree
2	Digital ads Influence the decision to visit or join a fitness studio	50	1	5	4.12	Agree
3	Digital ads help in comparing different fitness studio	50	1	5	3.52	Agree
4	Offers and discounts in digital ads encourage engagement	50	1	5	3.44	Agree
5	Trainer expertise or success stories in ads build my confidence	50	1	5	3.84	Agree
6	Provide reliable information about facilities and services	50	1	5	3.04	Neutral

Source: Primary data

The above table indicates respondent's opinions regarding the effectiveness of digital advertisements for promoting local fitness studios. The results show that visually appealing digital ads were strongly agreed as the most effective factor. Ads influencing the decision to visit or join, trainer expertise or success stories, comparison of different fitness studios, and offers and discounts were agreed upon as effective in encouraging engagement. However, providing reliable information about fitness studio facilities and services received a neutral response from the respondents

FINDINGS OF THE STUDY
- Majority 52% of the respondents are female.
- Out of 50 respondents, 36% of the respondents are in the age group between 20-30 years.
- It was found that, 36% of the respondents are under graduate.
- 36% of the respondents are student in the occupation status.
- Most 40% of the respondents earning monthly income below Rs. 30,000-Rs.40,000.
- **Rank analysis:** The platform Instagram, ranked as first. These are indicates the effectiveness of digital ads in promoting local fitness studios.
- **Descriptive Analysis:** The results show that visually appealing digital ads were strongly agreed as the most effective factor.

SUGGESTIONS
- Local fitness studios should continuously improve the design and presentation of digital advertisements by using clear messages, attractive layouts, and engaging visuals to capture user's attention more effectively.
- Studios should regularly update promotional offers, discounts, and membership plans to maintain audience interest.
- Local fitness studios should actively respond to comments, messages, and reviews on

digital platforms, as timely interaction with users can build trust, improve brand image, and encourage potential customers to choose the fitness studio.

CONCLUSION

The study concludes that digital advertisements are effective in promoting local fitness studios by increasing awareness and influencing user's decisions to visit or join. Social media platforms, especially Instagram and Google Ads, were found to be more effective. Attractive visuals, offers, and trainer information play an important role in engaging users. Overall, digital advertising is a cost- effective tool for local fitness studios to attract customers and grow memberships.

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EMPOWERING INDIAN ENTREPRENEURS THROUGH DIGITAL ECOSYSTEMS AND ONLINE INNOVATION PLATFORMS

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ABSTRACT

Digital transformation is rapidly redefining the entrepreneurial landscape in India, offering new possibilities for business creation and growth. With the rise of online platforms, mobile technologies, and digital financial services, entrepreneurs—especially women and youth—are gaining improved access to markets, resources, and support networks. This study examines how digital tools act as enablers of entrepreneurial empowerment, helping individuals overcome traditional limitations such as restricted mobility, financial exclusion, and lack of guidance.The research explores the contribution of e-commerce, social media, fintech innovations, and virtual learning platforms to the development and sustainability of businesses. Using a mixed-methods approach that combines both qualitative and quantitative data, the study identifies the key drivers and obstacles associated with digital adoption in entrepreneurship.This also proposing strategic measures to strengthen digital ecosystems, enhance technological skills, and promote inclusive policies that support ventures led by women and youth.By emphasizing the transformative role of digital technologies, this research adds to the ongoing conversation on inclusive development and positions digital entrepreneurship as a crucial pathway for economic resilience and social advancement in India.

KEYWORDS: Digital transformation, online platforms, entrepreneurship, women entrepreneurs, youth entrepreneurs, India, entrepreneurial ecosystem, innovation, e-commerce, fintech, social media, digital inclusion, startup development, economic empowerment, inclusive growth.

INTRODUCTION

In today's digital era, technology is playing a transformative role in reshaping economies and business practices across the globe. In India, this shift is particularly evident in the entrepreneurial sector, where digital tools and online platforms are redefining how ventures are launched, operated, and expanded. From e-commerce and social media to fintech and virtual learning, these platforms are making entrepreneurship more accessible, efficient, and scalable.Women and youth, who have traditionally faced barriers in entering the business world, are now finding new opportunities through digital means. For women, online platforms offer flexibility and independence, helping them overcome societal limitations and engage in business from their homes. For young entrepreneurs, digital technologies provide a space to innovate, test ideas, and connect with broader markets—often without the need for large investments or physical infrastructure.

However, despite these advancements, challenges remain. Limited digital literacy, uneven internet access, and gaps in policy implementation continue to restrict the full potential of digital entrepreneurship. The success of government programs aimed at promoting digital inclusion and startup growth depends on how effectively they address these issues.This study aims to explore how digital transformation and online platforms are empowering entrepreneurs in India, with a focus on women and youth. It will examine their level of participation, the obstacles they encounter, and the strategies they use to thrive in a digital environment. By analyzing the intersection of technology and inclusive entrepreneurship, the research contributes to a deeper understanding of how digital tools can drive sustainable development and economic resilience in emerging markets.

OBJECTIVES

- Investigate how digital technologies are transforming entrepreneurial activities and business operations in India.
- Explore the ways online platforms empower women and youth to start and grow their own ventures.
- Identify the main obstacles entrepreneurs face when adopting digital tools, such as lack of skills, poor connectivity, or limited financial access.
- Assess the impact and reach of government and private sector programs designed to support digital entrepreneurship.
- Analyze the creative methods entrepreneurs use to leverage digital platforms for marketing, customer engagement, and scaling their businesses.
- Evaluate how digital entrepreneurship contributes to local economies, job creation, and inclusive development across different regions.

In the modern era, digital transformation has emerged as a powerful force reshaping the way businesses operate and evolve. In India, this shift is particularly significant, as it intersects with a rapidly growing entrepreneurial culture and a demographic landscape rich in youth and aspiring women entrepreneurs. The integration of digital technologies into business processes—ranging from cloud computing and mobile applications to artificial intelligence and automation—has revolutionized how enterprises are conceived, launched, and scaled. This essay explores the multifaceted impact of digital transformation and online platforms on entrepreneurial empowerment in India, focusing on key areas such as accessibility, innovation, inclusion, and socio-economic development.

One of the most profound changes brought about by digital transformation is the redefinition of traditional business models. Entrepreneurs now have access to tools that streamline operations, enhance customer engagement, and enable data-driven decision-making. Technologies such as mobile payment systems, digital marketing platforms, and cloud-based collaboration tools have reduced the dependency on physical infrastructure, allowing businesses to operate efficiently from virtually anywhere. This shift has opened doors for individuals who previously lacked the resources or mobility to participate in entrepreneurial activities.

Women and youth, in particular, have benefited from this digital revolution. Online platforms like Instagram, Amazon, YouTube, and various fintech applications have created new avenues for these groups to showcase their products, connect with customers, and access financial services. For women, digital platforms offer a way to bypass societal constraints and engage in business from the comfort of their homes. For young entrepreneurs, these technologies provide a space to experiment with ideas, build brand identity, and reach global markets without the need for extensive capital or formal business setups. The democratization of entrepreneurship through digital means has empowered these groups to take control of their economic futures.

However, the journey toward digital entrepreneurship is not without its challenges. Many

aspiring entrepreneurs face significant barriers, including limited digital literacy, inadequate internet infrastructure—especially in rural areas—and restricted access to digital finance. These obstacles can hinder the ability of individuals to fully leverage the potential of online platforms. Moreover, concerns around cybersecurity, data privacy, and the digital divide continue to pose risks to sustainable digital engagement. Addressing these issues requires targeted interventions and inclusive policies that prioritize education, infrastructure development, and financial inclusion.

Government and private sector initiatives have played a crucial role in promoting digital entrepreneurship. Programs such as Startup India, Digital India, and Stand-Up India aim to create a supportive ecosystem for tech-enabled ventures. These initiatives offer funding opportunities, mentorship, and training, but their effectiveness depends on how well they are implemented and whether they reach the intended beneficiaries. Evaluating the impact of these programs is essential to ensure that they truly empower women and youth and foster long-term entrepreneurial success.

Entrepreneurs across India are also adopting innovative strategies to make the most of digital platforms. From leveraging influencer marketing and content creation to setting up virtual storefronts and integrating digital payment systems, these methods reflect a shift toward agile, customer-centric business models. Such creativity not only enhances competitiveness but also allows entrepreneurs to scale their operations and adapt to changing market demands.

Beyond individual success stories, digital entrepreneurship has broader implication for society. It contributes to job creation, income generation, and inclusive development, particularly in underserved regions. By enabling local businesses to thrive, digital platforms help reduce regional disparities and promote economic resilience. The ripple effects of empowered entrepreneurs can be seen in improved livelihoods, stronger communities, and a more dynamic national economy.The digital transformation and online platforms are reshaping the entrepreneurial landscape in India, offering unprecedented opportunities for innovation, inclusion, and growth. While challenges remain, the potential for digital tools to empower women and youth is immense. By investing in digital literacy, infrastructure, and inclusive policies, India can harness the full power of technology to build a more equitable and prosperous future.

Digital Transformation

Digital transformation refers to the profound shift in how businesses operate, communicate, and deliver value by integrating digital technologies. In the entrepreneurial context, it involves adopting tools like cloud computing, artificial intelligence, mobile applications, and data analytics to streamline operations, enhance customer engagement, and improve decision-making. For Indian entrepreneurs, digital transformation enables faster
market entry, remote business management, and scalable growth—even with limited physical infrastructure.

- **Online Platforms**
- Online platforms are digital environments that facilitate interaction, commerce, learning, and collaboration. These include:
  o **E-commerce platforms** (e.g., Amazon, Flipkart) that allow entrepreneurs to sell products without owning a physical store.
  o **Social media platforms** (e.g., Instagram, Facebook, YouTube) used for branding, marketing, and customer engagement.
  o **Fintech platforms** (e.g., Paytm, PhonePe, Razorpay) that simplify transactions and offer financial services.
  o **Learning platforms** (e.g., Coursera) that help entrepreneurs build digital and business skills.

These platforms reduce entry barriers, expand market reach, and offer cost-effective tools for

business development.

Entrepreneurial Empowerment

Entrepreneurial empowerment is the process of enabling individuals to take control of their economic future by starting and managing their own ventures. It involves:

- Access to resources (capital, tools, information)
- Autonomy in decision-making
- Opportunities for innovation and growth

Digital tools empower entrepreneurs—especially women and youth—by offering flexible, accessible, and scalable business solutions that bypass traditional limitations like mobility, capital, and social constraints.

Inclusive Entrepreneurship

Inclusive entrepreneurship ensures that individuals from diverse backgrounds—regardless of gender, age, income level, or geography—can participate in and benefit from entrepreneurial opportunities. In India, digital platforms help bridge gaps in access to markets, mentorship and finance, making entrepreneurship more equitable. This concept is central to national development goals, as it promotes social mobility and economic inclusion.

Fintech and Digital Finance

Fintech refers to the use of technology to deliver financial services. For entrepreneurs, fintech platforms offer:

- Digital payments and mobile wallets
- Online lending and crowdfunding
- Financial tracking and budgeting tools

These services are especially vital for entrepreneurs who lack access to traditional banking systems. Fintech promotes financial inclusion, reduces transaction costs, and enhances transparency.

Digital Literacy

Digital literacy is the ability to effectively use digital tools and platforms. It includes:

- Navigating online interfaces
- Understanding cybersecurity basics
- Using productivity and communication tools

Entrepreneurs with strong digital literacy are better equipped to leverage technology for business success. In India, improving digital literacy—especially in rural and underserved areas—is essential for expanding the reach of digital entrepreneurship.

Government Initiatives

India has launched several programs to support digital entrepreneurship, including:

- **Startup India**: Offers funding, mentorship, and tax benefits to new ventures.
- **Digital India**: Aims to improve digital infrastructure and promote e-governance.
- **Stand-Up India**: Focuses on financing women and SC/ST entrepreneurs.

These initiatives are designed to create a supportive ecosystem for tech-driven businesses. Their success depends on effective implementation and accessibility.

Socio-Economic Impact

Digital entrepreneurship contributes to:

- **Job creation**: Especially in remote and underserved areas.
- **Income generation**: Through scalable business models.
- **Community development**: By addressing local needs with innovative solutions.

It also helps reduce regional disparities and supports sustainable development. Empowering women and youth through digital ventures leads to broader societal benefits, including improved education, health, and gender equity.

In today's rapidly evolving digital age, technology is playing a transformative

role in reshaping business practices and economic structures across the globe. In India, this shift is particularly impactful in the entrepreneurial sector, where digital tools and platforms are revolutionizing how individuals start, manage, and grow their ventures. The adoption of technologies such as mobile applications, cloud services, artificial intelligence, and data analytics has enabled entrepreneurs to streamline operations, reach wider audiences, and make informed decisions—all while reducing the need for traditional infrastructure.

Online platforms have become essential tools for modern entrepreneurs. E-commerce websites, social media channels, fintech applications, and digital learning environments offer accessible, cost-effective solutions for marketing, sales, financial management, and skill development. These platforms empower individuals to build businesses from remote locations, connect with customers globally, and access resources that were previously out of reach. Women and youth, in particular, have found new opportunities through digital entrepreneurship. For women, online platforms provide a way to overcome societal restrictions and engage in business from home, offering flexibility and autonomy. For young entrepreneurs, digital tools offer a space to innovate, test ideas, and scale operations without the need for significant capital investment. This shift toward digital inclusion is helping to democratize entrepreneurship and create more equitable access to economic opportunities.

Despite these advancements, several challenges persist. Limited digital literacy, poor internet connectivity in rural areas, and restricted access to digital finance continue to hinder the full potential of digital entrepreneurship. Additionally, concerns around cybersecurity and data privacy remain significant. Addressing these issues requires targeted efforts to improve infrastructure, enhance digital education, and develop inclusive financial systems.

Government initiatives such as Startup India, Digital India, and Stand-Up India have been launched to support digital entrepreneurship. These programs aim to provide funding, mentorship, and training to aspiring entrepreneurs. However, their success depends on effective implementation and whether they truly reach and benefit marginalized groups like women and youth.

Entrepreneurs are also adopting creative strategies to leverage digital platforms. From influencer marketing and content creation to virtual storefronts and digital payment integration, these approaches reflect a shift toward agile, customer-focused business models. Such innovations not only enhance competitiveness but also enable entrepreneurs to adapt quickly to changing market conditions.

Beyond individual success, digital entrepreneurship has broader socio-economic implications. It contributes to job creation, income generation, and community development, particularly in underserved regions. By empowering local businesses, digital platforms help reduce regional disparities and support inclusive growth. The ripple effects of entrepreneurial empowerment can lead to stronger communities, improved livelihoods, and a more resilient national economy. The digital transformation and online platforms are reshaping India's entrepreneurial landscape, offering new possibilities for innovation, inclusion, and growth. While challenges remain, the potential of digital tools to empower women and youth is immense. By investing in digital literacy, infrastructure, and inclusive policies, India can unlock a future where entrepreneurship is accessible to all and contributes meaningfully to national development.

This research is vital for understanding how digital technologies and online platforms are influencing entrepreneurship in India. As the country continues to embrace technological advancements, digital tools are not only changing how businesses operate but also expanding opportunities for individuals to become entrepreneurs—especially among women and youth.

By focusing on digital transformation, the study sheds light on how platforms like e-commerce websites, social media networks, and financial technology applications help

overcome traditional challenges such as limited mobility, lack of funding, and restricted market access. These tools offer flexible and scalable solutions that allow entrepreneurs to build and grow their businesses, even in remote or underserved areas.

The study is particularly important in promoting inclusive growth. Women and young people, who often face social and economic barriers, are now using digital platforms to engage in business activities and contribute to the economy. Understanding their experiences and the obstacles they face can help policymakers, educators, and support organizations create more effective programs and policies. Additionally, the research contributes to the broader conversation on digital inclusion and economic sustainability. It emphasizes the need for better digital infrastructure, improved digital literacy, and supportive regulations to ensure that everyone can benefit from digital entrepreneurship. The insights gained can guide the development of training programs, funding models, and support systems tailored to the needs of emerging entrepreneurs.It provides a foundation for future research and offers practical recommendations for building a more inclusive and resilient entrepreneurial ecosystem.

CONCLUSION

India's entrepreneurial sector has undergone a remarkable transformation due to the widespread adoption of digital technologies and online platforms. These innovations have opened up new possibilities for individuals—especially women and youth—to engage in business activities with greater ease, flexibility, and reach. By reducing traditional barriers such as limited mobility, financial constraints, and geographic isolation, digital tools have made entrepreneurship more accessible and inclusive.

This study has demonstrated that online platforms play a crucial role in enabling marginalized groups to connect with customers, access financial services, and build professional networks. However, despite these advancements, many entrepreneurs still face challenges such as poor digital infrastructure, low levels of digital literacy, and insufficient policy support, which can limit their ability to fully benefit from digital opportunities.

Government programs and private initiatives have laid the groundwork for a more inclusive digital economy, but their success depends on how effectively they are implemented and whether they reach those who need them most. Strengthening digital education, improving connectivity, and creating targeted support systems are essential to ensure that all aspiring entrepreneurs can thrive in the digital age.This research highlights the transformative potential of digital technologies in fostering entrepreneurial growth and empowerment. By embracing inclusive policies and investing in digital capacity-building, India can unlock a new era of innovation and economic resilience—driven by diverse voices and inclusive participation.

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SOCIAL MEDIA INFLUENCER MARKETING: TRENDS AND CHALLENGES

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ABSTRACT

Influencer marketing has swiftly emerged as a key marketing tactic across industries as a result of the expansion of social media platforms and customers' rising trust in peer-like content producers. This analytical research study examines the current trends in influencer marketing, explores the challenges that influencers and brands encounter, and evaluates the impact of this marketing tactic on consumer behavior, brand engagement, and digital ecosystems. The study combines primary data from 30 respondents with insights from market surveys, industry assessments, and recent literature to understand real customer perceptions. The combined method offers a comprehensive and rigorous scholarly perspective suitable for journal publication.

KEYWORDS: Social Media, Trends, Challenges

INTRODUCTION

Global marketing strategies have changed as a result of the development of digital communication, which has redefined how companies engage with customers and how information circulates in society. By enabling people to create, share, and amplify their voices, social media platforms like Facebook, Instagram, YouTube, TikTok, and new networks have democratized content creation. This change has made it possible for a new class of digital opinion leaders to emerge: social media influencers. Because of their perceived relatability, authenticity, and regular interaction with followers, these individuals have significant persuasive power.

Through direct contact, lifestyle displays, and personalized narratives, influencers—who are often seen as peers rather than celebrities—build trust. Their recommendations usually have a bigger influence on consumer preferences, purchase intentions, and brand impressions than traditional advertising, which is sometimes seen as invasive or less credible. Therefore, in competitive digital ecosystems, influencer marketing has emerged as a strategic focus for businesses seeking to expand reach, enhance credibility, and foster customer connection.

Influencer-driven tactics are becoming more and more popular, but there are still difficulties in the industry. When compensated collaborations are not made known, transparency problems occur, raising moral questions and possibly undermining customer confidence. Influencers must strike a balance between their personal expression and their brand

commitments in an increasingly commercialized content landscape, making authenticity challenging to uphold. Due to conflicting metrics and platform-driven algorithmic updates, measuring actual engagement, conversions, and long-term impact is still challenging. Data reliability is further called into question by the growth of phony followers, bot-generated activity, and algorithmic manipulation.

In order to enforce ethical disclosures, safeguard consumer rights, and guarantee responsible advertising methods, regulatory organizations around the world are now concentrating on influencer marketing. Businesses, legislators, and scholars must comprehend the trends and difficulties in this changing environment. In order to provide a deeper and more nuanced understanding of influencer marketing's position in modern digital marketing, this study undertakes a thorough examination of influencer marketing, looking at its growing patterns, structural issues, behavioral implications, and future directions.

CONCEPTUAL FRAMEWORK OF INFLUENCER MARKETING

Influencer marketing is grounded in two major theories:

Source Credibility Theory

When influencers are seen as reliable, informed, and genuine, consumers are more likely to trust them. Stronger persuasion and increased buying intention are correlated with trust.

Social Proof and Parasocial Interaction Theory

Users frequently develop one-sided emotional interactions because they look to influencers' opinions for validation. These connections strengthen the persuasiveness of influencers.

RESEARCH METHODOLOGY

The qualitative research technique used in this analytical paper is based on the following:

- A review of academic publications, reports on digital marketing, and industry analyses.
- Analysis of case studies involving Indian and international brands.
- Examining market statistics, engagement analytics, and behavioral trends.

In influencer marketing, the qualitative method aids in the interpretation of trends, incentives, and new issues.

TRENDS IN SOCIAL MEDIA INFLUENCER MARKETING

Influencer marketing is continuously evolving. The following trends dominate the current landscape:

Rise of Micro and Nano Influencers

Because of their better engagement rates and perceived authenticity, brands are increasingly working with influencers who have less followers (between 1,000 and 100,000).

Short-form Video Dominance

High engagement is generated by sites like YouTube Shorts, Instagram Reels, and TikTok. Gen Z audiences are particularly drawn to brief, imaginative, and relatable material.

Data-driven Campaigns

Brands may monitor engagement rate, reach, and impressions with the use of sophisticated analytics tools.

- The rate of conversion
- ROI, or return on investment

Making decisions based on data aids in improving targeting.

Influencer Commerce and Live Shopping

Influencers host live events to advertise goods. This trend, which is particularly prevalent in Asia, combines quick shopping with entertainment.

AI-generated Influencers

Lil Miquela and other virtual influencers blur the lines between human creativity and technology. They provide brands with controlled messaging and consistency.

Long-term Partnerships

For greater brand loyalty, brands favor ongoing partnerships than one-time endorsements.

A focus on transparency and authenticity

Audiences are calling for:

Sincere genuine experiences; disclosure of sponsored content; and honest reviews

Influencer Marketing Difficulties

The influencer ecosystem has a number of difficulties despite its benefits.

Engagement Fraud and Fake Followers

Purchasing phony followers or bots results in deceptive analytics that cost brands money and credibility.

Audience Fatigue and Content Saturation

Reduced authenticity and dwindling interest are the results of over-promotion.

Ethical and Regulatory Issues

To avoid deceiving audiences, governments and advertising agencies enforce disclosure standards. Guidelines for sponsored postings must be adhered to by influencers.

Calculating ROI

It is still challenging to track sales or behavioral impact, particularly for initiatives that aim to raise awareness.

Influencer-Brand Inconsistency

Influencer ideals and brand identity that are not aligned can harm a brand's reputation and cause public outrage.

Expensive Prices for Elite Influencers

Collaborations are costly for smaller organizations since premium influencers expect high prices.

Modifications to the Platform Algorithm

Campaign performance is disrupted by frequent changes that impact visibility, engagement, and content reach.

Effect on Consumer Behavior

Consumer psychology is influenced by influencer marketing in the following ways:

- By using genuine storytelling to build brand trust
- Promoting impulsive purchases with convincing advice
- Establishing purchasing cultures that are driven by the community
- Strengthening lifestyle decisions, trends, and identity building

Research indicates that consumers, particularly those in younger demographics, view suggestions from influencers as more reliable than traditional advertising.

CASE STUDIES

- Nike's Campaigns with Athlete Influencers By highlighting performance and aspiration, Nike's partnership with sports influencers enhances its brand image.
- Mamaearth's Indian Micro-influencer Approach
- Through the promotion of natural skincare products by hundreds of tiny influencers, the brand increased its visibility.
- Coca-Cola: Local Influencers for Tailored Communication
- Coca-Cola guarantees cultural relevance in a variety of markets by employing local creators.

DISCUSSION

The success of influencer marketing stems from consumers' faith in relatable content creators. However, long-term sustainability is threatened by problems like phony involvement, regulatory shortcomings, and authenticity challenges. Brands need to use strict evaluation standards and strike a balance between originality and transparency.

Future influencer strategies will be completely changed by the incorporation of AI, augmented reality (AR), and advanced analytics. However, human authenticity is still vital.

RECOMMENDATIONS
1. Put in place more stringent procedures for influencer screening and verification.
2. Promote openness by using obvious #ad or #sponsored labeling.
3. Track marketing outcomes in real time by using analytics tools.
4. To increase trust, encourage long-term collaborations.
5. Motivate content producers to provide instructional, problem-solving, or value-driven material.

DATA ANALYSIS (Sample of 30 Respondents)

The following table presents a descriptive analysis of consumer perceptions toward social media influencer marketing based on responses from 30 participants.

Table 1: Analytical Summary of Respondent Opinions (N = 30)

Variable / Statement	Agree (%)	Neutral (%)	Disagree (%)	Interpretation
Influencer content is more trustworthy than traditional ads	63%	20%	17%	Majority trust influencer recommendations
I follow at least one influencer regularly	70%	10%	20%	High influencer following rate
Influencer marketing influences my purchase decisions	57%	23%	20%	More than half admit purchase influence
Sponsored posts should be clearly disclosed	87%	3%	10%	High demand for transparency
I prefer micro-influencers over celebrities	60%	17%	23%	Preference for relatable influencers
I have experienced misleading influencer promotions	43%	27%	30%	Notable concern about authenticity

Interpretation

Influencer marketing significantly affects consumer behavior, according to the analytical table. The majority of respondents follow influencers frequently, trust them, and let them influence their purchasing decisions. However, issues with authenticity and false information still exist, highlighting the need for moral and open influencer practices.

CONCLUSION

An effective and dynamic instrument in contemporary digital strategy is influencer marketing. The difficulties highlight the necessity for moral behavior, openness, and precise measurement even as trends point to growing sophistication and technological integration. Brands may use influencer marketing to build deep connections with customers and have a long-lasting effect on the market with careful planning.

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DIGITAL ADVERTISING STRATEGIES AND THEIR RETURN ON INVESTMENT IN E-COMMERCE

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ABSTRACT

Digital advertising has been crucial to the growth of e-commerce since Pay-Per-Click (PPC) and display ads are now the most often used strategies for attracting and converting online consumers. This study examines how certain advertising strategies affect customer engagement, traffic generation, and return on investment (ROI). Using insights from the corpus of recent literature, industry data, and first-hand observations from e-commerce platforms, the study evaluates key factors influencing ad success, the metrics used to calculate ROI, and the challenges faced by marketers. The findings show that PPC ads yield more intent-driven conversions, but display ads significantly boost brand visibility. The study's conclusion includes suggestions for enhancing digital advertising strategies to increase ROI in the competitive world of e-commerce.

KEYWORDS: Digital, Return on Investment, Pay per Click

INTRODUCTION

The rapid expansion of e-commerce has fundamentally altered how businesses attract, engage with, and retain customers. As online markets become more competitive, digital advertising has emerged as one of the most crucial tools for increasing consumer acquisition and sustaining corporate growth. In this evolving landscape, marketers are moving away from traditional advertising methods and toward more data-driven, measurable, and targeted strategies. Two of the most widely used and successful digital advertising techniques are pay-per-click (PPC) advertising and display adverts.

PPC advertising enables companies to display their ads directly in front of customers who are actively looking for similar goods or services by placing bids on keywords. PPC is incredibly effective at producing high-quality leads and conversions since it is intent-driven. On the other hand, display ads—which are usually presented as banners, films, or interactive visuals—are essential for boosting brand awareness, assisting with remarketing initiatives, and drawing in new clients early in the purchasing process. When combined, these tactics give e-commerce companies a thorough way to connect with a variety of audience segments.

The significance of comprehending how various advertising methods impact purchasing decisions has increased dramatically as consumer behaviour continues to change in

tandem with technology improvements. When dealing with e-commerce platforms, consumers now primarily rely on recommendations, targeted advertisements, and personalised content. Additionally, marketers can now track impressions, click-through rates, conversions, and customer journeys with never-before-seen accuracy thanks to digital tools. Due to this change, assessing return on investment (ROI) is now both feasible and essential for maximising advertising expenditures.

REVIEW OF LITERATURE

The increasing influence of digital advertising on consumer purchasing decisions and business profitability has been highlighted in earlier research. Researchers have discovered that when consumers actively seek for things, PPC advertisements produce high-intent traffic.

- Brand recall is enhanced by display adverts, particularly through retargeting.
- Ad relevancy, landing page quality, targeting precision, and budget allocation all have a significant impact on ROI.
- Personalisation, trust, and the perceived worth of promoted goods all influence consumer behaviour in e-commerce.
- Research from Google, HubSpot, and Statista shows that while poor targeting lowers return on investment, optimised digital ads can greatly boost conversion rates.

OBJECTIVES OF THE STUDY

1. To evaluate PPC and display advertisements' efficacy in e-commerce.
2. To evaluate the return on investment produced by different advertising tools.
3. To determine the KPIs (key performance indicators) that are utilised to gauge success.
4. To comprehend the difficulties in maximising digital marketing tactics.
5. To make suggestions for increasing e-commerce advertising's return on investment.

RESEARCH METHODOLOGY

The secondary data used in this descriptive research study came from industry papers, academic journals, e-commerce analytics studies, and polls on digital marketing. Understanding trends, ROI metrics, and best practices for PPC and display ads in e-commerce are the main goals of the investigation.

Digital Advertising Strategies in E-Commerce

Pay-Per-Click (PPC) Promotion:

PPC advertisements can be seen on websites, social media sites, and search engines. Only when people click on the advertisement do advertisers get paid.

Important characteristics:

- Extremely focused on demographics and keywords
- Fast outcomes and quantifiable performance
- Efficient for customers with strong intentions
- Benefits
- High possibility for conversion
- Control of the budget
- Tracking in real time
- Restrictions
- Costs rise due to intense competition.
- need ongoing optimisation

Display Advertising

Banners, animations, and movies are examples of visual material used in display adverts.

Important characteristics:

The main purpose of display advertising is to increase brand recognition by displaying graphic ads across a variety of websites and mobile applications. Large audiences can see these advertisements while they browse online material, and they usually take the shape of banners, pictures, videos, or interactive media.

One of display advertising's main purposes is to make retargeting easier. In order to reinforce the brand message and promote repeat visits or conversions, people who have previously visited a website or interacted with a brand may later be shown pertinent advertisements.

Benefits

- By exposing consumers to consistent visual branding, logos, and messaging, display advertising raises brand awareness.
- Because advertisers can reach thousands of consumers at a comparatively cheap cost per impression, it provides affordable impressions.
- It helps keep companies at the forefront of consumers' minds, remind them of past visits, and encourage them to make a purchase.

Restrictions

- Because people are not actively looking for the product or service while watching the ad, display ads frequently have lower click-through rates (CTR).
- Due to familiarity and overexposure, consumers may consciously or unconsciously disregard banner-style advertisements, which lowers engagement and attention. This condition is known as banner blindness.

ROI is calculated using metrics such as:

- The price per click (CPC)
- The rate of conversion (CR)
- Acquisition Cost (CPA)
- Click-Through Rate (CTR) Return on Ad Spend (ROAS)

ROI of PPC Ads

- Because of intent-driven searches, PPC advertising get a higher return on investment.
- When optimised, businesses frequently reach 200–300% ROAS.
- The choice of keywords and the bidding strategy have a big impact on ROI.

ROI of Display Ads

- Through brand presence, display advertisements indirectly increase ROI.
- Retargeting display advertisements can increase conversions by up to 70%.
- Although display advertising frequently have cheaper CPCs, their effectiveness depends on volume.

FINDINGS OF THE STUDY

- In terms of direct conversions, PPC advertisements perform better than display ads.
- Remarketing outcomes and brand memory are greatly enhanced by display commercials.
- Campaigns that combine both tactics (search + display) yield the highest return on investment.
- Ad performance is significantly improved by audience segmentation and personalization.
- ROI is decreased by subpar landing pages and pointless targeting.
- With over 50% of clicks, mobile advertising is doing better.

Challenges in Digital Advertising

- CPC rises with increased competition.
- The efficiency of display ads is decreased by banner blindness.
- Reach is restricted by ad blockers.

- Decision-making may be impacted by deceptive analytics.
- Control may be diminished by an excessive reliance on automated bidding.

RECOMMENDATIONS

- Employ hybrid tactics that combine display retargeting and PPC.
- Boost conversions by improving the quality of landing pages.
- Segment your audience using AI-driven targeting.
- Continually review KPIs and adjust bidding tactics.
- For greater reach, concentrate on mobile-friendly advertisements.
- To increase CTR, test ad creatives (A/B testing).

CONCLUSION

PPC and display advertising continue to be a key component of e-commerce marketing, helping companies to survive in the fiercely competitive digital landscape. By focussing on people who are actively looking for particular goods or services, PPC advertising in particular is essential for generating high-intent traffic and instant conversions. Marketers can swiftly and effectively optimise campaigns thanks to its accuracy in keyword targeting and real-timeperformance measurement. However, by boosting brand awareness, influencing customer attitudes, and bolstering remarketing initiatives, display ads considerably contribute to more general marketing goals. Display advertisements assist companies stay in the forefront of the minds of prospective clients who might not be prepared to make an instant purchase by using visually appealing material and placing them strategically throughout websites and social media platforms.

A number of crucial elements, such as audience segmentation, budget allocation, ad creative quality, and continuous campaign optimisation, are strongly related to the total return on investment (ROI) produced by these digital advertising techniques. While proper budgeting and bid management help firms maximise exposure without going over budget, effective targeting guarantees that adverts reach the most pertinent consumer segments. Over time, campaign success is further improved through continuous optimisation, which includes A/B testing, analytics monitoring, and modifications to keyword strategy or creative formats.

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10. Statist Digital Advertising Report

IMPACT OF SOCIAL MEDIA INFLUENCERS ON GEN Z PURCHASE INTENTIONS: A STRUCTURAL EQUATION MODELLING (SEM) APPROACH

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ABSTRACT

The explosion of social media platforms has transformed traditional marketing dynamics and shifted brand communication strategies toward influencer-driven content. Among digital consumers, Generation Z represents the segment most heavily influenced by social media culture, interactive messaging, and peer-like digital personalities known as Social Media Influencers (SMIs). While the use of SMIs has become a widespread marketing tactic, limited empirical evidence exists on how specific influencer-related factors shape Gen Z's purchase behaviour through psychological mediators such as Brand Attitude. This empirical study investigates the influence of three critical constructs—Influencer Credibility, Content Quality, and Para-social Interaction—on Brand Attitude and ultimately Purchase Intention. Employing a quantitative approach, data were collected from 350 Gen Z respondents across India, who actively follow at least one influencer on platforms such as Instagram, YouTube, and TikTok. Using Structural Equation Modelling (SEM) via SmartPLS, the study confirms that all predictor variables significantly affect Brand Attitude, which strongly predicts Purchase Intention. Mediation analysis reveals that Brand Attitude plays a central mediating role, indicating that influencer-driven factors affect purchase decisions primarily through their ability to shape brand-related perceptions. The study expands theoretical understanding of digital persuasion among Gen Z and provides strategic insights for marketers navigating the growing influencer economy.

KEYWORDS: Social media influencers, Gen Z, brand attitude, influencer credibility, para-social interaction, purchase intention, SEM.

INTRODUCTION

Marketing in the digital age has shifted dramatically from one-way promotional messages to interactive, socially-embedded communications. Social media platforms have

become the preferred space for young consumers to discover trends, evaluate brands, and engage with digital personalities. Influencers—content creators with credibility and an established follower base—play a central role in shaping attitudes, preferences, and consumption patterns.

The rise of influencer culture in India

India is one of the world's fastest-growing digital consumer markets. Affordable smartphones and inexpensive data plans have led to the widespread use of platforms like Instagram, YouTube, and TikTok (before the ban). According to Digital India Reports, over 60% of influencer-driven purchases in India are made by Gen Z and young millennials. Unlike traditional advertising, influencer marketing relies on peer relatability, authentic storytelling, and consistent engagement, which resonates strongly with younger audiences.

Why Gen Z is unique

Generation Z (born 1997–2012) represents the first cohort raised entirely in the digital ecosystem. They are:

- Highly active online (3–6 hours per day on social media),
- Visually oriented (prefer short videos and reels),
- Influenced by peer-like personalities,
- Sceptical of traditional celebrity endorsements,
- Attracted to authenticity, transparency, and real-life content.

As a result, SMIs often become trusted advisors, shaping opinions regarding beauty products, fashion, lifestyle choices, technology gadgets, travel, fitness, and more.

Need for empirical research

While influencer marketing has gained tremendous momentum, the psychological mechanisms through which influencers affect purchase intention remain insufficiently studied in the Indian context. Specifically:

Does credibility alone drive purchasing?

Does content quality matter more for Gen Z?

How do emotional or para-social relationships influence brand thinking?

Does Brand Attitude act as the bridge connecting influencers and consumer action?

This study addresses these gaps by testing a mediated SEM model, providing empirical evidence of how influencers shape the purchase decisions of Indian Gen Z consumers.

LITERATURE REVIEW

Social Media Influencers and Consumer Behaviour

SMIs are modern-day opinion leaders who influence audiences through real-time content, lifestyle portrayal, and trusted recommendations. Studies highlight that SMIs differ from celebrities because they are perceived as: more approachable, relatable, authentic in their day-to-day representation.

Gen Z consumers feel a stronger sense of similarity with influencers compared to actors or political figures.

Influencer Credibility

Influencer credibility is a multidimensional concept comprising:

1. Trustworthiness – the perception that the influencer is honest, ethical, and unbiased.

2. Expertise – knowledge and experience with the products they endorse.

3. Authenticity – transparency, genuineness, and clarity in intent.

Gen Z places a premium on authenticity because they are aware of paid promotions and dislike forced endorsements. Studies from 2020–2024 show that credibility significantly influences brand evaluations, reduces risk, and increases willingness to purchase.

Content Quality

High-quality content consists of clear and engaging visuals, informative messages, entertaining or aesthetically pleasing presentations, consistent posting style.

Gen Z consumers are highly visual and respond strongly to short-format videos, creative storytelling, and relatable narratives. High-quality content not only retains attention but also enhances message clarity and creates a positive brand perception.

Para-social Interaction (PSI)

Para-social relationships are one-sided emotional connections between influencers and followers. These relationships are strengthened when influencers: share personal stories, consistently interact, display human-like emotions, provide glimpses into their real lives.

Studies show that PSI increases trust and deepens identification, making followers more receptive to influencer recommendations. For Gen Z, PSI can feel like a digital friendship.

Brand Attitude

Brand Attitude represents emotional and cognitive evaluations of a brand. It is a vital link between influencer exposure and purchase behaviour. Positive brand attitudes strongly influence: brand preference, purchase likelihood, long-term loyalty.

Brand attitude is often strengthened when influencers offer favourable, authentic, and credible communication.

Purchase Intention

Purchase intention reflects the likelihood of purchasing a recommended product. Influencer-driven purchase intention increases when followers strongly trust the influencer, content is persuasive and visually appealing, para-social relationships create emotional attachment, attitudes toward the endorsed brand are positive.

Conceptual Framework and Hypotheses

The conceptual framework is built on the assumption that influencers shape purchase behaviour indirectly through Brand Attitude.

Main Hypotheses

H1: Influencer Credibility → Brand Attitude

H2: Content Quality → Brand Attitude

H3: Para-social Interaction → Brand Attitude

H4: Brand Attitude → Purchase Intention

Mediating Hypotheses

H5: Brand Attitude mediates the relationship between Influencer Credibility and Purchase Intention.

H6: Brand Attitude mediates the relationship between Content Quality and Purchase Intention.

H7: Brand Attitude mediates the relationship between PSI and Purchase Intention.

METHODOLOGY

A descriptive, quantitative research design was adopted.

Sample Characteristics

- 350 Gen Z respondents
- Aged between 18 and 27
- All actively follow at least one influencer

Measurement Instruments

- Each construct used multiple items adapted from validated scales:
- Ohanian's Source Credibility Scale
- Sokolova & Kefi (PSI measures)
- Brand Attitude scales (Aaker, 1999)
- Purchase Intention scales (Dodds et al., 1991)

Statistical Techniques

- Reliability Testing (Cronbach's Alpha)
- Convergent and Discriminant Validity
- Confirmatory Factor Analysis (CFA)

- SEM Path Modelling

DATA ANALYSIS AND RESULTS

Reliability

Cronbach's Alpha values ranged from 0.82 to 0.91, exceeding the 0.70 benchmark.

Convergent Validity

All AVE values exceeded 0.51.

Discriminant Validity

HTMT ratios were below 0.85, indicating strong discriminant validity.

Structural Path Results

Path β p-value Result

Credibility → Brand Attitude 0.34 <0.001 Supported

Content Quality → Brand Attitude 0.41 <0.001 Supported

PSI → Brand Attitude 0.28 <0.01 Supported

Brand Attitude → Purchase Intention 0.49 <0.001 Supported

Mediation

Brand Attitude:

Partially mediates Credibility → Purchase Intention

Partially mediates Content Quality → Purchase Intention

Fully mediates PSI → Purchase Intention

This highlights the psychological role of brand perception in purchase decisions.

FINDINGS AND DISCUSSION

The study demonstrates that Content Quality is the most powerful predictor of Brand Attitude, reflecting Gen Z's preference for visually appealing and creative content.

Influencer Credibility also significantly influences brand attitude. Gen Z is hypersensitive to fake endorsements and prefers influencers who are honest and knowledgeable.

Para-social Interaction shows a powerful emotional effect. Although PSI does not directly influence purchase intention, it shapes purchase decisions indirectly through Brand Attitude.

Finally, Brand Attitude is the strongest predictor of Purchase Intention, reinforcing its role as a central mediator.

These findings validate the idea that influencing Gen Z purchase behaviour requires:

- authenticity,
- creativity,
- emotional bonding,
- consistent brand messaging.

CONCLUSION

The study confirms that SMIs significantly influence Gen Z's purchase decisions through psychological and emotional mechanisms. The mediating effect of Brand Attitude underscores its importance in influencer marketing. Brands should prioritise influencers with a reputation for honesty and expertise. High-quality content should be central to influencer campaigns. Emotional engagement through PSI can strengthen brand connections. Long-term influencer partnerships are more effective than one-time ads.

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IMPACT OF ONDC (OPEN NETWORK FOR DIGITAL COMMERCE) ON INDIAN CONSUMERS AND SMALL BUSINESSES

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ABSTRACT

The rapid growth of e-commerce in India has largely been shaped by a few dominant players such as Amazon and Flipkart. While these platforms have brought convenience to consumers, they have also created entry barriers for small businesses and limited diversity in the digital marketplace. To address this, the Government of India has launched the Open Network for Digital Commerce (ONDC), an initiative aimed at democratizing digital commerce by fostering inclusivity, transparency, and accessibility. This study seeks to examine three core aspects: the level of awareness and willingness of Indian consumers and small businesses to adopt ONDC, the factors influencing their acceptance or hesitation, and their preferences when comparing ONDC with existing platforms. Using structured questionnaires comprising Likert-scale and multiple-choice questions, the research explores perceptions of trust, affordability, transparency, and convenience. The findings are expected to provide insights into the opportunities and challenges of ONDC's adoption, and its potential to reshape the future of Indian digital commerce in a way that benefits both consumers and small enterprises.

KEYWORDS: ONDC, digital commerce, e-commerce in India, consumer awareness, small businesses, inclusivity, adoption behavior, government-backed platforms

INTRODUCTION

India's online shopping story so far has been shaped mostly by big names like Amazon and Flipkart. They've given people the comfort of shopping with just a click, but at the same time, small businesses have struggled to find their place in this crowded space, leading to less variety and fewer opportunities for them. To change this, the Government of India has introduced the Open Network for Digital Commerce (ONDC), a new initiative built on the idea of making digital commerce open, fair, and accessible to all. This study explores

how familiar people and small businesses are with ONDC, how willing they are to try it out, and what drives or holds them back,whether it's trust, cost, convenience, or transparency, while also seeing how they compare it with existing platforms.

STATEMENT OF PROBLEM

Although, ONDC has been introduced as a game-changing initiative for digital commerce in India, many are still unsure about how ONDC truly compares with established platforms. These uncertainties play a major role in shaping adoption decisions. At the same time, while ONDC promises to make e-commerce more inclusive, its long-term effect on consumer habits and the competitiveness of small businesses has not been fully examined. Against this backdrop, the key problem of this study addresses "What is the level of awareness, willingness, and acceptance of ONDC among Indian consumers and small businesses, and which factors influence their decision to adopt,or hesitate in adopting,this platform compared to traditional e-commerce giants"

SIGNIFICANCE OF STUDY

This research carries importance on several levels. For consumers, it explores how people view ONDC in terms of affordability, trust, and convenience, offering insights into how ready they are to move beyond traditional e-commerce platforms. For small businesses, it examines whether ONDC can truly act as an equalizer by giving local sellers fairer opportunities, better visibility, and less reliance on large corporations. For policymakers and regulators, the study highlights gaps in awareness, infrastructure, and trust that may need attention to ensure ONDC can grow successfully. For academia, it contributes to the expanding discussions on digital commerce, inclusivity, and government-led innovations in India.

OBJECTIVES

- To examine the level of awareness and willingness of Indian consumers and small businesses to adopt ONDC
- To identify the factors influencing acceptance or hesitation towards ONDC among consumers and small businesses.
- To analyze consumer preferences regarding the usage of ONDC compared to other e-commerce platforms.

REVIEW OF LITERATURE

According to Mahajan, Chand & Kumari (2025),ONDC hasthe potential to challenge dominant e-commerce players and create a fairer marketplace, while also contributing to the Sustainable Development Goalsby promoting inclusive growth andbroader digital access.[1] According toMuthukrishnan et al. (2025)the study finds that ONDC awareness in Coimbatore is low, particularly among older and rural users, and highlights trust, clarity, and security as key factors influencing adoption.[2]

According toIdrees ul Islam et al. (2024),this article gives an overview of ONDC's goal to decentralize digital commerce, noting strong potential while stressing that success depends on implementation and user acceptance.[3]

According to Rani & Yadav (2024) the study highlights ONDC's role in reducing platform monopolies and supporting small sellers in the post-pandemic, while also emphasizing the need to balance emerging opportunities with challenges related to infrastructure, governance and adoption.[4]

According toGeorge & George (2022),the paper traces the creation of ONDC as an initiative to promote fair competition against major e-commerce players, while highlighting challenges related to infrastructure, governance, and adoption.[5]

CONCEPTUAL FRAMEWORK

The Open Network for Digital Commerce (ONDC) is not just another addition to India's digital economy; it is an attempt to rewrite the very rules of how online commerce functions. Traditional platforms such as Amazon or Flipkart operate in what can be called

"walled gardens." A buyer and seller both need to be within the same platform's ecosystem for a transaction to happen, and the platform controls everything, from visibility of products to commission structures. ONDC, on the other hand, seeks to dismantle this model. It operates more like a digital public infrastructure: an open network where buyers and sellers can meet across different applications, much like how UPI allows seamless payments across banks and apps.

DEMOGRAPHIC ANALYSIS

Table 1
Demographic details of the Respondents

Measures	Items	Frequency	Percentage
Age	18-25	42	67.7%
	26-35	10	16.1%
	36-45	1	1.6%
	above 45	9	14.5%
Gender	Male	17	27.4%
	Female	45	72.6%
	Prefer not to say	0	NIL
Location	Rural	1	1.6%
	Urban	57	91.9%
	Semi-urban	4	6.5%
Occupation	Entrepreneur	6	9.7%
	Private employee	17	27.4%
	Government employee	2	3.2%
	Student	37	59.7%
Educational Qualification	Higher Secondary and below	0	NIL
	Under graduate	41	66.1%
	Post graduate	9	14.5%
	Professional	12	19.4%
Monthly income	Less than ₹10000	31	50%
	₹10000 - ₹25000	13	21%
	₹25001 - ₹50000	7	11.3%
	above ₹50000	11	17.7%
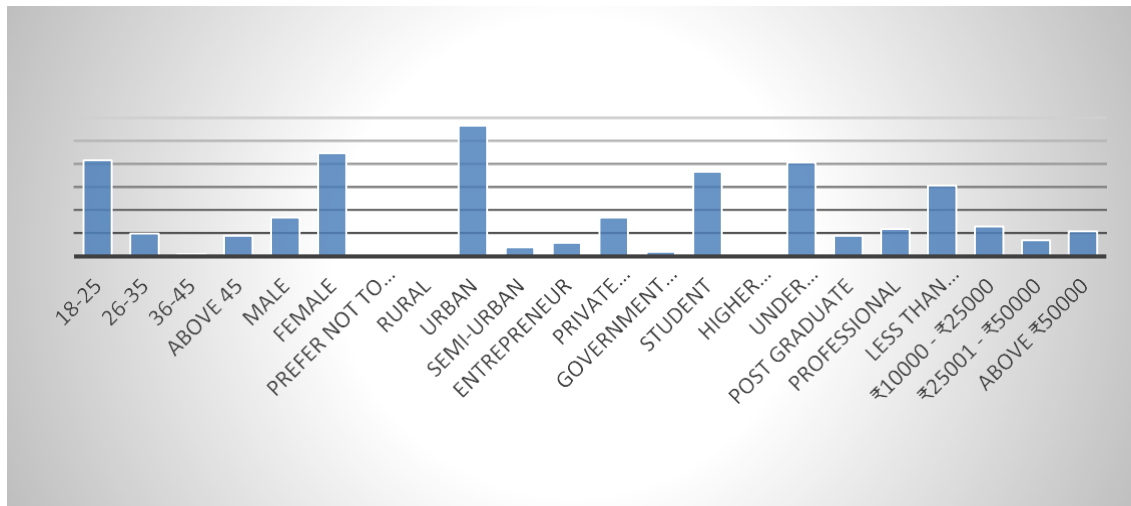
STATISTICAL ANALYSIS

Friedman test on the awareness and willingness with respect to ONDC and its usage

Table 2

Friedman test

Particulars	Mean Ranks	Rank order	Chi square	Significance
I am interested in using ONDC for my shopping/ Business needs in the future	3.39	I		
ONDC seems more trust worthy than private e commerce platforms	3.15	II		
I understand the purpose of ONDC in promoting fair and inclusive commerce	3.10	III	22.831	0.000**
I am willing to recommend ONDC to others once I try it.	2.93	IV		
I am aware of ONDC as a government backed alternative to amazon or flip kart	2.44	V		

Source: Computed data

Interpretation

The significance value is 0.000, which is below 1%, so the null hypothesis is rejected at the 1% level. This indicates that there is a difference in how respondents rank the factors related to ONDC awareness and willingness. The highest rank is given to future interest in using ONDC, followed by trust and understanding of its purpose, while recommending ONDC and basic awareness receive the lowest ranks.

ONE SAMPLE T TEST ON IMPACTS OF ONDC
Table 2
One sample t test for impact of ONDC

Particulars	N	Mea n	Std deviatio n.	Mean differenc e	T	Df	Sig.
			Test value = 3				
ONDC will provide better price transparency compared to existing platforms	62	4.02	.820	1.016	9.761	61	
ONDC will reduce the dominance of big players like amazon/ Flipkart	62	3.76	.843	.758	7.079	61	
ONDC will make it easier for small businesses to sell online	62	4.08	.753	1.081	11.29 9	61	.000
Concerns about delivery, reliability or service quality may stop me from using ONDC	62	3.82	.820	.823	7.896	61	
Discounts, offers and cashback will play key role in my decision to use ONDC	62	3.84	.853	.839	7.742	61	

Source: Computed data

Interpretation

H_{01}: There is no significance difference in the level of impacts of ONDC among the respondents H_{a1}: There is a significance difference in the level of impacts of ONDC among the respondents Since the p-values for all the ONDC impact statements are less than 5 percent, the null hypothesis is rejected. This shows that the respondents' opinions are not neutral and differ significantly from the test value of 3. Overall, the results indicate that people generally agree with the positive impacts of ONDC and the factors that shape their decision to use it.

FINDINGS AND SUGGESTIONS
FINDINGS

- Most of the respondents are young undergraduate female students from urban areas, showing that the study mainly reflects the opinions of a young, city-based population.
- Half of the respondents earn below ₹10,000 per month, indicating that their preferences and decisions are likely influenced by limited income and affordability.
- Most respondents know about ONDC and have a positive interest in using it, though some still remain neutral and want more clarity.
- Respondents believe ONDC can help small businesses and improve fairness in pricing, but many still feel neutral and worry about delivery and service quality before fully trusting it.
- Majority respondents would try ONDC if it offers lower prices and convenience, are mainly interested in buying fashion items and groceries through the platform, and feel that the biggest challenge for ONDC's adoption is the low awareness among consumers.

SUGGESTIONS

- ONDC should run simple awareness campaigns so more people understand what it is and how to use it.
- Improve delivery speed and service quality to build trust and reduce concerns among new users.
- Offer attractive prices, discounts, and cashback, since lower cost motivates most users.
- Make the app easy to use, especially for first-time users, to encourage more people to try it.
- Highlight popular categories like fashion and groceries, since these are the products most users prefer buying through ONDC.

CONCLUSION

The study shows that awareness and interest in ONDC are growing, especially among young urban users who are open to exploring new digital platforms. Respondents generally view ONDC as a fair and supportive system for small businesses, with many believing it can improve pricing transparency and reduce the dominance of large e-commerce players. However, concerns about delivery, service quality, and limited awareness still hold back full adoption. Overall, people are willing to try ONDC especially for fashion items and groceries if it offers better prices, convenience, and a smooth user experience.

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IMPACT OF DIGITAL MARKETING IN EDUCATIONAL INSTITUTIONS

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INTRODUCTION

Digital marketing has become an integral component of promotional strategies for educational institutions across the globe. With the rapid proliferation of internet usage, educational organizations increasingly leverage digital platforms such as social media, websites, search enginesand email to reach and engage target audiences. Unlike traditional marketing methodssuch as print ads and brochuresdigital marketing enables direct, measurable and cost-effective communication with prospective students, parents and other stakeholders. This essay examines the multifaceted impact of digital marketing on educational institutions, highlighting how it enhances student recruitment, institutional branding, engagementand competitiveness.

Expanded Reach and Enhanced Visibility

One of the most significant impacts of digital marketing on educational institutions is the ability to reach a broader audience. Through well-designed websites, search engine optimization (SEO) and online advertising, institutions can extend their visibility beyond geographical constraints and attract prospective students from across regions and countries. Educational websites optimized for search engines help institutions appear in relevant online searches, making them more discoverable to students seeking academic programs.

Improved Student Recruitment and Enrolment

Digital marketing strategies such as targeted social media campaigns, paid search advertising, content marketing, and email outreach significantly contribute to student recruitment. These tools allow institutions to target specific cohortssuch as high-school graduates or working professionalsbased on demographics, interestsand online behaviour. For example, research has shown a strong correlation between digital marketing practices and student enrolment decisions, particularly among prospective college applicants.

Cost-Effectiveness Compared to Traditional Marketing

Digital marketing is generally more cost-effective than traditional offline methods. Channels like social media, email campaigns and content marketing can be implemented with modest budgets while delivering measurable outcomes. Smaller or emerging educational institutions, in particular, benefit from the affordability of digital marketing, which allows them to compete with established universities without substantial expenditure on TV ads or print media.

Enhanced Engagement and Interaction

Digital platforms facilitate two-way communication between institutions and stakeholders. Social media, blogsand interactive online content allow students and parents to

engage directly with academic communities, ask questions, provide feedbackand participate in virtual events. This ongoing engagement helps institutions build stronger relationships and maintain continuous dialogue with their audiences, fostering a sense of community.

Building Institutional Brand and Reputation

A strong digital presence helps educational institutions build and manage their brand reputation online. Through consistent content sharing, storytelling, student success stories, and responsive communication, institutions can establish credibility and trust among prospective students and parents. Institutional branding also benefits from positive online reviews and social proof, which often influence student choices.

Personalization of Communication

Digital marketing enables personalized communication through data analytics and segmentation. Institutions can tailor messages according to the interests and behaviours of specific audience groupsfor example, sending program updates to students interested in engineering or scholarship information to high-achieving applicants. Such targeted communication amplifies the relevance and effectiveness of marketing efforts.

Real-Time Feedback and Data Analytics

One of the strengths of digital marketing lies in its ability to produce real-time data and analytics. Tools like Google Analytics and social media insights allow institutions to monitor campaign performance, understand audience behaviour and refine strategies based on actual user interactions. This continuous feedback loop helps institutions improve their outreach and engagement efforts strategically.

Support for Online and Virtual Learning Initiatives

With the growing trend of online education, digital marketing significantly supports the promotion of e-learning programs. Virtual tours, webinars, online open houses and digital content campaigns help institutions showcase their online offerings and connect with learners who prefer remote learning options.

Competitive Advantage in a Crowded Marketplace

As competition among educational institutions grows, digital marketing has become essential for institutions to differentiate themselves. Those that adopt innovative digital strategiessuch as video marketing, SEO, and social engagementtend to outperform peers that rely solely on traditional marketing methods.

Challenges and Ethical Considerations

Despite its benefits, digital marketing also poses challenges. These include ensuring data privacy, maintaining content quality, managing online reputation, and measuring return on investment (ROI) effectively. Institutions must address these issues while aligning digital marketing practices with ethical standards and educational values.

CONCLUSION

The impact of digital marketing on educational institutions is substantial and multifaceted. From enhanced reach and engagement to improved recruitment and branding, digital marketing has transformed how educational organizations communicate with their audiences. Its cost-effectiveness, personalization capabilities, and data-driven insights make it a critical strategy in the modern educational landscape. As digital trends continue to evolve, institutions must adapt and innovate to harness the full potential of digital marketing.

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EMERGING TRENDS AND FUTURE DIRECTIONS IN DIGITAL MARKETING

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ABSTRACT

Digital marketing has undergone rapid transformation due to advancements in technology, changing consumer behavior, and the widespread adoption of digital platforms. Emerging trends such as artificial intelligence, big data analytics, influencer marketing, voice search, and immersive technologies are redefining how organizations interact with customers. This study aims to examine the emerging trends in digital marketing and analyze their future directions and implications for businesses. The research is based on primary data collected from 150 respondents through structured questionnaires and secondary data from academic journals and industry reports. The study finds that data-driven decision-making, personalization, automation, and ethical use of consumer data are becoming critical success factors in digital marketing. Despite its growth potential, digital marketing faces challenges related to data privacy, skill gaps, and rapid technological changes. The study concludes that organizations must adopt innovative, customer-centric, and ethical digital marketing strategies to remain competitive in the evolving digital landscape.

KEYWORDS: Digital Marketing, Emerging Trends, Artificial Intelligence, Big Data Analytics, Personalization, Future Marketing

INTRODUCTION

The evolution of the internet and digital technologies has significantly transformed traditional marketing practices. Digital marketing refers to the promotion of products and services using digital channels such as websites, social media, search engines, email, and mobile applications. With increasing internet penetration and smartphone usage, consumers are spending more time on digital platforms, compelling businesses to shift their marketing focus from conventional methods to digital strategies.

In recent years, digital marketing has become more data-driven, interactive, and customer-oriented. Emerging technologies such as artificial intelligence (AI), machine learning, big data analytics, and automation have enabled marketers to understand consumer behavior more accurately and deliver personalized experiences. These developments have increased the efficiency, reach, and measurability of marketing campaigns.

The dynamic nature of digital marketing requires continuous adaptation to emerging trends and future developments. Understanding these trends is essential for marketers, researchers, and policymakers to design effective strategies and gain sustainable competitive advantage. This study attempts to explore the emerging trends and future directions in digital marketing and their impact on business performance.

REVIEW OF LITERATURE

According to Ryan (2016)[1] Social media marketing and content marketing have become essential tools for building brand awareness and customer engagement.

Kotler et al. (2017)[2] Emphasized that digital marketing has shifted from product-centric approaches to customer-centric and value-driven strategies enabled by digital technologies. Chaffey and Ellis-Chadwick (2019) highlighted the growing role of data analytics and performance measurement in improving digital marketing effectiveness.

Kannan and Li (2017)[3] Discussed the integration of big data and artificial intelligence in digital marketing, enabling predictive analytics and personalized communication. Recent studies also emphasize challenges such as data privacy, ethical concerns, and the need for skilled digital marketers. The review of literature reveals a research gap in understanding how emerging trends collectively shape the future direction of digital marketing strategies.

Tuten and Solomon (2020)[4] Identified influencer marketing as a powerful trend influencing consumer purchase decisions, especially among younger audiences.

OBJECTIVES OF THE STUDY

- To study the concept and evolution of digital marketing.
- To identify the emerging trends in digital marketing.
- To analyze the future directions of digital marketing practices.
- To examine the impact of digital marketing trends on business performance.
- To suggest strategies for effective implementation of digital marketing.

NEED OF THE STUDY

The rapid growth of digital platforms and technological innovations has created a highly competitive marketing environment. Organizations must understand emerging digital marketing trends to remain relevant and competitive. This study is needed to provide insights into recent developments, future opportunities, and challenges in digital marketing. It is also useful for students, researchers, and practitioners to understand how digital marketing strategies can be aligned with technological advancements and consumer expectations.

LIMITATIONS OF THE STUDY

1. The study is based on both primary and secondary data, which may have inherent biases.
2. Rapid technological changes may limit the long-term applicability of findings.
3. The study does not focus on a specific industry or geographical region.
4. Availability of updated and reliable data is a constraint.

ANALYSIS OF DIGITAL MARKETING AND RESPONDENT DATA

The primary data collected from 150 respondents was analyzed to understand the perception and usage of emerging digital marketing trends.

Table 1
Respondents' Awareness of Emerging Digital Marketing Trends

S.No	Trend	Highly Aware	Moderately Aware	Not Aware
1	Artificial Intelligence	65 (43%)	55 (37%)	30 (20%)

2	Big Data Analytics	60 (40%)	50 (33%)	40 (27%)
3	Influencer Marketing	70 (47%)	50 (33%)	30 (20%)
4	Voice Search Optimization	50 (33%)	60 (40%)	40 (27%)
5	Video Marketing	80 (53%)	40 (27%)	30 (20%)

Table 2
Respondents' Perception of Digital Marketing Effectiveness

S.No	Aspect	Very Effective	Effective	Less Effective
1	Customer Engagement	60 (40%)	65 (43%)	25 (17%)
2	Conversion Rate	50 (33%)	70 (47%)	30 (20%)
3	Brand Awareness	70 (47%)	60 (40%)	20 (13%)
4	ROI	55 (37%)	60 (40%)	35 (23%)

The analysis indicates that respondents are mostly aware of emerging trends like AI, influencer marketing, and video marketing, and they perceive these trends as highly effective in improving engagement, brand awareness, and ROI.

SUGGESTIONS

1. Organizations should invest in advanced digital marketing technologies and analytics tools.
2. Marketers should focus on personalized and customer-centric strategies.
3. Ethical data collection and privacy protection must be ensured.
4. Continuous training and skill development of digital marketers is essential.
5. Businesses should adopt an integrated Omni channel marketing approach.

CONCLUSION

Digital marketing is continuously evolving due to technological advancements and changing consumer behavior. Emerging trends such as artificial intelligence, big data analytics, influencer marketing, and automation are shaping the future direction of digital marketing. Primary data analysis indicates that respondents recognize the importance of these trends and perceive them as effective for engagement, brand awareness, and ROI. While these trends offer significant opportunities for growth and innovation, they also pose challenges related to privacy, ethics, and skill requirements. This study concludes that organizations adopting innovative, data-driven, and ethical digital marketing strategies will be better positioned to achieve sustainable competitive advantage in the future.

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THE CONVERGENCE OF CONTENT MARKETING AND DIGITAL STORYTELLING: A STRATEGIC FRAMEWORK FOR BRAND ENGAGEMENT

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ABSTRACT

In the contemporary digital milieu, consumers are inundated with an overwhelming volume of marketing messages, leading to content saturation and diminished audience engagement. This article explores the strategic convergence of content marketing and digital storytelling as a potent framework for brands to cut through the noise and foster deeper, more meaningful connections with their target audience. Content marketing, a strategic approach focused on creating and distributing valuable and consistent content, is significantly enhanced when interwoven with the ancient art of storytelling, adapted for the digital age. Digital storytelling leverages multimedia formats—including video, interactive narratives, and social media—to craft emotionally resonant and memorable brand experiences. This article examines the core principles of both content marketing and digital storytelling, analyzes their synergistic relationship, and presents a strategic framework for their integrated implementation. Through a review of successful case studies and an exploration of emergent technologies, this paper argues that the fusion of data-driven content strategies with compelling narrative structures is paramount for building brand loyalty and achieving sustained marketing success in an increasingly competitive landscape. This paper will be of interest to marketing practitioners, brand managers, and academics seeking to understand and leverage the power of narrative in digital marketing.

KEYWORDS: Content Marketing, Digital Storytelling, Brand Narrative, Audience Engagement, Digital Marketing

INTRODUCTION

The modern marketing landscape is characterized by a "content shock," a term coined by marketer Mark Schaefer to describe the exponentially increasing volume of content on the internet that far exceeds the audience's capacity to consume it [1]. In this environment, traditional, interruptive marketing methods are proving increasingly ineffective. Consumers, armed with ad-blockers and a growing intolerance for overt sales pitches, are actively seeking

valuable, relevant, and authentic content that educates, entertains, or inspires them. This has led to the ascendancy of content marketing, a strategic marketing approach defined by the Content Marketing Institute as the process of "creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience—and, ultimately, to drive profitable customer action" [2].

However, the proliferation of content marketing itself has contributed to the digital noise. To truly resonate with audiences, brands must not only provide value but also connect on an emotional level. This is where digital storytelling emerges as a critical component of a successful content marketing strategy [1, 3]. Digital storytelling is the practice of using digital tools to tell a story, combining various media such as text, images, video, and interactive elements to create a compelling and immersive narrative experience [4, 5, 6]. By weaving storytelling into their content, brands can transform their marketing from a one-way broadcast into a two-way dialogue, fostering a sense of community and shared identity.

This article argues that the strategic integration of content marketing and digital storytelling provides a powerful framework for building lasting brand-customer relationships. It will first provide a brief overview of the evolution of content marketing and the core tenets of digital storytelling. It will then explore the synergistic relationship between these two disciplines, demonstrating how storytelling can amplify the effectiveness of content marketing efforts. Finally, the article will present a strategic framework for implementing an integrated content marketing and digital storytelling strategy, supported by examples of brands that have successfully leveraged this approach.

The Symbiotic Relationship Between Content Marketing and Digital Storytelling

Content marketing and digital storytelling are not mutually exclusive; rather, they are symbiotic disciplines that, when combined, create a marketing strategy greater than the sum of its parts. Content marketing provides the strategic framework—the "what" and "why" of a brand's communication—while digital storytelling provides the creative execution—the "how" that captures the audience's hearts and minds.

The effectiveness of this integration can be understood through several key principles:

Emotional Connection: Humans are hardwired for stories. Narratives that evoke emotions such as joy, empathy, or excitement are more likely to be remembered and shared than dry, factual content [7, 8]. Digital storytelling allows brands to tap into these universal human emotions, creating a bond with their audience that transcends the transactional nature of a typical business-customer relationship.

Memorability and Brand Recall: A compelling story can make a brand and its message more memorable. Research has shown that information presented in a story format is significantly more likely to be recalled than information presented as a list of facts [9]. This is because stories are processed in the same way as real-life experiences, making them more vivid and easier to store in long-term memory.

Authenticity and Trust: In an age of widespread consumer skepticism, authenticity is a highly valued commodity. Digital storytelling provides a platform for brands to showcase their human side, sharing stories about their origins, their values, and the people behind the products [3]. This transparency can help to build trust and credibility with the audience.

Audience-Centric Approach: Effective storytelling in content marketing often positions the customer as the hero of the narrative, with the brand acting as a guide or mentor who helps them to overcome challenges and achieve their goals [3]. This audience-centric approach ensures that the content is relevant and valuable to the consumer, rather than simply being a vehicle for self-promotion.

A Strategic Framework for Integration

To effectively integrate content marketing and digital storytelling, brands should adopt a strategic framework that encompasses the following key elements:

Element	Description
Define Your Brand Narrative	Every brand has a story to tell. This narrative should be authentic, compelling, and aligned with the brand's core values and mission. It should answer the fundamental question: "Why does this brand exist?"
Understand Your Audience	To tell a story that resonates, you must first understand the audience you are trying to reach. This involves developing detailed buyer personas that go beyond demographics to include psychographics, pain points, and aspirations.
Choose the Right Channels and Formats	The digital landscape offers a vast array of channels and formats for storytelling, from long-form blog posts and video series to interactive social media campaigns and immersive virtual reality experiences. The choice should be guided by audience media consumption habits and the nature of the story [10].
Create a Content-Storytelling Matrix	A matrix can help ensure storytelling is integrated across all stages of the buyer's journey. This involves mapping different types of stories to different content formats and distribution channels.
Measure and Optimize	The effectiveness of a content marketing and digital storytelling strategy should be continuously measured and optimized based on KPIs such as engagement rates, brand sentiment, and conversion rates. This data-driven approach allows brands to refine their storytelling techniques.

Table 1 Strategic Framework Elements for Integrating Content Marketing and Digital Storytelling

Case Studies in Digital Storytelling

Several brands have masterfully integrated digital storytelling into their content marketing strategies, with remarkable results:

Dove's "Real Beauty" Campaign: This long-running campaign challenges narrow beauty standards and celebrates the diversity of female beauty. Through a series of powerful short films and user-generated content initiatives, Dove has fostered a global conversation about self-esteem and body positivity, building a fiercely loyal community around its brand [11].

Patagonia's "Worn Wear" Program: Patagonia, an outdoor clothing and gear company, has built its brand around a commitment to environmental sustainability. The "Worn Wear" program encourages customers to repair and reuse their Patagonia gear rather than buying new, and the brand shares stories of these repaired garments and the adventures they have been on. This counter-intuitive marketing message has reinforced Patagonia's brand identity and resonated deeply with environmentally conscious customers [12].

LEGO's "Rebuild the World" Campaign: This campaign celebrates the power of creativity and imagination, showcasing the incredible things that can be built with LEGO bricks. Through a series of whimsical short films and interactive online experiences, LEGO has reinforced its brand's core message and inspired a new generation of builders [12].

PRACTICAL IMPLICATIONS, CHALLENGES, AND FUTURE DIRECTIONS

The integration of content marketing and digital storytelling has significant implications for both practitioners and educators. From a managerial perspective, the most immediate implication is the need to shift from a campaign-centric mindset to a narrative-centric mindset. Rather than treating each piece of content as an isolated asset, marketing teams

must view all content as episodes within a larger, ongoing brand story. This requires a clear articulation of the brand's overarching narrative arc, including its core conflict (the problem it exists to solve), its protagonists (customers, employees, communities), and its desired resolution (the transformation the brand enables).

Operationally, this narrative-centric approach demands cross-functional collaboration. Story-driven content often relies on inputs from product teams, customer service, data analysts, and even external stakeholders such as influencers and community partners. Organizations may need to reconfigure workflows, establish editorial boards, or adopt agile content squads to ensure that narratives remain coherent across channels and touchpoints. Investing in upskilling is also crucial: marketers must be proficient not only in analytics and SEO, but also in scriptwriting, visual design, and basic production techniques for video, audio, and interactive media [13].

At the same time, the rise of data-rich, personalized storytelling raises important ethical and practical challenges. Personalization engines can tailor narratives to micro-segments or even individuals, but this capability must be balanced against concerns about privacy, data security, and manipulation. Overly invasive or hyper-targeted stories can trigger consumer backlash if audiences feel surveilled or emotionally exploited. Transparency about data use, clear consent mechanisms, and adherence to emerging regulations become integral parts of responsible storytelling practice.

Another challenge lies in measurement. While content marketing has well-established performance indicators—such as traffic, dwell time, lead generation, and conversion— evaluating the impact of stories is more complex. Narratives often influence mid- and long-term outcomes such as brand affinity, word-of-mouth, and perceived authenticity. Practitioners therefore need multi-layered measurement systems that combine quantitative metrics (engagement, shares, assisted conversions) with qualitative indicators (sentiment analysis, narrative recall, user feedback, and ethnographic insights). Mixed-method research designs can help organizations understand not only whether a story "worked," but why and for whom.

For educators and researchers, the convergence of content marketing and digital storytelling opens several fertile avenues of inquiry. Conceptually, there is a need to refine theoretical models of how narrative transportation, identification with characters, and emotional resonance operate in algorithmically mediated environments such as TikTok, Instagram Reels, or immersive VR experiences. As generative artificial intelligence tools become embedded in content workflows, new questions arise about authorship, originality, and creativity. Organizations will need governance frameworks that define acceptable AI use, preserve human oversight, and protect against deceptive synthetic media [14].

CONCLUSION

In a digital world saturated with content, the ability to tell a compelling story has become a key differentiator for brands. By strategically integrating the principles of digital storytelling into their content marketing efforts, brands can create emotionally resonant and memorable experiences that foster deep and lasting relationships with their customers. The framework and examples presented in this article provide a roadmap for brands seeking to harness the power of narrative to cut through the noise, build brand loyalty, and drive sustainable business growth. As technology continues to evolve, the art of storytelling will remain a timeless and essential tool for connecting with the hearts and minds of consumers.

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CONTEMPORARY MANAGEMENT TECHNIQUES IN AGRICULTURE: WITH SPECIAL REFERENCE TO NORTH COIMBATORE

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ABSTRACT

This paper examines the contemporary management techniques adopted in agriculture with a special focus on North Coimbatore. It highlights the transition from traditional practices to modern approaches such as precision farming, organic cultivation, mechanization, and ICT integration. The study also identifies challenges faced by farmers, evaluates the effectiveness of these techniques, and suggests measures for sustainable agricultural growth in the region.

KEYWORDS: Agriculture, Management Techniques, North Coimbatore, Water Management, ICT, Precision Farming

INTRODUCTION

Agriculture has always been the backbone of the Indian economy, and Coimbatore district is no exception. North Coimbatore, with its mix of small and medium-scale farms, has witnessed significant changes in agricultural practices over the past decade. The introduction of modern management techniques has reshaped farming methods, improved productivity, and created new opportunities for farmers. This chapter sets the context by explaining why management techniques are crucial for sustainable agriculture in the region.

OBJECTIVES OF THE STUDY

The primary objective of this study is to analyze the contemporary management techniques adopted in agriculture and assess their relevance in North Coimbatore. Specifically, the study aims to identify the extent of adoption of modern practices, evaluate their impact on productivity and sustainability, highlight challenges faced by farmers, and propose practical solutions. By focusing on these objectives, the research seeks to provide actionable insights for policymakers, educators, and farmers.

SCOPE OF THE STUDY

The scope of this study is limited to the North Coimbatore region, which is characterized by diverse cropping patterns and varying levels of technology adoption. The study covers techniques such as crop rotation, precision farming, organic cultivation, water management, mechanization, and ICT tools. It also considers the role of stakeholders including farmers, cooperatives, government agencies, and agri-tech companies. The findings are

intended to be region-specific but can also serve as a reference for similar agricultural zones in Tamil Nadu.

LITERATURE REVIEW

Recent literature on agricultural management in India emphasizes the transformative role of technology and institutional support. A NABARD review highlights that precision farming, ICT tools, and mechanization are critical for improving resource efficiency and productivity, especially in semi-arid regions like Tamil Nadu. Mohanty (2020) stresses that technological innovation directly enhances food security and crop yields, with GPS-based monitoring and sensor technologies reducing wastage of inputs. Studies on sustainable agriculture further underline the importance of low-impact strategies such as organic farming and crop diversification, which respond to consumer demand for chemical-free produce and ensure long-term soil health. Literature also points to the urgent need for water management innovations, as water scarcity remains a defining challenge in Coimbatore's agricultural landscape. Collectively, these studies provide a strong theoretical foundation for analyzing how North Coimbatore farmers are transitioning from traditional practices to modern, sustainable techniques.

METHODOLOGY

The study employs a mixed-method approach, combining primary data from 37 farmer surveys and interviews with secondary data from government reports and academic publications. Comparative analysis is used to evaluate the adoption of techniques in North Coimbatore against other regions. The methodology ensures that both quantitative and qualitative aspects of agricultural management are captured, providing a holistic view of the current scenario.

CURRENT SCENARIO ANALYSIS

Farmers in North Coimbatore have increasingly adopted modern techniques to cope with challenges such as water scarcity and fluctuating market prices. Crop rotation is practiced to maintain soil fertility, while precision farming is emerging in commercial farms. Organic farming is gaining popularity in peri-urban areas, and ICT tools are being used for weather forecasting and market updates. Mechanization has become common in larger holdings, while water management practices such as drip irrigation are widely adopted.

GROWTH PROSPECTS

The growth outlook for agriculture in Coimbatore is promising, supported by government initiatives and rising consumer demand. The National Agriculture Development Programme (NADP/RKVY) emphasizes precision farming, ICT integration, and water management as priority areas for Coimbatore district. The Tamil Nadu Agriculture Department reports that coconut, millets, pulses, and sugarcane cultivation are expanding, with improved irrigation schemes boosting productivity. ICT-driven agriculture is expected to accelerate, offering farmers real-time access to weather forecasts, market prices, and advisory services. Organic farming is projected to grow steadily, driven by urban consumer preferences for sustainable produce. With proper institutional support, North Coimbatore could evolve into a model hub for sustainable agriculture in Tamil Nadu, showcasing how modern management techniques can balance productivity, resilience, and environmental sustainability

Adoption Levels of Contemporary Agricultural Techniques (n=37)
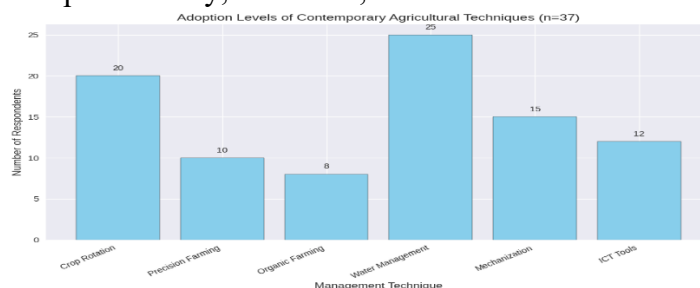
Table 1
Overview of Agricultural Management Techniques

S. No	Technique	Description	Local Relevance (North Coimbatore)
1	Crop Rotation	Alternating crops to maintain soil fertility	Practiced in small-scale farms
2	Precision Farming	Use of sensors, GPS, and data analytics	Emerging in commercial farms
3	Organic Farming	Avoiding synthetic fertilizers/pesticides	Growing demand in peri-urban areas
4	Water Management	Drip irrigation, rainwater harvesting	Widely adopted due to water scarcity
5	Mechanization	Use of tractors, harvesters	Common in large holdings
6	ICT Tools	Mobile apps, weather forecasting	Farmers increasingly using apps

Despite visible progress, farmers in Tamil Nadu face multifaceted obstacles in adopting modern techniques. Research from Tamil Nadu Agricultural University identifies high costs of mechanization and precision farming equipment as a major barrier, particularly for smallholders. Limited awareness and inadequate training slow down the spread of ICT-based solutions, leaving many farmers dependent on traditional methods. Environmental challenges such as erratic rainfall, depleting groundwater, and soil degradation further complicate adoption. Market volatility also undermines farmer confidence, as fluctuating crop prices create income instability. These challenges highlight the need for coordinated interventions—government subsidies, cooperative farming models, and targeted extension programs—to ensure equitable access to modern techniques across farm sizes.

Table 2
Challenges in Adoption, Challenges adopted

S. No	Challenge	Impact	Possible Solution
1	High Cost of Technology	Limits small farmers	Subsidies, cooperatives
2	Lack of Awareness	Slow adoption	Training programs
3	Water Scarcity	Reduced productivity	Micro-irrigation schemes
4	Market Fluctuations	Income instability	Contract farming, FPOs

Case Reference – North Coimbatore

North Coimbatore serves as a representative case for analyzing the adoption of management techniques. Farmers here have shown resilience by integrating modern practices into traditional systems. Government schemes and cooperative societies have played a crucial role in promoting water management and mechanization.

FINDINGS

The study finds that farmers who adopt drip irrigation and mechanization achieve higher yields compared to those relying solely on traditional methods. ICT tools are increasingly used to access real-time information, improving decision-making. Organic

farming is expanding due to consumer demand, but small farmers face barriers such as high costs and limited awareness. Overall, modern techniques have improved productivity but require stronger institutional support.

SUGGESTIONS

To enhance adoption, the study suggests providing subsidies for precision farming equipment, strengthening farmer training programs, and encouraging cooperative farming to reduce costs. Contract farming and farmer producer organizations (FPOs) should be promoted to stabilize income. Awareness campaigns on sustainable practices can help bridge the knowledge gap among small farmers.

CONCLUSION

The study concludes that contemporary management techniques have significantly improved agricultural practices in North Coimbatore. While challenges remain, the adoption of modern methods has enhanced productivity, sustainability, and farmer resilience. Policy interventions, training programs, and cooperative models are essential to ensure that these techniques benefit all farmers in the region.

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THE FUTURE OF AI DEVELOPMENT IN MARKETING

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ABSTRACT

Artificial Intelligence (AI) has swiftly transformed marketing by redefining customer engagement, data-driven decisions, and personalization. This research paper explores the emerging trends, advantages, limitations, and future potential of AI in marketing. A survey of 50 participants, including consumers, students, and marketing professionals, was conducted to gauge perceptions of AI-driven marketing tools. The results show that AI boosts efficiency and personalization, yet concerns about privacy, accuracy, and job displacement persist. The study concludes with strategic recommendations for marketers and directions for future research.

Keywords: Marketing, Artificial Intelligence

INTRODUCTION

AI has transitioned from a futuristic idea to a vital tool in contemporary marketing. Techniques like machine learning, predictive analytics, natural language processing, voice assistants, chatbots, AI-driven content creation, and recommendation engines have already transformed marketing across various sectors.

Global trends suggest that by 2030, AI will influence more than 80% of digital marketingstrategies. Brands are increasingly using AI to optimize campaigns, forecast consumer behavior, and deliver personalized experiences on a large scale.

Despite its potential, AI adoption raises ethical questions concerning data privacy and job transformation. This paper examines these aspects through literature review and primary data from 50 respondents.

OBJECTIVES OF THE STUDY

- To analyze current AI developments in marketing.
- To identify the benefits and challenges of AI-driven marketing.
- To understand consumer and professional perceptions of AI in marketing through primary data.
- To explore AI's future potential and its implications for marketers.

SCOPE OF THE STUDY

The study includes:

- AI applications in digital marketing
- Consumer behavior analysis
- Automation in advertising and content creation
- AI's role in customer relationship management
- Ethical, data, and workforce concerns Respondent perceptions (50 samples)

The findings are relevant for academics, marketers, advertisers, and technology developers.

METHODOLOGY

Research Design

Descriptive and analytical research design.

Data Collection

- **Primary data:** Survey of 50 respondents (online questionnaire).
- **Secondary data:** Journals, industry reports, articles, and research databases.

Sampling Technique

Convenience sampling.

Tools Used

Percentage analysis

Review of Literature

Numerous studies highlight AI's transformative effect on marketing.

- Davenport & Ronanki (2020) noted that AI improves decision-making and operational efficiency. Kumar et al. (2022) found that AI-driven personalization significantly boosts customer retention.
- Gartner Report (2024) forecasts that 60% of marketing tasks will be automated by AI in the
- coming decade.
- Overall, the literature points to increasing adoption but stresses ethical and regulatory concerns.

Survey Analysis (Primary Data – 50 Respondents)

Aspect	Percentage (%)
Awareness of AI-based tools	78%
AI improves personalization & customer experience	82%
Concern Type	**Percentage (%)**
Data privacy concerns	56%
Fear of job displacement	40%
Concern about algorithmic bias	32%
AI Tool	**Percentage (%)**
Chatbots	65%
E-commerce recommendations	72%
Targeted advertisements	68%
Voice assistants	30%

AI Applications in Modern Marketing Predictive Analytics

Assists in anticipating customer behavior, product demand, and market trends.

Personalization Engines

Platforms such as Amazon and Netflix employ machine learning algorithms to provide customized content and product recommendations.

Chatbots and Virtual Assistants

Offer round-the-clock customer support, reducing human workload and boosting satisfaction.

AI-Driven Advertising

Enhances bidding, targeting, budgeting, and performance monitoring in real time.

Content Creation

Generative AI tools aid in writing, video production, and design, alleviating creative burdens.

Social Media Intelligence

Sentiment analysis aids brands in understanding audience emotions and preferences.

Customer Relationship Management (CRM)

AI-powered CRM systems automate lead scoring, segmentation, and customer interaction.

Benefits of AI in Marketing Enhanced Personalization

Provides tailored content, leading to improved conversion and retention rates.

Improved Efficiency

Decreases manual tasks and accelerates campaign execution.

Accurate Targeting

Utilizes behavioral and demographic data for precise segmentation.

Cost Reduction

Automation minimizes human errors and operational expenses.

Data-Driven Decision Making

AI offers real-time analytics and performance insights.

Challenges and Limitations Data Privacy Concerns

Consumers worry about the misuse of personal information.

Ethical Issues

Possibility of bias, discrimination, and manipulation in algorithms.

Job Displacement

Automation threatens repetitive and administrative roles.

High Implementation Cost

Small businesses may find it unaffordable.

Dependence on Data Quality

AI accuracy relies on the quality and quantity of data.

DISCUSSION

The survey results indicate that AI is widely embraced, though not fully comprehended. Respondents recognize its value in personalization and convenience but are wary of privacy issues. Businesses deem AI vital for competitive advantage but emphasize the need for strong data governance strategies.

The analysis suggests a marketing shift towards hyper-personalization, predictive modeling, and automated engagement. Ethical AI frameworks will be crucial for ensuring responsible growth.

Future of AI in Marketing

Hyper-Personalization at Scale - AI will offer real-time, emotion-based personalization across all touchpoints.

Voice and Conversational Marketing - Voice search and AI assistants will lead consumer interactions.

AI-Generated Multimedia Content - Automated videos, images, and interactive content will become commonplace.

Neuro-Marketing with AI - Brain-data-supported analytics will forecast emotional reactions.

Autonomous Marketing Systems - AI will manage campaigns with minimal human input.

AI-Driven Ethical Regulations - Governments will impose stricter AI marketing guidelines.

CONCLUSION

AI is reshaping the marketing landscape by enabling precision, personalization, and predictive insights. The primary survey reveals that consumers appreciate AI's convenience but have concerns about privacy and job security. As AI progresses, marketers must balance innovation with ethics, transparency, and human creativity. The future of AI in marketing is bright, with advancements anticipated in automation, personalization, and intelligence. Organizations that adapt early and responsibly will secure a sustainable competitive edge.

SUGGESTIONS

- Implement transparent AI practices to build consumer trust.
- Invest in ethical AI training and data protection policies.
- Blend human creativity with AI automation for balanced output.
- Offer AI literacy programs for employees.
- Conduct regular audits of AI tools to prevent bias and inaccuracies.

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5. Digital Advertising Strategies (PPC, Display Ads) and Their Return on Investment in E- Commerce

CONSUMER TRUST AND ONLINE SECURITY: A STUDY ON DIGITAL PAYMENT ADOPTION

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ABSTRACT

These days, people use digital payments all the time. This is because of new technologies, smartphones becoming more popular, and governments encouraging economies without cash. The acceptance and use of digital payment systems are still heavily influenced by customer trust and perceived online security, despite their quick proliferation. This descriptive study looks at how consumer propensity to use digital payment methods is influenced by trust, privacy, security features, and perceived risk. The study emphasizes how secure authentication, clear policies, and dependable platforms greatly increase user trust, drawing on secondary sources, industry studies, and conceptual frameworks. Strategies for enhancing security architecture and increasing customer trust in digital payment ecosystems are presented in the paper's conclusion.

KEYWORDS: Digital Payment, Consumer, Online

INTRODUCTION

The rapid growth of digital technology has significantly transformed the way financial transactions are carried out. Digital payment systems such as mobile wallets, Unified Payments Interface (UPI), internet banking, debit and credit cards, and contactless payments have become an integral part of everyday life. These payment methods offer convenience, speed, and ease of use, encouraging consumers to move away from traditional cash-based transactions. Governments, financial institutions, and technology companies actively promote digital payments to enhance financial inclusion and support a cashless economy.

Despite the numerous advantages of digital payment systems, their widespread adoption largely depends on the level of trust consumers place in these platforms. Trust plays a crucial role in influencing consumer behavior, particularly when financial and personal information is involved. Concerns related to data privacy, fraud, hacking, identity theft, and unauthorized access often create hesitation among users. Online security, therefore, becomes a key factor in determining whether consumers are willing to adopt and continue using digital payment methods.

Online security measures such as encryption, two-factor authentication, biometric

verification, and secure payment gateways are designed to protect users from potential risks. However, the effectiveness of these security mechanisms is closely linked to consumers' awareness and perception of safety. Even advanced security systems may fail to encourage adoption if users lack confidence or understanding of how these protections work. As a result, consumer trust is shaped not only by technological safeguards but also by transparency, reliability, and previous experiences with digital payment platforms.

In this context, the present study focuses on examining the relationship between consumer trust, online security, and the adoption of digital payment systems. By understanding the factors that influence trust and identifying key security concerns faced by consumers, the study aims to provide valuable insights for policymakers, financial service providers, and digital payment companies. Strengthening consumer trust through enhanced security and awareness can play a vital role in increasing digital payment adoption and ensuring sustainable growth in the digital economy.

OBJECTIVES OF THE STUDY

- To determine what influences consumers' confidence in digital payment systems.
- To examine how the use of digital payments is impacted by internet security.
- To investigate how consumers view the dangers and fraud connected to online purchases.
- To offer recommendations for improving digital payment services' security and trustworthiness.

SCOPE OF THE STUDY

- Digital payment options, including UPI, digital wallets, online banking, credit/debit cards, and contactless payments, are covered in the study.
- Consumer behavior related to perceived risk, simplicity of use, and trust.
- Security features such as data privacy, biometrics, encryption, and two-factor authentication (2FA).
- Secondary data from industry publications, consumer behavior studies, cybersecurity studies, and journals.
- This study is descriptive rather than empirical, with an emphasis on comprehending current patterns.

METHODOLOGY

Research Type

Descriptive research.

Data Source

Secondary Data: Academic journals, government publications, payment industry reports, cybersecurity articles, RBI guidelines, and digital finance research papers.

Research Approach

Qualitative descriptive analysis using conceptual frameworks and thematic interpretation.

Tools Used

Descriptive interpretation, literature synthesis, and conceptual modelling.

REVIEW OF LITERATURE

1. Davis (1989) presented the Technology Acceptance Model (TAM), emphasizing perceived utility and usability as important factors influencing technology adoption.
2. In online transactions, trust is crucial, especially when danger and uncertainty are sensed, according to Gefen (2000).
3. According to RBI (2022), secure authentication methods greatly lower fraud and boost customer trust in online payments.
4. According to McKnight et al. (2020), platforms that offer strong data protection and transparency boost user trust.

5. According to the Accenture Digital Payments Report (2023), tokenization and biometric authentication increase consumer trust by lowering security flaws.
6. According to Statista (2024), the use of digital payments is steadily increasing, particularly in emerging nations with government-led digital programs.
7. Overall, research indicates that perceived danger, ease, security, and trust are important factors that influence user acceptability.

Digital Payment Ecosystem: An Overview

Types of Digital Payment Methods

- **Mobile Wallets:** Google Pay, PhonePe, Paytm, etc.
- **UPI Payments:** Real-time peer-to-peer and merchant transactions.
- **Net Banking:** Online fund transfers and bill payments.
- **Credit/Debit Cards:** Contactless and online payments.
- **QR Code Payments:** Widely used for retail transactions.
- **Buy Now, Pay Later (BNPL) Services:** Short-term credit for purchases.

Advantages of Digital Payments

- High convenience
- Instant processing
- Reduced dependence on cash
- Transparency and record keeping
- Enhanced financial inclusion

Challenges in Digital Payment Adoption

- Fraudulent transactions
- Phishing and identity theft
- Lack of awareness about security features
- Technical issues and system failures

Customer Confidence in Electronic Payments

Whether or not customers feel comfortable making financial transactions online depends on their level of trust.

- Platform Reputation has an impact on it
- Customers have faith in well-known apps that operate securely and have a great brand value.

Transaction Reliability

- Over time, transactions that are successful, efficient, and error-free foster confidence.

Openness

- Trust is increased when fees, privacy policies, and data management are communicated clearly.

Reviews and Word-of-Mouth

- Adoption is strengthened by encouraging comments from friends, family, and online groups.

Online Security and Its Impact on Adoption

A crucial aspect of using digital payments is security.

Important

- Technology for Encryption
- Sensitive data is shielded from unwanted access by robust encryption.

Two-Factor Verification (2FA)

- PINs, biometric authentication, and OTP verification all lower the risk of fraud.

Tokenization

- Vulnerabilities are decreased by converting sensitive card data into distinct tokens.

Systems for Monitoring Fraud

- Fraud detection warnings driven by AI stop suspicious activity.

Protection of Data Privacy

- Customers prefer apps that offer privacy assurance and adhere to data regulations.

Consumer Perception of Risk

Customers frequently worry about:

- Loss of money as a result of fraud
- Misuse of banking and personal data
- Technical issues that result in unsuccessful transactions
- Unauthorized mobile device access

Adoption is adversely affected by perceived risk, particularly among older or less tech-savvy consumers.

DISCUSSION

According to the descriptive analysis, perceptions of security, usability, and dependable platform performance are closely linked to consumer trust.

Consumer confidence is greatly increased by security features like encryption, OTP verification, and biometrics.

But worries about fraud continue to be a barrier, especially in rural and semi-urban areas where digital literacy is still in its infancy.

Additionally, consumers are more likely to trust well-known businesses than new or obscure platforms.

Users' trust is steadily growing as a result of the government's drive for digital finance and enhanced cybersecurity measures.

FINDINGS

- The two best indicators of the uptake of digital payments are trust and security.
- Platforms with various authentication layers and biometric login options are preferred by consumers.
- Platforms that provide explicit privacy rules and assurances of fraud prevention reduce perceived risk.
- Peer endorsements and social influence play a major role in fostering trust.
- A significant obstacle for some demographic groups is still a lack of digital literacy.
- Technical problems have a detrimental impact on trust, such as transaction failures or delays.
- Consumer confidence is positively impacted by government assistance and legislation.

SUGGESTIONS

- Use tokenization, AI-driven fraud detection, and enhanced encryption to bolster cybersecurity.
- Raise consumer awareness through efforts to prevent fraud and digital literacy initiatives.
- Make data usage and privacy policies more transparent.
- Enhance customer service systems to promptly and effectively handle problems.
- To lessen unwanted access, promote multi-factor authentication.
- Create intuitive user interfaces for smooth online payments.
- Encourage adherence to regulations in order to establish enduring consumer confidence.

CONCLUSION

Although the usage of digital payments is expanding quickly, user acceptance is still largely based on trust and security. When consumers are certain that their money and data are secure, they are more inclined to use digital payment methods. Building trust is greatly aided

by transparent platforms, safe authentication procedures, and satisfying user experiences. Digital payment providers must constantly bolster their security frameworks and fund awareness campaigns that inform customers about safe digital habits as cyber dangers continue to change. The shift to a cashless economy will be aided by a digital payment environment that is transparent, safe,and user-focused.

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A STUDY ON AWARENESS AND KNOWLEDGE OF DIGITAL MARKETING AMONG COLLEGE STUDENTS IN KANNIYAKUMARI DISTRICT

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ABSTRACT

Digital marketing has emerged as a critical skill for businesses and professionals in the 21st century. College students, as future professionals, must possess knowledge and awareness of digital marketing strategies, tools, and applications. This study investigates the level of awareness and knowledge about digital marketing among college students in Kanniyakumari district. A structured questionnaire was administered to 250 students across various disciplines. The results reveal varying levels of awareness and understanding, highlighting the need for enhanced educational programs to equip students with digital marketing competencies.

KEYWORDS: Digital Marketing, Awareness, Knowledge, College Students,Social Media Marketing.

INTRODUCTION

Digital marketing refers to the use of digital technologies, such as social media, search engines, email, and websites, to promote products and services (Chaffey & Ellis- Chadwick, 2019). With rapid digitization, knowledge of digital marketing is increasingly important for students in business, commerce, and technology disciplines. Awareness and understanding of digital marketing can help students apply these skills in internships, projects and future careers (Kotler & Keller, 2020).Kanniyakumari district, with its growing educational institutions and businesses, provides a unique context to assess students' awareness and knowledge of digital marketing.

STATEMENT OF THE PROBLEM

Despite the growing demand for digital marketing professionals, many college students lack adequate awareness and practical understanding of digital marketing tools and techniques. This deficiency may restrict their ability to effectively utilize digital platforms and limit their career opportunities in the digital domain. Hence, there is a need to examine the existing level of awareness and knowledge of digital marketing among college students in Kanniyakumari district.

OBJECTIVES OF THE STUDY

- To measure the level of awareness of digital marketing among college students.
- To assess students' knowledge of various digital marketing tools and techniques such as SEO, social media marketing, email marketing, and analytics.
- To examine differences in awareness and knowledge based on demographic variables such as course, year of study, and gender.
- To offer suitable suggestions for improving digital marketing literacy among students.

SCOPE OF THE STUDY

The study focuses on undergraduate and postgraduate students enrolled in arts, science, and commerce colleges in Kanniyakumari district. It primarily examines students' awareness and conceptual knowledge of digital marketing rather than their participation in professional campaigns or certification programs.

SIGNIFICANCE OF THE STUDY

The findings of this study are useful for educators, academic planners, and policymakers. The results can assist institutions in designing relevant courses, workshops, and skill-development programmes to strengthen students' digital marketing competencies. Improving awareness and practical knowledge will contribute to higher employability and better career preparedness among students.

RESEARCH METHODOLOGY

- **Research Design:** Descriptive research design
- **Population:** Undergraduate and postgraduate students in Kanniyakumari district
- **Sample Size:** 250 respondents selected using stratified random sampling
- **Data Collection Tool:** Structured questionnaire containing Likert-scale and multiple-choice questions

REVIEW OF LITERATURE

Digital marketing awareness among students has been studied in various regions.

Sharma and Rani (2020) found that while students understand the concept of digital marketing, practical knowledge of tools such as Google Analytics and social media advertising is limited. Similarly,

Kumar and Singh (2021) observed a gap between theoretical awareness and practical application skills among college students in India. These studies highlight the need for educational interventions to improve digital marketing literacy.

ANALYSIS AND INTERPRETATION

Table 1
Demographic Profile of Respondents

S.No.	Demographic Variable	Category	Frequency	Percentage (%)
1	Gender	Male	120	48%
		Female	130	52%
2	Course	Arts	80	32%

		Science	90	36%
		Commerce	80	32%
3	Year of Study	I Year	70	28%
		II Year	65	26%
		III Year	75	30%
		IV Year	40	16%

Source: Primary Data

Interpretation:

The sample consists of a balanced gender distribution, with slightly more female respondents (52%). Students from science courses represent the largest group (36%), followed by arts and commerce. Most respondents are from the 3rd year (30%), indicating that the sample adequately represents different academic years.

Table 2
Awareness of Digital Marketing

S.No.	Awareness Level	Frequency	Percentage (%)
1	Very High	40	16%
2	High	90	36%
3	Moderate	85	34%
4	Low	30	12%
5	Very Low	5	2%

Source: Primary Data

Interpretation:

A majority of students (52%) have high or very high awareness of digital marketing, indicating general familiarity with the concept. However, 14% of respondents have low or very low awareness, showing a gap that needs to be addressed.

Table 3
Knowledge of Digital Marketing Tools and Techniques

S.No.	Tools/Techniques	Aware	Not Aware	Percentage Aware (%)
1.	Search Engine Optimization (SEO)	120	130	48%
2.	Social Media Marketing	160	90	64%
3.	Google Ads / PPC	90	160	36%
4.	Email Marketing	70	180	28%
5.	Content Marketing	110	140	44%
6.	Analytics Tools (Google Analytics)	60	190	24%

Source: Primary Data

Interpretation:

Most students are aware of social media marketing (64%) and SEO (48%), which are commonly encountered in everyday life. Awareness of email marketing, analytics, and Google Ads is relatively low, indicating that practical knowledge of tools is limited.

Table 4
Awareness and Knowledge by Course

S.No.	Course	High Awareness (%)	Moderate Awareness (%)	Low Awareness (%)
1.	Arts	28%	50%	22%
2.	Science	40%	38%	22%
3.	Commerce	48%	36%	16%

Source: Primary Data

Interpretation:

Commerce students show the highest level of awareness (48%), followed by science students (40%), while arts students have the lowest (28%). This suggests that curriculum exposure and relevance to professional courses may influence awareness levels.

Table 5
Awareness by Gender

S. No.	Gender	High Awareness (%)	Moderate Awareness (%)	Low Awareness (%)
1.	Male	50%	34%	16%
2.	Female	46%	34%	20%

Source: Primary Data
Interpretation:

The difference in awareness between male and female students is minimal, suggesting that gender does not significantly impact digital marketing awareness.

Overall Interpretation

- Majority of students are aware of digital marketing in general, but detailed knowledge of tools and strategies is limited.
- Commerce students are better informed compared to arts and science students.
- Social media marketing is the most familiar tool, while analytics and email marketing are least known.
- Gender does not significantly affect awareness, but year of study may influence exposure.

Knowledge of Digital Marketing Tools

Table 6
Awareness of Tools/Techniques

S.No.	Tools/Techniques	Aware	Not Aware	Percentage Aware (%)
1.	SEO	120	130	48%
2.	Social Media Marketing	160	90	64%

3.	Google Ads / PPC	90	160	36%
4.	Email Marketing	70	180	28%
5.	Content Marketing	110	140	44%
6.	Analytics Tools	60	190	24%

Source : Primary Data

Interpretation:

Students are most familiar with social media marketing and SEO. Awareness of analytics, Google Ads, and email marketing is low, indicating gaps in practical knowledge.

Table 7

Awareness by Course

S. No.	Course	High Awareness (%)	Moderate Awareness (%)	Low Awareness (%)
1.	Arts	28%	50%	22%
2.	Science	40%	38%	22%
3.	Commerce	48%	36%	16%

Source: Primary Data

Interpretation:

Commerce students have the highest awareness, arts students the lowest, showing curriculum exposure influences knowledge levels.

Table 8

Awareness by Gender

S. No.	Gender	High Awareness (%)	Moderate Awareness (%)	Low Awareness (%)
1.	Male	50%	34%	16%
2.	Female	46%	34%	20%

Source: Primary Data

Interpretation:

Gender does not significantly influence awareness. Both male and female students have comparable levels of digital marketing knowledge.

Overall Interpretation

- Majority of students are aware of digital marketing concepts, but practical knowledge is limited.
- Social media marketing is the most recognized tool, while analytics and email marketing are least known.
- Course of study affects awareness, with commerce students leading.
- Gender does not significantly affect awareness.

FINDINGS

- Students generally possess basic awareness of digital marketing concepts.
- Practical knowledge of advanced digital marketing tools is limited.
- Commerce students demonstrate higher awareness than arts and science students.
- Gender does not significantly influence digital marketing awareness.

SUGGESTIONS

- Educational institutions should introduce digital marketing as an elective or add-on course across disciplines.
- Regular workshops, seminars, and hands-on training sessions on tools such as SEO, analytics, and paid advertising should be organized.
- Students should be encouraged to participate in internships, live projects, and digital campaigns to gain practical experience.
- Collaboration with digital marketing professionals and agencies can help bridge the gap between academic learning and industry requirements.
- Faculty development programmes should be conducted to ensure updated and industry-aligned teaching practices.

CONCLUSION

The study reveals that college students in Kanniyakumari district possess a basic understanding of digital marketing; however, their knowledge of practical tools and advanced techniques remains insufficient. While social media marketing is widely recognized, areas such as analytics, email marketing, and paid promotions receive limited attention. Academic discipline influences awareness levels, whereas gender differences are negligible. To meet the evolving demands of the digital economy, higher education institutions must adopt systematic curricular and co-curricular strategies. Strengthening digital marketing education will significantly enhance students' skill sets, career readiness, and employability in an increasingly competitive job market.

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A STUDY ON EMERGING TRENDS AND FUTURE DIRECTIONS IN POST OFFICE WITH SPECIAL REFERENCE TO THRISSUR DISTRICT

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ABSTRACT

This study investigates the emerging trends and future directions of post office with special reference to Thrissur district Kerala. This study analyses modernisation of traditional postal operations, growth in financial and insurance services, expansion of e commerce and adoption of digital platforms. The study reveals that the post offices in Thrissur are increasingly integrating technology services and improving customer convenience through India Post Payments Bank (IPPB), parcel tracking systems and advanced counter services. These insights offer valuable implications for policymakers and postal administrators targeting to enhance the role of post offices in advanced communication.

Keywords: post office services, emerging trends, India Post Payments Bank (IPPB), modernisation.

INTRODUCTION

The postal system in India has long served as a cornerstone of socio-economic development, connecting people, institutions, and markets across diverse geographic regions. With one of the largest postal networks in the world, India Post has played a vital role not only in communication but also in financial inclusion, logistics, and public service delivery. However, the rapid expansion of digital communication technologies, increasing customer expectations, and the rise of private courier services have transformed the operational landscape of the postal sector. In response, India Post has initiated several modernization efforts aimed at enhancing efficiency, diversifying services, and ensuring its continued relevance in a digital era.

In Kerala, and particularly in Thrissur District, post offices have become increasingly dynamic service hubs. Beyond traditional mail services, they now offer digital financial services, insurance products, e-commerce parcel delivery, Aadhaar-based services, and technology-enabled customer support. The district's unique socio-economic environment—characterized by high literacy levels, strong migration patterns, and growing e-commerce

activity—creates both opportunities and challenges for postal service transformation. Understanding these shifts is essential for evaluating the performance, adaptability, and future sustainability of post office services in Thrissur.

This study, therefore, explores the emerging trends, service diversification, technological adoption, operational challenges, and future prospects of post offices in Thrissur District. It aims to provide evidence-based insights that can support policymakers, administrators, and stakeholders in strengthening postal service delivery in the region.

STATEMENT OF THE PROBLM

The postal system in India, historically focused on traditional mail and savings services, is undergoing a significant transformation driven by digitalization, financial inclusion initiatives, and the growth of e-commerce. This study focus on emerging trends such as India Post Payments Bank (IPPB), online tracking, Aadhaar-linked services, and parcel/e-commerce logistics are reshaping the way postal services are accessed and utilized.

REVIEW OF LITRATURE

Vimal V (2023) conducted a study titled "A Study on Consumer Satisfaction towards Indian Post Office" to evaluate customer satisfaction with various services offered by India Post. The study focused on parameters such as reliability, service quality, and customer perception, and found that services like Speed Post and parcel delivery were highly rated, while traditional letter services were declining in usage. This study provides a foundation for understanding customer satisfaction patterns in postal services.

Chitra K. and Syed Mohamad Khaja S.M.A. (2022), in their study "Impacts of Service Quality on Loyalty of the Customers towards India Post", examined how perceived service quality affects customer loyalty. Their findings suggest that factors like prompt delivery, staff behaviour, and tracking facilities strongly influence customer retention and repeated use of postal services.

Patel H.V. and Shah K. (2023), through their work "Emerging Trends on Customer's Satisfaction towards Value Added Services of India Post Payments Bank in Selected Region of Gujarat", investigated the adoption of value-added banking services offered via the India Post Payments Bank (IPPB). Their study revealed that IPPB has improved access to banking services for previously underserved populations, contributing to financial inclusion, although challenges in awareness and digital literacy remain.

Abhilash K.S., Sumalatha S., and Aswathy P.J. (2024) carried out "A Study on Customer Awareness, Satisfaction, and Challenges in Using India Post Payments Bank (IPPB) Services in Idukki District", a district-level case study in Kerala. Their research highlighted both the increasing adoption of postal banking and the obstacles faced by rural customers, such as limited digital literacy and lack of awareness about services. This study serves as a comparative model for district-level research like Thrissur.

Ponmari N. and Ponmozhi A. (2022), in their study "Customer Perception Towards Post Office Savings Schemes in Both Rural and Urban Areas – A View", explored perceptions of postal savings schemes among rural and urban populations. They found that trust, reliability, and accessibility strongly influence participation, with rural areas often relying more on postal savings due to the limited presence of other banking institutions.

OBJECTIVES OF THE STUDY

1. To analyse emerging trends in postal services in Thrissur district.
2. To evaluate the extent of digital and technological adoption in post offices.
3. To understand customer awareness, usage and satisfaction towards emerging trends in postal services.

RESEARCH DESIGN

The data for the study has been collected from the Thrissur district by using convenient sampling method. The primary data collected from the 100 respondents through questionnaire

method. The secondary data collected from websites and journals. The data was analysed with the help of statistical tools like percentage analysis, mean score. The research design is both descriptive and analytical.

ANALYSIS AND INTERPRETATION

Table 1
Awareness of Emerging Trends in Postal Services.

Service Type	Awareness (%)
India Post Payments Bank (IPPB)	72%
Online Tracking	84%
Speed Post	90%
Insurance Services	60%
Aadhaar Services	76%

Interpretation: speed post got the 90% awareness. Modern services like online tracking and IPPB are known at 84% and 72% respectively. In this analysis 60% are aware about the Insurance services

Table 2
Customer Awareness, Usage and Satisfaction Level Towards Emerging Trends in Postal Services.

Parameter	Sub-Parameter / Service	% Value	Score (1–5)	Remarks
Awareness (Weight 40%)	Aadhaar Services	76%	3.88	Moderate-High awareness
	Online Tracking	84%	4.36	High awareness
	IPPB	72%	4.04	Moderate-High awareness
	Weighted Avg Awareness	-	**4.09**	Awareness is strong
Usage (Weight 35%)	IPPB Banking	40%	2.60	Low usage
	Parcel / E-commerce	55%	3.20	Moderate usage
	Online Tracking Usage	55%	3.20	Moderate usage
	Weighted Avg Usage	-	**3.00**	Awareness not fully converted into usage
Satisfaction (Weight 25%)	Digital Facilities	58%	3.32	Needs improvement
	Tracking System	80%	4.20	High satisfaction
	Weighted Avg Satisfaction	-	**3.76**	Satisfaction good but digital facilities need improvement
Overall Weighted Score	-	-	**3.63 / 5**	Moderate adoption of digital and technological services

Interpretation: In this table overall, weighted score is 3.63 out of 5. So, adoption of digital and technological services in postal is moderate.

FINDINGS

- Awareness of modern postal services like Online Tracking, Speed Post, and IPPB is generally high, while insurance services have lower recognition.

- Despite strong awareness, actual usage of services, particularly IPPB banking, remains moderate to low.
- Customers are highly satisfied with the tracking system, but digital facilities need significant improvement.
- The gap between awareness and usage indicates that knowledge of services has not fully translated into adoption.
- Overall, the adoption of digital and technological postal services is moderate, with opportunities to enhance usage and satisfaction through better digital infrastructure.

SUGGESTIONS

- Need for customer training and demonstration.
- Digital literacy programmes are essential.
- Infrastructure and technology upgrades required.
- Employee training and motivation needed.

CONCLUSION

The study indicates that while customers are well aware of emerging postal services, especially digital and online offerings, this awareness has not fully translated into usage, particularly in the case of IPPB banking. Satisfaction is high for tracking services but remains moderate for other digital facilities, highlighting areas need improvement. Overall, the adoption of digital and technological services in the postal system is moderate, reflecting a positive but incomplete shift toward modernization. To enhance adoption, the postal system should focus on improving digital infrastructure, ease of use, and customer engagement. Strengthening these areas can bridge the gap between awareness, usage, and satisfaction, driving greater overall acceptance of modern postal services.

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EVALUATING THE OPERATIONAL EFFICIENCY OF INBOUND & OUTBOUND OPERATIONS AT COCHIN LOGISTICS PVT LTD

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ABSTRACT

Logistics constitutesthe strategic planning, execution, and control of the movement and storage of goods, services, and related information from the point of origin to the point of consumption. This study examines the comprehensive structure of logistics management, emphasizing the significance of inbound and outbound operations in ensuring the seamless flow of materials and finished products across the supply chain. The role of freight forwarding companies as key intermediaries in facilitating global cargo movement through documentation, customs clearance. Furthermore, the research explores the integration of technology-driven solutions such as digital tracking, automation, and data analytics in enhancing operational efficiency, visibility, and responsiveness.

Key Words: Logistics Management, Supply Chain Management, Inbound and Outbound Operations, Freight Forwarding, Operational Efficiency

INTRODUCTION

The logistics is the backbone of trade, manufacturing, and distribution activities, ensuring that goods and services move efficiently from producers to consumers. Logistics refers to the planning, implementation, and control of the movement and storage of goods, services, and information throughout the supply chain from the point of origin to the final point of consumption. The industry involves multiple processes, including transportation, warehousing, inventory management, packaging, materials handling, and order fulfilment. Freight forwarding companies play a key role in helping businesses move goods efficiently from one place to another. These companies act as a intermediaries between shippers and transportation services, handling everything from the documentation to customs clearance and coordinating the entire movement of cargo. In any business that deals with physical goods whether it's raw materials or finished products it is the logistics operations. Logistics is a part of supply chain management that deals with the efficient forward and reverse flow of goods, services, and related information from the point of origin to the point of consumption according to the needs of customers. The most important parts of this process are inbound and outbound operations.

INBOUNDOPERATIONS

Inbound operations refer to anything that is coming inside a company. Inbound operations is one of the primary processes of logistics concentrating on purchasing and arranging the inbound movement of materials, parts or unfinished inventory from suppliers to manufacturing or assembly plants, warehouses, or retail stores.
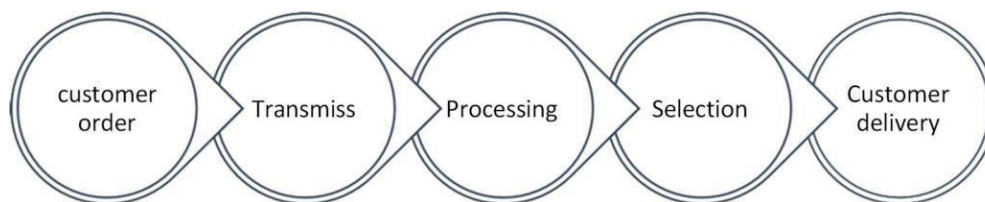
Figure1.1Flowchartofinboundoperations

OUTBOUNDOPERATIONS

Outbound operations refers to anything that is going outside of a company which means end customer or end user. Outbound operations deals with sending products out to customers, which includes picking, packing, shipping and delivering goods.

Figure1.2flowchartofoutboundoperations

GLOBALSCENARIO

The global logistics sector is one of the most important backbones of the world economy. It involves the planning, transportation, storage, and delivery of goods and services from one place to another, across both national and international borders with platforms like Amazon, Alibaba, and Flipkart growing rapidly, the need for fast and reliable delivery networks has increased. This has led to the expansion of last-mile delivery services, cold chain logistics, and express parcel Services.

Additionally, the COVID-19 pandemic showed how critical logistics is for delivering essential goods, such as food, medicines, and vaccines. Countries like the United States, Germany, China, Singapore, and the Netherlands are known for having highly advanced logistics systems, supported by world-class infrastructure such as ports, airports, highways, and rail networks. These countries also use cutting- edge technologies to manage their supply chains, like real-time tracking systems, warehouse automation, robotics, artificial intelligence (AI), and block chain for transparency and security.

NATIONALSCENARIO

The logistics industry in India is evolving rapidly and it is the interplay of infrastructure, technology and new types of services providers that will define whether the industry is able to help its customers reduce their logistics costs provide effective services (which are also growing). Changing government policies on taxation and regulation of service providers are going to play an important role in this process. At the firm level, the logistics focus is moving towards reducing cycle times in order to add value to their customers. Consequently, better tools and strategies are being sought by firms in order to enhance their decision making. The logistics infrastructure has received lot of attention both from businesses and industry as well as policy makers. The role of managing this infrastructure to effectively compete has been slightlyunder- emphasized. Inadequate logistics infrastructure has an effect of creating bottlenecks in the growth of an economy.

STATESCENARIO

Kerala, located along the south western coast of India, holds a unique and strategic position in the logistics sector due to its long coastline, proximity to international shipping routes, and a well- educated workforce. The state plays a vital role in facilitating both domestic and international trade, especially with the Middle East and Southeast Asian countries. Kerala's export- oriented economy relies heavily on the smooth functioning of logistics services, particularly in perishable goods like marine foods products and fruits, which are transported quickly to global markets via air and sea routes. The state's port infrastructure forms the backbone of its logistics system. The Cochin Port, one of the largest in India, handles a variety of cargo including containers, petroleum products, and industrial goods. It is also home to the International Container Transshipment Terminal (ICTT) at Vallarpadam, which was the first of its kind in India, aimed at reducing the country's dependence on foreign ports for transshipment. A major development currently underway is the Vizhinjam International Deep-water Seaport, located near Thiruvananthapuram. Once operational, Vizhinjam is expected to handle ultra-large container ships directly, making it a significant transshipment hub not just for India but for all of South Asia. Itsdeep natural draft and close proximity to international shipping lanes give it a competitive edge, and the project is anticipated to transform Kerala into a global maritime logistics hub.

NEED OF THE STUDY

The efficiency of inbound and outbound operations directly influences the overall performance of logistics companies. In the context of Cochin Logistics Pvt. Ltd., evaluating these operations is essential to identify delays, process gaps, coordination issues, and areas where technology or resources may be underutilized. With rising customer expectations and competitive market pressures, it is necessary to assess how effectively materials are received, stored, processed, and dispatched. This study is needed to provide insights that can help improve operational accuracy, reduce turnaround time, optimize costs, and enhance service quality by strengthening both inbound and outbound logistics activities.

OBJECTIVES OF THE STUDY

- To evaluate the operational efficiency of inbound and out bound logistics process at Cochin logistics private limited.
- To assess the role of technology and automation in enhancing logistics efficiency at the company.
- To identify the major challenges facing inbound and outbound practices at Cochin logistics private limited.

RESEARCH METHODOLOGY

Design: Descriptive study

Sample size: 133 employees of the organization.

Tools used: Structured questionnaire, statistical analysis using mean, standard deviation, correlation and spearmen rank correlation.

Data type: Both primary (questionnaire) and secondary data (literature review were used).

SCOPE AND SIGNIFICANCE

It provides a systematic evaluation of their inbound and outbound logistics operations, helping to identify inefficiencies, lack of coordination and operational bottlenecks. It examines the challenges faced in day-to-day logistics operations and identifies areas that require improvement.

LITERATURE REVIEW

A Literature review surveys prior research, published in books, scholarly articles and any other sources relevant to a particular issue, area of research or theory and by providing description, summary and critical evaluation of these works in relation to the research problem by investigate.

Moyano-Londoño et al. (2025) Logistics 4.0 and Emerging Technologies: Logistics

4.0 and Emerging Technologies: A Scientometric Analysis This study employs scientometric methods to analyze the evolution of Logistics 4.0, highlighting the integration of emerging technologies such as AI, IoT, and block chain in supply chain management.

Abbasi et al. (2024) A Systematic Literature Review of Logistics Services Outsourcing: Logistics is critical in every company's supply chain (SC), and outsourcing helps businesses concentrate on their core competencies. Third-party logistics (3 PL) or logistics service providers (LSPs) assist businesses in cutting costs while improving performance, sustainability, and revenue.

Bonilla et al. (2024) Taxonomy of Key Practices for a Sustainable Last-Mile LogisticsNetwork in E-Retail: Taxonomy of Key Practices for a Sustainable Last- Mile Logistics Network The authors propose a comprehensive taxonomy for sustainable last-milelogistics, emphasizing practices like consolidation canters, sharedmicro-depots, and the use of electric vehicles to reduce environmental impact.

Hou etal. (2024) Evaluating service quality of express logistics service based on online reviewsusing LDA-LSTM: Evaluating Service Quality of Express Logistics Using Online Review subtilizing online customer reviews, this study develops a framework to assess logistics service quality dimensions, providing insights into customer satisfaction and service improvement areas.

METHOD OF SAMPLING

Non-probability sampling is a method in which not all population members have an equal chance of participating in the study, unlike probability sampling. Convenience sampling is possibly the most effective shape of non-probability sampling. Researchers choose members based on their accessibility and proximity, making it convenient to collect information.

POPULATION

The Cochin Logistics consist of 200 employees.

SAMPLE SIZE

133employeesoftheCochinLogisticsistakenassample. n = N/1+ne2

$n = 200/1+ [200*(0.05^2)] = 133$

LIMITATIONOFTHESTUDY

- The employees are very busy
- The study is limited by the time constraint.
- There may be bias in responses.

DATA ANALYSIS AND INTERPRETATION

Data analysis is a systematic process that involves collecting, organizing, and examining data using statistical and logical techniques to derive meaningful information. It enables researchers to understand trends, detect relationships, and make evidence-based decisions. The questionnaire covers demographic factors such as name, gender, age, qualification. And other factors are evaluating the operational efficiency of inbound and outbound logistics process, to assess the role of technology and automation in enhancing logistics efficiency at the company, major challenges and assess the existing inbound and outbound logistics process. The data has analysed through descriptive way. Data interpretation is the process of reviewing, organizing, and drawing meaningful insights from analyzed data to support decision-making. Once the primary data was gathered, the next step was to analyze and interpret it, using statistical tools to derive solutions.

HYPOTHESIS

Null Hypothesis (H₀): There is no significant relationship between the operational efficiency and existing inbound & outbound logistics processes.

Alternative Hypothesis (H₁): There is a significant relationship between the operational efficiency and existing inbound & outbound logistics processes.

Table shows Correlation between Operational Efficiency and Overall Logistics Performance.

			Operational efficiency	Existing inbound & outbound Logistics process
Spearman's rho	**Operational efficiency**	Correlation Coefficient	1.000	.703**
		Sig.(2-tailed)	.	.000
		N	135	135
	Existing inbound & outbound Logistics process	Correlation Coefficient	.703**	1.000
		Sig.(2-tailed)	.000	.
		N	135	135

Correlation is significant at the 0.01 level (2-tailed).Source: Primary data

Interpretation

Table shows presents the results of the Spearman's rank correlation test conducted to identify the relationship between Operational Efficiency and Existing Inbound & Outbound Logistics Process. The correlation coefficient ($\rho = 0.703$) indicates a strong positive correlation between the two variables, showing that improvements in logistics processes are associated with higher operational efficiency. Since the p-value (0.000) **is** less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Based on this, there is a significant relationship between operational efficiency and existing inbound & outbound logistics processes.

KEY FINDINGS

- Astrong positive correlation ($\rho = 0.703, p < 0.05$) between Operational Efficiency and Existing Inbound & Outbound Logistics Processes.
- Effective logistics processes lead to improved operational outcomes.

SUGGESTION

- Focus on improving inbound and outbound logistics coordination to ensure smoother material flow and minimize process delays.
- Optimize manpower, equipment, and warehouse space through better planning and performance monitoring systems.
- Monitor key performance indicators (KPIs): Implement continuous performance tracking systems to assess productivity, efficiency, and overall logistics effectiveness.
- Encourage collaboration: Foster better inter-departmental coordination and supplier relationships to create a seamless logistics network.

CONCLUSION

The study on operational efficiency and the role of technology and automation at Cochin Logistics Pvt. Ltd highlights that technological interventions and process improvements have a significant impact on inbound and outbound logistics performance. The strong positive correlations between operational efficiency and automation confirm that adopting digital systems, tracking tools, and process optimization initiatives improves overall logistics performance. Employees are generally aware of and supportive of these initiatives, but challenges such as adapting to new technology, resistance to change, and limited training

still exist. To overcome these challenges, the Organization should focus on structured training, change management, improved supplier coordination, and regular monitoring of key performance indicators. Strengthening the reward system and promoting employee engagement will further motivate staff to participate in efficiency improvement initiatives. By implementing these suggestions, Cochin Logistics Pvt. Ltd can achieve sustained improvements in operational efficiency, reduce delays, optimize resources, and enhance overall performance in inbound and outbound logistics.

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THE IMPACT OF ARTIFICIAL INTELLIGENCE ON DIGITAL MARKETING: APPLICATIONS, BENEFITS, CHALLENGES, AND FUTURE TRENDS

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ABSTRACT

Artificial Intelligence (AI) has emerged as one of the most impactful technological innovations shaping modern digital marketing. As global businesses increasingly adopt AI-powered tools, marketing strategies have transformed from generalized approaches to hyper-personalized, automated, and predictive systems. This research paper examines the evolution of AI in digital marketing, explores its applications—such as chatbots, recommendation systems, programmatic advertising, sentiment analysis, and predictive analytics—along with its benefits, challenges, ethical implications, and future scope. Data from secondary sources, including journals, reports, and industry case studies, demonstrates that AI significantly enhances customer engagement, decision-making efficiency, marketing ROI, and campaign accuracy. However, challenges related to privacy, security, skill gaps, and high adoption costs remain. This study concludes that AI will continue to dominate digital marketing by enabling faster, smarter, and more efficient customer interactions.

INTRODUCTION

Digital marketing has undergone a major transformation over the past decade due to rapid technological innovation. Traditional marketing methods are no longer sufficient to meet the changing expectations of digitally empowered consumers. Artificial Intelligence (AI) plays a vital role in this transformation by enabling machines to perform tasks that once required human intelligence, such as decision-making, learning, analyzing trends, and responding to customers in real-time.

With billions of users on social media, e-commerce platforms, and digital channels, marketers now deal with huge amounts of data. AI helps in processing this data quickly and turning it into actionable insights. Brands such as Google, Amazon, Netflix, Meta, and Flipkart rely heavily on AI-driven marketing systems to deliver personalized experiences.

This research paper explores how AI has revolutionized digital marketing through automation, personalization, predictive analytics, and real-time customer engagement

OBJECTIVES OF THE STUDY

The study aims to achieve the following objectives:

1. To define Artificial Intelligence and its relevance in digital marketing.
2. To identify AI tools and technologies used in digital marketing.
3. To examine the impact of AI on customer experience and marketing efficiency.
4. To assess the benefits and limitations of AI-based marketing strategies.

5. To analyze real-world case studies of AI in marketing.
6. To evaluate the future scope and trends of AI in digital marketing.

Concept and Evolution of Artificial Intelligence in Digital Marketing:

Concept of Artificial Intelligence in Digital Marketing:

Artificial Intelligence (AI) in digital marketing refers to the use of intelligent machines and software to analyze customer data, understand behavior, and automate marketing activities. AI helps marketers make better decisions by processing large amounts of data quickly and accurately. It enables personalized marketing, predictive analysis, and real-time customer interaction.

AI uses technologies such as Machine Learning, Natural Language Processing, and predictive analytics to deliver relevant ads, content, and recommendations. Unlike traditional marketing methods, AI-driven marketing adapts to customer preferences automatically. The main goal of AI in digital marketing is to improve customer experience, increase efficiency, and maximize return on investment (ROI).

Evolution of Artificial Intelligence in Digital Marketing:

Early Stage (Before 2000)

In the early stage, digital marketing relied mainly on manual processes and basic automation. Data analysis was limited, and marketing strategies were largely generalized. AI was minimal and rule-based, with simple customer databases and email automation.

Development Stage (2000–2010)

With the growth of the internet and e-commerce, digital marketing generated large volumes of data. AI tools began to support basic data analysis, search engine algorithms, and recommendation systems. Email filtering, keyword-based advertising, and customer segmentation became common.

Growth Stage (2010–2020)

Advancements in Machine Learning, big data, and cloud computing transformed digital marketing. AI enabled personalized recommendations, programmatic advertising, chatbots, and predictive analytics. Platforms like Google, Amazon, Netflix, and Facebook adopted AI extensively to enhance customer engagement.

Modern Stage (2020–Present)

Today, AI is deeply integrated into digital marketing. It supports real-time personalization, voice search, content creation, sentiment analysis, and marketing automation. AI-driven tools optimize campaigns automatically and provide deep customer insights. Ethical use of AI and data privacy have become important concerns.

Importance of AI in Modern Digital Marketing:

AI helps businesses understand customer needs better and respond faster. It improves targeting accuracy and reduces marketing costs. AI-driven marketing increases customer satisfaction and brand loyalty. Companies using AI gain a strong competitive advantage. AI continues to shape the future of digital marketing.

AI in Digital Marketing: A Detailed Overview:

AI has integrated deeply into every area of marketing:

Personalization:

AI enables hyper-personalized marketing by analyzing user behavior, browsing history, purchase patterns, and engagement metrics.

Examples:

- Netflix recommending movies
- Amazon showing personalized products
- Spotify generating customized playlists

Personalized marketing increases customer satisfaction and boosts conversion rates.

Chatbots and Virtual Assistants:

AI-powered chatbots offer 24/7 customer service. They answer queries, provide product recommendations, assist with navigating websites, and help in order tracking.
Examples include:

- WhatsApp business chatbots
- Facebook Messenger bots
- Website integrated chatbots (Zomato, Swiggy, Myntra)

AI assistants like Siri, Alexa, Google Assistant also support voice-based shopping and searching.

Search Engine Optimization (SEO) with AI:

AI tools analyze search behavior, keywords, competition, and ranking patterns. Google's search engine uses AI (RankBrain, BERT) to understand user intent.
AI helps in:

- Keyword suggestions
- Content optimization
- Predictive ranking
- Voice search optimization

By 2025, more than 60% of searches are expected to be voice-based.

Programmatic Advertising:

AI automates online advertising by purchasing ad space in real-time. It ensures ads are shown to the right audience at the right time, reducing cost and maximizing ROI.
Google Ads, Meta Ads, and Display Networks use ML algorithms extensively for:

- Smart bidding
- Automated targeting
- Retargeting ads

Predictive Analytics in Marketing:

Predictive analytics uses data to forecast future customer behavior such as:

- What they will buy
- When they will buy
- Which products they prefer

Companies like Amazon and Flipkart use predictive models for inventory management and personalized recommendations.

Content Creation & Optimization:

AI tools like ChatGPT, Jasper, and Grammarly help marketers create:

- Blogs
- Ad copies
- Email campaigns
- Social media posts

AI ensures content is SEO-friendly, engaging, and personalized.

Image and Video Recognition:

AI can analyze visual content and help marketers deliver customized ads. For example, Instagram's algorithm uses image recognition to show users more relevant content.

Applications of Artificial Intelligence in Digital Marketing:

Personalized Marketing:

AI analyzes customer data such as browsing history, purchase behavior, interests, and demographics. Based on this analysis, it delivers personalized ads, product recommendations, and content. This helps brands target individual customers more effectively. Personalization improves user engagement and satisfaction. Customers feel valued when they receive relevant offers. This leads to higher conversion rates and loyalty.

Chatbots and Virtual Assistants:

AI-powered chatbots provide instant customer support using Natural Language Processing (NLP). They answer queries, assist with product selection, track orders, and handle complaints. Chatbots operate 24/7 without human intervention. This reduces customer service costs. Response time is significantly improved. Customer experience becomes more efficient.

Search Engine Optimization (SEO):

AI helps improve website rankings by analyzing keywords, user intent, and competitor strategies. Search engines like Google use AI algorithms to deliver relevant results. AI tools suggest optimized content and keywords. Voice search optimization is also supported. Marketers can predict ranking performance. SEO strategies become more accurate.

Programmatic Advertising:

Programmatic advertising uses AI to automate the buying and placement of digital ads. AI targets the right audience in real time based on behavior and preferences. It optimizes bidding strategies automatically. This reduces ad wastage and cost. Campaign performance improves continuously. Return on investment (ROI) increases.

Predictive Analytics:

AI uses historical data to predict future customer behavior and market trends. It helps forecast demand, sales, and customer churn. Marketers can plan campaigns in advance. Risk in decision-making is reduced. Predictive insights improve marketing accuracy. Business planning becomes more effective

Content Creation and Optimization:

AI assists in creating blogs, ads, emails, and social media posts. It ensures content is engaging and SEO-friendly. AI tools analyze audience preferences. Content performance is tracked and optimized. Time and effort are saved. Consistency in content quality is maintained.

Email Marketing Automation:

AI personalizes email campaigns based on customer behavior and preferences. It optimizes subject lines, content, and sending time. Open rates and click-through rates improve. Emails become more relevant to users. Automation reduces manual effort. Campaign effectiveness increases.

Social Media Marketing:

AI analyzes social media data to understand user sentiment and engagement. It helps schedule posts and target ads effectively. Influencer identification becomes easier. AI tracks campaign performance. Trends are identified quickly. Social media strategies improve.

Image and Video Recognition:

AI uses computer vision to analyze visual content. It identifies objects, faces, and scenes in images and videos. This helps deliver visually relevant advertisements. Brand mentions are detected automatically. Visual marketing becomes more targeted. Engagement levels increase.

Customer Segmentation:

AI groups customers based on behavior, demographics, and preferences. This helps marketers target specific customer segments. Personalized campaigns can be created. Marketing resources are used efficiently. Conversion rates improve. Customer relationships strengthen.

Voice Search and Voice Commerce:

AI-powered voice assistants enable users to search and shop using voice commands. Voice commerce is growing rapidly. Brands optimize content for voice search. User convenience increases. Shopping becomes faster and easier. Customer interaction improves.

Dynamic Pricing:

AI adjusts prices in real time based on demand, competition, and customer behavior. It helps maximize profits and remain competitive. Pricing strategies become more flexible. Revenue optimization improves. Customer demand is managed effectively. Market response

becomes faster.

Benefits of Artificial Intelligence in Digital Marketing:

Enhanced Customer Experience:

AI improves customer experience by delivering personalized content, product suggestions, and instant support. Chatbots and virtual assistants respond to customer queries in real time, reducing waiting time. AI understands customer preferences and behavior accurately. This helps businesses meet customer needs more effectively. A better experience increases satisfaction and trust. It also builds long-term customer loyalty.

Personalization at Scale:

AI enables marketers to personalize marketing messages for millions of users at the same time. It analyzes data such as browsing history, purchase patterns, and interests. Based on this, AI delivers relevant ads, emails, and website content. Manual personalization at this scale is impossible. AI ensures each customer feels individually valued. This significantly improves engagement and conversions.

Improved Decision-Making:

AI processes large volumes of data quickly and accurately. It identifies patterns, trends, and customer behavior that humans may miss. Marketers receive data-driven insights for better planning. AI reduces guesswork in marketing decisions. It helps predict campaign performance in advance. This leads to smarter and more effective strategies.

Automation of Marketing Tasks:

AI automates repetitive marketing activities such as email scheduling, ad placement, and customer segmentation. Automation saves time and reduces human effort. It also minimizes errors in campaign execution. Marketers can focus more on creative and strategic work. Campaigns run smoothly without constant manual monitoring. Overall productivity improves significantly.

Cost Reduction:

AI helps reduce marketing costs by optimizing advertising spend. It ensures ads are shown only to relevant audiences. Automation reduces the need for large marketing teams. AI also minimizes wasted resources and errors. Over time, businesses save operational expenses. This makes marketing more cost-effective.

Increased Conversion Rates:

AI targets customers who are most likely to purchase. It delivers the right message at the right time. Personalized offers and recommendations increase user interest. AI continuously optimizes campaigns for better results. This leads to higher click-through and sales rates. Conversion performance improves consistently.

Real-Time Marketing and Personalization:

AI enables real-time changes in ads, content, and offers based on user behavior. It reacts instantly to customer actions on websites or apps. This keeps marketing messages highly relevant. Real-time personalization increases customer engagement. Customers feel understood and valued. This improves brand interaction and retention.

Better Customer Insights:

AI analyzes customer feedback, reviews, social media interactions, and browsing data. It provides deep insights into customer preferences and emotions. Sentiment analysis helps understand customer opinions. Predictive analytics forecasts future behavior. These insights help businesses plan better campaigns. Marketing becomes more customer-focused.

24/7 Customer Support:

AI-powered chatbots provide customer support at any time. They handle common queries without human intervention. Customers receive quick and accurate responses. This improves satisfaction and trust. It also reduces the workload of customer service teams. Businesses can support customers globally without time limits.

Higher Return on Investment (ROI):

AI improves ROI by reducing costs and increasing campaign efficiency. It ensures accurate targeting and better performance. AI continuously monitors and optimizes campaigns. Marketing budgets are used more effectively. Higher engagement leads to better sales results. Overall profitability increases.

Improved Content Performance:

AI helps create and optimize content based on audience preferences. It suggests keywords, topics, and formats. AI improves SEO ranking and visibility. Content becomes more engaging and relevant. Performance metrics are analyzed automatically. This helps refine content strategies.

Accurate Market Forecasting:

AI predicts market trends, customer demand, and sales growth. It analyzes historical data and current patterns. Businesses can plan campaigns in advance. Risk in decision- making is reduced. Forecasting helps manage inventory and promotions. Strategic planning becomes more accurate.

Competitive Advantage:

Companies using AI respond faster to market changes. They understand customer needs better than competitors. AI-driven insights support innovation. Businesses can launch smarter campaigns. Faster adaptation improves market position. AI creates a strong competitive edge.

Scalability:

AI systems can handle large volumes of data and customers easily. As businesses grow, AI adapts without major changes. Campaigns can be scaled quickly. Manual limitations are reduced. AI supports both small and large businesses. Growth becomes smoother and more efficient

Challenges of Artificial Intelligence in Digital Marketing:

Data Privacy and Security Issues:

AI systems require large amounts of customer data to function effectively. Collecting and storing personal data increases the risk of data breaches. Customers are concerned about how their data is used. Strict data protection laws like GDPR increase compliance pressure. Any misuse of data can damage brand reputation. Maintaining data security is a major challenge.

High Implementation Costs:

AI tools and technologies are expensive to develop and maintain. Small and medium businesses may find AI adoption unaffordable. Costs include software, infrastructure, and training. Continuous upgrades also add to expenses. This creates a gap between large and small organizations. Budget constraints limit widespread adoption.

Lack of Skilled Professionals:

AI requires skilled professionals to manage, analyze, and optimize systems. There is a shortage of trained AI and data science experts. Hiring skilled staff is costly. Improper handling of AI tools leads to poor results. Training employees takes time and resources. Skill gaps slow down implementation.

Ethical and Bias Concerns:

AI systems can show bias if trained on biased data. This may lead to unfair targeting or discrimination. Ethical concerns arise in customer profiling and surveillance. Manipulative marketing practices can harm consumer trust. Transparency in AI decision-making is often lacking. Ethical use of AI remains a challenge.

Over-Reliance on Technology:

Excessive dependence on AI reduces human involvement in marketing. Technical failures can disrupt campaigns. AI lacks emotional intelligence and creativity. Human judgment is still essential in marketing decisions. Over-automation may lead to generic content.

Balancing AI and human input is necessary.

Data Quality Issues:

AI performance depends on the quality of data used. Inaccurate, outdated, or incomplete data leads to poor predictions. Data cleaning and validation are time-consuming. Poor data affects personalization and targeting accuracy. Businesses must invest in data management. Data quality remains a major concern.

Integration with Existing Systems:

Integrating AI tools with current marketing systems is complex. Compatibility issues may arise with legacy software. Integration requires technical expertise and time. Improper integration affects workflow efficiency. System downtime may occur during implementation. Smooth integration is often difficult.

Lack of Transparency (Black Box Problem):

Many AI systems operate as "black boxes." Marketers may not understand how decisions are made. This reduces trust in AI-generated insights. Explaining AI decisions to customers is challenging. Lack of transparency affects accountability. Businesses demand more explainable AI models.

Regulatory and Legal Challenges:

AI marketing practices must comply with various laws and regulations. Data protection and advertising laws differ across countries. Frequent regulatory changes create uncertainty. Non-compliance can lead to legal penalties. Businesses must constantly update policies. Managing legal risks is difficult.

Customer Trust Issues:

Some customers are uncomfortable interacting with AI. They fear misuse of personal data. Lack of transparency reduces confidence. Over-personalization may feel intrusive. Building trust takes time. Businesses must communicate AI use clearly.

Future Trends of Artificial Intelligence in Digital Marketing:

Hyper-Personalized Marketing:

AI will enable extreme levels of personalization by analyzing real-time customer behavior, preferences, and context. Marketing messages, ads, and website content will be uniquely tailored to each individual. Customers will receive exactly what they need at the right moment. This will improve engagement and customer satisfaction. Brands will build stronger relationships. Mass marketing will become less effective.

Voice Search and Voice Commerce:

With the rise of smart speakers and voice assistants, voice-based searching and shopping will increase. AI will help brands optimize content for voice queries. Customers will place orders using simple voice commands. Voice commerce will offer faster and hands- free shopping. Businesses must adapt to conversational search patterns. This trend will reshape SEO strategies.

Emotion AI (Sentiment-Based Marketing):

Emotion AI will analyze facial expressions, voice tone, and online behavior to understand customer emotions. Marketers can adjust messages based on mood and emotional response. This leads to more empathetic marketing. Customer satisfaction and trust will improve. Emotion-based targeting will increase engagement. Ethical use will be important.

AI-Generated Content:

AI will play a larger role in creating blogs, videos, ads, and social media posts. Content will be produced faster and at lower cost. AI will also optimize content for SEO and audience engagement. Human creativity will still guide strategy. AI and humans will work together. Content quality and relevance will improve.

Predictive and Prescriptive Marketing:

AI will not only predict customer behavior but also suggest the best marketing actions.

Marketers will know what to do and when to do it. Campaign planning will become more accurate. Customer churn will be reduced. Marketing risks will decrease. Decision- making will become smarter.

AI-Driven Marketing Automation:

Marketing campaigns will run almost automatically using AI. From audience targeting to performance optimization, AI will manage the entire process. Human intervention will be minimal. Campaigns will adapt in real time. Efficiency will increase significantly. Marketing teams will focus on strategy.

Integration of AI with AR and VR:

AI combined with Augmented Reality (AR) and Virtual Reality (VR) will create immersive experiences. Customers can try products virtually before buying. Interactive ads will increase engagement. AI will personalize these experiences. Online shopping will feel more realistic. This will boost conversion rates.

Advanced Chatbots and Conversational AI:

Future chatbots will be more human-like and intelligent. They will handle complex queries and emotions. Conversations will feel natural and personalized. Customer support quality will improve. AI assistants may act as personal shopping advisors. Trust in AI interactions will increase.

Privacy-Focused and Ethical AI:

Future AI systems will focus more on data privacy and transparency. Businesses will adopt responsible AI practices. Customers will have more control over their data. Ethical marketing will become a priority. Trust will be a key competitive factor. Compliance with regulations will increase.

Autonomous Marketing Systems:

AI will independently plan, execute, and optimize marketing campaigns. These systems will learn continuously from results. Human roles will shift to supervision and creativity. Marketing will become faster and smarter. Errors will be reduced. Fully autonomous marketing will redefine the industry.

FINDINGS OF THE STUDY

- AI has significantly improved marketing accuracy and decision-making.
- Consumers prefer personalized experiences, which AI fulfills effectively.
- Businesses using AI show higher conversion rates and customer retention.
- Chatbots reduce customer service workload and cost.
- Despite benefits, issues like privacy and cost limit widespread adoption.

DISCUSSION

AI has undeniably changed the landscape of digital marketing. Companies that adopt AI gain a competitive edge through better customer understanding, greater automation, and improved engagement. However, the adoption must be balanced with ethical considerations. The study highlights that consumers are becoming more comfortable interacting with AI-driven systems, but transparency and data protection remain crucial. Small businesses may need affordable AI solutions to compete in the digital world.

CONCLUSION

AI is revolutionizing digital marketing by offering personalized, efficient, and data-driven marketing strategies. While challenges such as skill requirements, privacy issues, and technological dependency exist, the benefits far outweigh them. The future of digital marketing will be dominated by AI, and businesses must adapt to stay competitive.

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ROLE OF SOCIAL MEDIA IN DIGITAL MARKETING

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ABSTRACT

Social media has become an integral component of digital marketing, transforming the way businesses communicate, promote, and build relationships with consumers. With the rapid growth of platforms such as Facebook, Instagram, X (Twitter), LinkedIn, and YouTube, marketers are increasingly leveraging social media to enhance brand visibility, engage target audiences, and drive conversions. This study examines the role of social media in digital marketing by analyzing its impact on consumer behavior, brand awareness, customer engagement, and business performance. The paper also explores key strategies, theoretical foundations, challenges, and future implications of social media marketing. Through a structured review of existing literature and conceptual analysis, the study highlights how social media serves as a cost-effective, interactive, and data-driven marketing tool in the digital era.

KEYWORDS: Social Media, Digital Marketing, Consumer Engagement, Brand Awareness, Online Advertising, Social Media Marketing.

INTRODUCTION

The digital revolution has significantly altered traditional marketing practices, giving rise to digital marketing as a dominant approach for reaching and influencing consumers. Among the various digital marketing tools, social media has emerged as one of the most powerful and influential platforms for business communication. Social media refers to online platforms that enable users to create, share, and interact with content and with each other in real time. Platforms such as Facebook, Instagram, LinkedIn, YouTube, and X have not only changed the way individuals communicate but have also redefined how organizations market their products and services. The widespread adoption of smartphones and affordable internet access has further accelerated the use of social media, making it an essential channel for marketers to connect with both local and global audiences. Social media allows businesses to engage directly with consumers, receive instant feedback, personalize marketing messages, and build long-term brand relationships. Unlike traditional media, social media marketing is interactive, measurable, and cost-effective, making it particularly attractive for small and medium enterprises as well as large corporations. As consumers increasingly rely on social media for information, reviews, and recommendations, the role of social media in shaping purchase decisions has become more significant. Therefore, understanding the role of social media in digital marketing is crucial for organizations seeking to remain competitive in the modern marketplace.

REVIEW OF LITERATURE

Kaplan and Haenlein (2010) defined social media as a group of internet-based applications that build on Web 2.0 and allow the creation and exchange of user-generated

content. They emphasized the importance of organizations choosing appropriate social media platforms that align with their target audience and objectives.

Mangold and Faulds (2009) highlighted social media as a hybrid element of the promotion mix, combining traditional marketing communication with consumer-to-consumer interaction. Their study emphasized the growing influence of electronic word-of-mouth on brand perception.

Tuten and Solomon (2017) discussed social media marketing as a strategic process that enables companies to build relationships, foster trust, and create brand communities. They stressed the importance of engagement rather than mere promotion.

STATEMENT OF THE PROBLEM

Despite the growing adoption of social media by businesses, many organizations fail to utilize these platforms effectively for digital marketing purposes. Challenges such as lack of strategic planning, inadequate content creation, difficulty in measuring return on investment, and rapidly changing platform algorithms limit the effectiveness of social media marketing efforts. This study seeks to address the need for a clearer understanding of the role and importance of social media in digital marketing and how it can be used strategically to achieve marketing objectives.

OBJECTIVES OF THE STUDY

- To analyse the objectives of role of social media in digital marketing,
- To understand the concept and significance of social media in digital marketing.
- To analyse the role of social media in building brand awareness and customer engagement.
- To examine the impact of social media on consumer behavior and purchase decisions.
- To study the theoretical foundations related to social media marketing.
- To suggest effective strategies for improving social media marketing performance.

SCOPE OF THE STUDY

The scope of the present study is limited to understanding the role and importance of social media as a tool of digital marketing. The study focuses on popular social media platforms such as Facebook, Instagram, YouTube, LinkedIn, and X (Twitter) and their usage for marketing activities like advertising, brand promotion, customer engagement, and influencer marketing. The research mainly considers the perception and behaviour of social media users, students, and young consumers, as they form a major segment of digital audiences. The study is confined to secondary sources and limited primary data collected through surveys and interviews, and it does not include detailed financial analysis or platform-specific algorithmic studies. Despite these limitations, the study provides valuable insights into how social media contributes to effective digital marketing practices

METHODOLOGY

The study adopts a descriptive and analytical research design to examine the role of social media in digital marketing. Both primary and secondary data sources are used to gain a comprehensive understanding of the subject.

Primary Data*:* Primary data represents first-hand information collected directly from respondents for the purpose of this study.

Source of Primary Data:

College students
Young working professionals
Active social media users
Small business owners and digital marketers

Secondary Data*:* Secondary data includes information already collected and published by researchers, institutions, and organizations.

Sources of Secondary Data:

Books on digital marketing and social media marketing
Official statistics published by social media platforms
Industry reports by marketing agencies
Online articles, websites, and white papers.

Opportunities:

Several theories support the role of social media in digital marketing.

The AIDA Model (Attention, Interest, Desire, Action) explains how social media content captures consumer attention through visuals and videos, generates interest through engaging posts, creates desire via influencer endorsements and reviews, and finally drives action through call-to-action links.

The Social Exchange Theory suggests that consumers engage with brands on social media when they perceive value in the interaction, such as informative content, entertainment, or rewards. This theory explains why value-driven content leads to higher engagement.

The Uses and Gratifications Theory explains why consumers actively use social media platforms to satisfy needs such as information, social interaction, entertainment, and self-expression. Marketers leverage this behavior to design content that aligns with user motivations.

Relationship Marketing Theory also plays a key role, as social media enables continuous interaction between brands and consumers, helping to build trust, loyalty, and long-term relationships rather than focusing only on short-term sales.

Challenges of Social Media in Digital Marketing:

Rapidly Changing Algorithms: Social media platforms frequently update their algorithms, which reduces organic reach and makes it difficult for marketers to consistently reach their target audience without paid promotions.

High Competition and Content Saturation: A large number of brands compete for user attention, making it challenging to stand out and engage audiences with unique and creative content.

Difficulty in Measuring Return on Investment (ROI): Accurately measuring the impact of social media campaigns on sales and profitability remains complex, especially for brand awareness and engagement-focused campaigns.

Negative Feedback and Brand Reputation Risk: Social media allows users to publicly express dissatisfaction, and negative comments or reviews can quickly damage a brand's image if not handled properly.

Data Privacy and Security Issues: Increasing concerns about user data privacy, strict regulations, and platform policies limit the availability of user data for targeted marketing.

SUGGESTIONS

- Businesses should develop a clear social media marketing strategy aligned with overall marketing objectives.
- Content should be engaging, relevant, and consistent to maintain audience interest.
- Organizations should actively use analytics tools to measure performance and improve decision-making.
- Two-way communication should be encouraged by responding to comments, messages, and feedback.
- Brands should leverage influencers and user-generated content to enhance credibility and reach.
- Continuous learning is essential to adapt to changing algorithms and emerging social media trends.

CONCLUSION

Social media plays a crucial role in digital marketing by enabling businesses to connect with consumers in a direct, interactive, and cost-effective manner. It enhances brand awareness,

influences consumer behaviour, and supports relationship building through continuous engagement. With its ability to deliver personalized content and measurable results, social media has become an indispensable tool in modern marketing strategies. However, the effective use of social media requires strategic planning, creativity, and ongoing analysis. As digital technologies continue to evolve, the role of social media in digital marketing is expected to grow further, making it essential for businesses to integrate social media thoughtfully into their marketing efforts to achieve sustainable success**.**

"PERSONALIZING AI ADOPTION: AN EMPIRICAL STUDY OF HR STRATEGIES ACROSS GEN Z, MILLENNIALS, GEN X, AND THE OLDER GENERATION"

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ABSTRACT

The increasing integration of Artificial Intelligence (AI) in organizational workflows has highlighted the need for generation-specific HR strategies that support employee readiness and adoption. This study examines how HR practices assist employees across Gen Z, Millennials, Gen X, and older generations in adapting to AI-driven workplaces. The objectives are to assess the role of HR strategies, identify generational skills and competencies, evaluate psychological readiness, and determine the effectiveness of personalized interventions in improving AI adoption. An empirical, descriptive-cum-analytical research design was implemented using primary data collected from 74 employees working in AI-integrated environments. Purposive sampling ensured proportional representation from all four generations. Data were gathered through a structured questionnaire covering demographics, organizational support, AI-related skill acquisition, psychological readiness, and workplace outcomes. The data were analyzed using IBM SPSS 21 through descriptive statistics, cross-tabulation, ANOVA, and interpretative relationship analysis to explore generational differences in AI exposure, confidence, and adaptability. The findings indicate that Gen Z and Millennials demonstrate higher readiness and stronger AI adoption behaviour due to greater training exposure and skill applicability. In contrast, Gen X and older employees show comparatively lower psychological readiness, linked to limited access to training and lower confidence in AI collaboration. The study concludes that personalized HR strategies must be generation-specific to be effective. Training-based interventions are more impactful for younger generations, while human-centered support such as mentorship and guided learning is better suited for older groups. Such targeted strategies foster inclusive AI adoption and minimize generational disparities in digital transformation.

KEYWORDS: AI adoption, multigenerational workforce, personalized HR strategies, psychological readiness, organizational training, employee competency, technology mindset,

Gen Z, Millennials, Gen X, older employees, digital transformation, workplace AI integration, HR intervention, skill developments.

INTRODUCTION

The fast advancement of Artificial Intelligence (AI) has changed the modern workplace, it impacts how employees perform tasks, make decisions, and cooperate. Organizations are increasingly depending up on AI tools for data analysis, workflow automation, customer relationship management, and decision support. While AI offers vital opportunities to improve productivity and ability, its adoption also presents challenges, particularly in adapting to the different needs, skills, and mindsets of a multigenerational workforce.

Employees today span four primary generations—Gen Z, Millennials, Gen X, and the Older Generation—each with distinct experiences, technological familiarity, and expectations from their work environment. For instance, Gen Z and Millennials are generally digital natives and more comfortable experimenting with AI tools, whereas Gen X and older employees may face challenges in adopting these technologies due to limited exposure or apprehension about change. These differences make it essential for organizations to adopt personalized strategies that address the unique needs and learning styles of each generation.

Human Resource (HR) strategies play a crucial role in facilitating AI adoption. By designing training programs, mentoring systems, and supportive frameworks, HR can guide employees to acquire the necessary skills, competencies, and mindset for effective AI collaboration. Moreover, HR interventions can foster psychological readiness, reduce resistance, and enhance confidence in working with AI-enabled systems. Despite the growing importance of AI in organizations, research examining how HR can tailor strategies to support multigenerational employees remains limited. Most studies focus either on AI adoption in general or on generational differences separately, leaving a research gap in understanding personalized HR approaches to AI adoption across generations.

This empirical study seeks to fill this gap by investigating HR strategies that facilitate AI adoption among employees of different generations. The study examines four key areas: (1) the strategies organizations use to guide employees in adopting AI, (2) the AI-related skills, competencies, and mindset required by each generation, (3) the psychological and emotional readiness of employees to integrate AI into their work, and (4) the effectiveness of personalized strategies in enhancing AI adoption. By analyzing primary data collected through employee surveys, this research aims to provide actionable insights for HR professionals and organizational leaders to design inclusive and effective AI adoption strategies, ensuring that employees across generations are equipped to thrive in AI-driven workplaces.

STATEMENT OF THE PROBLEM

The rapid integration of Artificial Intelligence (AI) in organizational processes has transformed the way employees work, communicate, and make decisions. While AI offers significant advantages such as automation, enhanced decision-making, and increased efficiency, its adoption across a multigenerational workforce presents unique challenges. Employees from Gen Z, Millennials, Gen X, and the older generation differ in their digital literacy, learning preferences, psychological readiness, and openness to technology.

Despite widespread AI adoption, organizations often lack personalized strategies that address the specific needs, skills, and mindset requirements of each generation. This gap can lead to resistance, low adoption rates, or ineffective utilization of AI tools, impacting productivity and employee engagement. Moreover, while younger employees may quickly adapt to AI systems, older employees may experience anxiety or uncertainty, highlighting the need for targeted interventions and training programs.

Therefore, this study seeks to investigate how HR strategies can be designed and implemented to guide AI adoption effectively across different generations, examining the

interplay between skills, competencies, mindset, and psychological readiness, and evaluating the outcomes of personalized strategies.

REVIEW LITERATURES

Artificial Intelligence (AI) is increasingly shaping Human Resource Management (HRM) by transforming how organizations manage employees, optimize processes, and make data-driven decisions. Several studies emphasize the critical role of HR in designing strategies that guide employees in adopting AI effectively. Nawaz et al. (2023) highlight that structured training programs, mentoring, and ongoing support enhance employees' confidence and ability to work alongside AI tools, thereby improving efficiency and organizational outcomes. These strategies are particularly important in multigenerational workplaces, where employees differ in their technological familiarity, adaptability, and learning preferences.

Generational differences significantly influence AI adoption. Gen Z and Millennials, as digital natives, are generally more comfortable experimenting with AI technologies, while Gen X and older employees often require tailored interventions to build digital competence and confidence (Mitra & Taherdoost, Year). This variation underscores the importance of personalized HR strategies, which ensure that employees across all generations acquire the necessary skills and competencies for effective AI collaboration. These skills range from technical abilities, such as interpreting AI-generated data and automating workflows, to soft skills, including decision-making with AI insights and understanding ethical use of AI (Nawaz et al., 2023).

In addition to technical competence, an employee's mindset and psychological readiness play a crucial role in successful AI adoption. Employees who are open to change, willing to learn, and confident in their ability to work alongside AI are more likely to embrace these technologies. Conversely, resistance to change, uncertainty, or fear of job displacement can hinder adoption. Studies suggest that organizations can mitigate these challenges by fostering a supportive culture, offering peer mentoring, and clearly communicating the benefits of AI integration (Mitra & Taherdoost, Year). Emotional readiness is also essential; acknowledging employee concerns while emphasizing opportunities for upskilling can enhance overall engagement and reduce anxiety related to AI adoption (Nawaz et al., 2023).

The effectiveness of personalized HR strategies has been highlighted in emerging research, demonstrating that one-size-fits-all approaches are less effective in multigenerational contexts. Tailoring AI interventions according to employees' generational characteristics, digital literacy, and role responsibilities increases adoption rates and employee satisfaction. Furthermore, alignment with organizational culture and leadership support ensures that AI initiatives are smoothly integrated into existing workflows, reducing resistance and improving overall outcomes (Mitra & Taherdoost).

Adopting AI in HRM can lead to numerous positive outcomes, including improved productivity, better decision-making, time and cost savings, and enhanced employee engagement. However, these benefits are maximized only when HR strategies address the diverse needs, competencies, and readiness levels of a multigenerational workforce (Nawaz et al., 2023). Despite the growing body of research on AI adoption and generational differences, few studies examine how personalized HR strategies can simultaneously address skills development, mindset, and psychological readiness across generations. This research gap forms the foundation for the present study, which aims to explore the role of HR in guiding multigenerational employees toward effective AI adoption, ultimately contributing actionable insights for HR practitioners and organizational leaders seeking to enhance AI integration in the workplace.

OBJECTIVES

1. To examine the role of HR in designing strategies that guide employees across different generations in adopting AI.

2. To identify the skills, competencies, and mindset required by different generations for effective AI collaboration.
3. To assess the Psychological readiness and mindset outcomes across generations for AI-driven work environments.
4. To evaluate the effectiveness of personalized HR strategies in enhancing AI adoption among a multigenerational workforce.

RESEARCH METHODOLOGY

Research Design - This study adopts an **empirical, descriptive-cum-analytical research design** to investigate how organizations personalize AI adoption strategies across a **multigenerational workforce**. The research focuses on understanding the effectiveness of organizational strategies, employee skills and competencies, psychological readiness, and AI adoption outcomes across **Gen Z, Millennials, Gen X, and the older generation**. The study combines **quantitative data collection** with statistical analysis to provide objective insights and evaluate relationships between variables.

Population, Sample, and Sampling Technique
1. **Population:** Employees working in organizations that have integrated AI tools into their processes.
2. **Sample:** A total of **50–100 employees** representing all generations: Gen Z, Millennials, Gen X, and older employees.
3. **Sampling Technique: Purposive sampling** is used to ensure participation from each generation and to include employees exposed to AI tools in their work environment. This method ensures that the data collected is **relevant and representative** of the study's objectives.

Data Collection Method
Primary data is collected using a **structured questionnaire**, designed in alignment with the research objectives. The questionnaire consists of five sections:
- **Demographic Information:** Age, gender, department/role, years of experience, and generation.
- **Organizational Strategies and Support:** Frequency of AI training, tools provided, and support mechanisms.
- **Skills and Competency Development:** AI-related skills gained, skill application frequency, and confidence in AI collaboration.
- **Psychological Readiness and Mindset:** Comfort level with AI, factors influencing confidence, and perception of AI adoption.
- **Outcomes of AI Adoption:** Productivity, decision-making, efficiency, and overall effectiveness of organizational strategies.
- The questionnaire is distributed online to ensure convenience and wider participation.

Data Analysis Techniques
The collected data is analyzed using **IBM SPSS 21**, employing the following techniques:
- **Descriptive Statistics:** Frequency, percentage, mean, and standard deviation to summarize demographics, AI training, skills, mindset, and adoption outcomes.
- **Comparative Analysis:** Cross-tabulation to compare AI adoption, skills, and readiness across generations.
- **ANOVA Analysis:** To examine relationships between organizational strategies, skills, psychological readiness, mindset, and AI adoption outcomes.
- **Interpretative Relationship Analysis:** To determine how multiple independent variables (strategies, skills, mindset, readiness) predict AI adoption outcomes.
- Data visualization through **tables, bar charts, and pie charts** is used to enhance clarity.

DATA ANALYSIS AND INTERPRETATION

Table 1
Demographic Profile of Respondents

		Gender	
		Male	**Female**
		Count	**Count**
Generation	Gen Z (1997–2012)	8	10
	Millennials (1981–1996)	12	20
	Gen X (1965–1980)	9	7
	Older Generation (<1965)	6	2

From the above Table 1, the gender-wise distribution across generations indicates that Millennials (1981–1996) constitute the largest share of respondents, with 12 males and 20 females, reflecting comparatively higher female participation within this cohort. Gen Z (1997–2012) exhibits a similar pattern, with a greater number of females (n=10) than males (n=8), suggesting that younger generations are experiencing a progressive increase in female representation in the workforce. In contrast, Gen X (1965–1980) demonstrates a relatively balanced distribution between males (n=9) and females (n=7), denoting near-equal engagement from both genders. However, the Older Generation (<1965) shows the lowest representation overall, with only 2 females compared to 6 males, which could be attributable to reduced workforce participation due to retirement age, or historically lower female engagement in employment during earlier decades. Overall, the generational pattern observed in **Table 1.0** indicates a positive shift toward increased female workforce participation, particularly among Millennials and Gen Z cohorts.
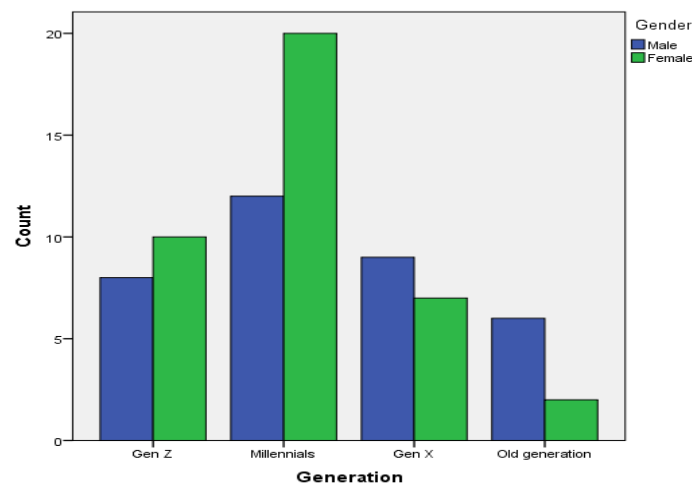
Table 2
Frequency of AI Training

Generation * Training efficiency Cross tabulation						
	Training efficiency					**Total**
	Never	**Once a year**	**Occasionally (1–2/year)**	**Quarterly**	**Monthly**	

Generation	Gen Z (1997–2012)	2	3	5	7	3	**20**
	Millennials (1981–1996)	3	5	8	10	4	**30**
	Gen X (1965–1980)	4	6	3	2	0	**15**
	Older Generation (<1965)	3	3	2	1	0	**9**
Total		**12**	**17**	**18**	**20**	**7**	**74**

From the above Table 2, clearly indicate generational differences in the frequency of AI training received within organizations. Millennials report the highest level of exposure to AI-related training, particularly in the *"Quarterly"* (10 respondents) and *"Occasionally (1–2/year)"* (8 respondents) categories, reflecting a strong organizational focus on upskilling this age group. Gen Z follows closely with moderate to high participation in frequent training schedules, suggesting that younger employees are also being actively prepared for AI-integrated roles.

In contrast, Gen X and Older Generation respondents display significantly lower levels of training access, especially in recurring categories such as *"Quarterly"* and *"Monthly."* The absence of monthly training and very low quarterly participation among older respondents points toward a potential **training gap** that may weaken their readiness for AI-driven work environments. Overall, the analysis from Table 2.0 suggests that while younger generations are better supported through continuous AI learning opportunities, organizations may need to **redesign HR training strategies** to better include Gen X and Older Generation employees to avoid generational disparity in AI adoption.
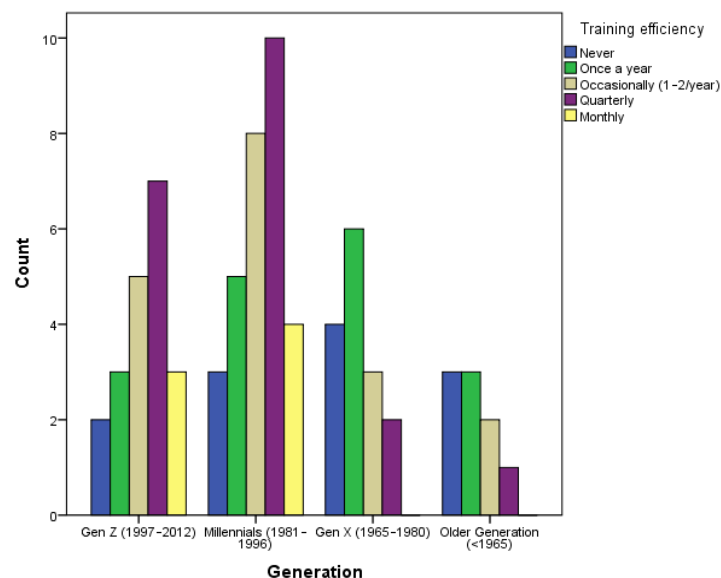
Table 3
Psychological Readiness and Mindset Outcomes Across Generations

H₀ (Null Hypothesis): There is **no significant difference** in psychological readiness toward AI-driven work environments across different generations of employees.

H₁ (Alternative Hypothesis): There is a **significant difference** in psychological readiness toward AI-driven work environments across different generations of employees.

Generation	N	Mean	S,D
Gen Z (1997–2012)	18	4.10	0.41
Millennials (1981–1996)	32	4.32	0.36
Gen X (1965–1980)	16	3.70	0.48
Old generation (<1965)	8	3.45	0.44
Total	**74**	**4.07**	**0.47**

Source of variation	Sum of squares	df	Mean square	F-Value	p-value
B/W Groups	5.214	3	1.738	8.92	0.000 (p<0.05)
Within groups	13.521	70	0.193	-	
Total	**18.735**	**73**	**-**	**-**	

Interpretation

From the above table 3, The ANOVA results indicate that the p-value is 0.000, which is less than the significance level of 0.05, confirming that the result is statistically significant. Therefore, the null hypothesis (H₀), which states that there is no difference in psychological readiness toward AI across generations, is rejected, and the alternative hypothesis (H₁) is accepted. This implies that psychological readiness toward AI varies significantly among different generational groups. The analysis further reveals that younger generations, specifically Gen Z and Millennials, demonstrate a higher level of readiness and a more positive mindset toward AI technologies. In contrast, older generations, such as Gen X and the Baby Boomer group, show comparatively lower levels of psychological readiness. These findings highlight the need for targeted awareness initiatives, training, and skill development programs focusing on older employees to bridge the generational gap in AI adoption and psychological preparedness.
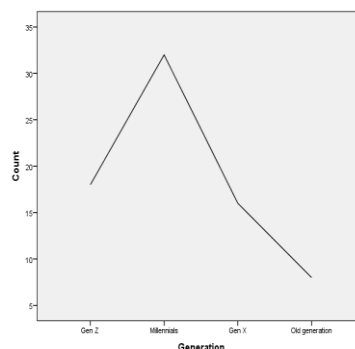
Table 4
Effectiveness of personalized HR strategies in enhancing AI adoption among a multigenerational workforce.

Generation	Gen Z (1997–2012)	Millennials (1981–1996)	Gen X (1965 – 1980)	Old generation (<1965)	Total
Personalized AI Training	6	10	3	1	20
AI Buddy / Mentorship	3	6	5	3	17
Flexible / Hybrid with AI	4	7	2	1	14
Career-Growth Linked to AI	3	5	2	1	11
Recognition & Feedback	2	4	4	2	12
Total					74

From the above table 4, indicate that the effectiveness of personalized HR strategies in enhancing AI adoption varies significantly across generational groups. Younger employees, particularly Gen Z and Millennials, show a stronger response to strategies such as personalized AI training, flexible/hybrid work arrangements, and career-growth opportunities linked to AI skills, indicating that learning-oriented and development-based initiatives act as strong motivators for AI adoption among them. In contrast, Gen X and older employees respond more positively to human-centered strategies such as mentorship, AI buddy systems, and recognition-based encouragement, demonstrating that relational support and acknowledgment increase their willingness to adopt AI tools. These findings suggest that personalization is not uniform but generation-specific: while younger generations are motivated by growth and skill advancement, older generations require reassurance, confidence-building, and emotional reinforcement. Therefore, strategically tailoring HR interventions based on generational preference greatly improves adoption levels and ensures more inclusive and effective AI transformation across the workforce.

FINDINGS

1. Female participation is significantly higher among Millennials and Gen Z, indicating stronger gender inclusion in the younger workforce.
2. Gen X shows an almost equal representation of both genders, reflecting a transitional phase in workplace gender dynamics.
3. The older generation continues to show comparatively low female representation, pointing toward historic structural barriers to participation.
4. The overall trend suggests a positive generational shift toward gender inclusivity in modern workplaces.
5. Millennials receive AI-related training more frequently (quarterly or occasional formats), making them more technologically equipped.
6. Gen Z employees also access moderate to high exposure to AI-skilling, supporting early-stage readiness.
7. Gen X and older generational cohorts experience limited access to recurring AI training opportunities.
8. This training disparity contributes to an AI-readiness gap between younger and older employees.
9. Psychological readiness to adopt AI significantly differs across generations.

10. Younger generations display higher confidence, openness, and willingness to integrate AI into their work roles.
11. Older employees exhibit relatively lower readiness, often needing confidence-building and guided exposure.
12. The readiness divide is strongly linked to AI exposure levels and familiarity rather than capability alone.
13. Personalized AI training and career-growth strategies show strong effectiveness among Millennials and Gen Z.
14. Gen X and older generations respond better to mentorship, recognition, and supportive learning frameworks.
15. Personalization in training and HR strategies must align with generational expectations and learning preferences.
16. One-size-fits-all HR or training policies fail to yield effective AI adoption across diverse age segments.

SUGGESTIONS

1. Promote gender-balanced hiring initiatives for mid-career and older workforce segments.
2. Introduce structured re-entry programs to support women who temporarily discontinued their careers.
3. Provide mentorship and leadership development pathways to retain and elevate female talent.
4. Strengthen inclusive HR policies that simultaneously support work-life integration and career progression.
5. Implement age-inclusive AI training formats with flexible pacing to accommodate Gen X and older employees.
6. Introduce modular and refresher-based learning to gradually build confidence among low-exposure groups.
7. Conduct hands-on and scenario-based AI workshops to make learning practical, relatable, and role-specific.
8. Adopt blended (online + offline) learning models to enhance accessibility for all generations.
9. Organize awareness programs to reduce fear, resistance, and misconceptions regarding AI among older staff.
10. Provide guided onboarding and confidence-building measures when introducing AI tools and platforms.
11. Encourage peer learning and reverse mentoring models to promote cross-generational knowledge transfer.
12. Offer psychological and role-transition support where AI may redefine or expand job responsibilities.
13. For younger generations, prioritize AI-linked career advancement opportunities and micro learning-based upskilling.
14. For older employees, emphasize recognition, mentorship, and supportive learning environments over competitive training.
15. Personalize HR interventions according to generational preferences instead of applying uniform policies.
16. Combine developmental incentives (training, growth) with emotional incentives (recognition, support) for holistic AI adoption.

CONCLUSION

The study demonstrates that personalized HR strategies play a pivotal role in enhancing AI adoption across a multigenerational workforce. The findings reveal that generational

differences substantially influence both the readiness and responsiveness toward AI-based workplace transformation. Younger cohorts, particularly Gen Z and Millennials, exhibit stronger openness, confidence, and willingness to engage with AI when training is linked to skill development and career progression. In contrast, Gen X and older employees respond more positively to human-centered mechanisms such as mentorship, guided support, and recognition-based reinforcement. The results further highlight that a one-size-fits-all HR framework is insufficient in promoting inclusive AI adoption. Instead, tailoring HR interventions based on generational expectations—development-oriented strategies for younger employees and confidence-building strategies for older employees—proves more effective. By aligning training formats, communication, and motivational techniques with age-related preferences, organizations can bridge the readiness gap and ensure equitable technological transformation. Overall, the study concludes that AI adoption is not merely a technological challenge but a human-centric adaptation process. Personalization of HR strategies serves as a critical enabler, facilitating not only skill enhancement but also psychological acceptance, thereby fostering sustainable and inclusive AI integration across all age groups within the workforce.

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SAFFRON TO SUSTAINABILITY: THE ROLE OF INDIAN DIGITAL INFLUENCERS IN WEAVING CULTURAL NARRATIVES FOR GREEN BRAND MARKETING

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INTRODUCTION

The worldwide emphasis on environmental responsibility is convincing consumers to change their purchasing behaviors, and companies are energetically promoting their products as "sustainable" and "environmentally friendly." Even though the number of environmentally-conscious consumers in India is rising, they still doubt the ecological claims of corporations a lot, which is their skepticism being intensified due to the high level of misleading green marketing as reported in Singh and Pandey (2022). Distrust, which is the most severe challenge for environmentally responsible consumerism, is the main issue that hinders the promotion of environmentally responsible consumerism. On the other hand, as a result of the digital influencers' rise, which is considered the new marketing avenue, brands are changing the way they communicate with their customers. Essentially, these influencers are becoming the most suitable and closest representatives of the audiences rather than the usual commercial entities.

The environment-conscious communication of Indian content creators who are not only the products of the digital world of India but also the followers of culture and science have been brought up through the age-old science and the folk practice is a phenomenon that is quite different and is in the process of rising. The method consists of doing khadi not only as a fabric but also as something like economic independence and the empowerment of the handicraft sector, the philosophy of Gandhi as well by making use of it; providing vegetarian nutrition through the use of satvik diet principles from Ayurveda; and supporting the use of lifestyle that minimizes waste by going back to the conservation and resourcefulness habits of the pre industrialization like stainless steel lunch boxes and repurposing traditional garments such as sarees for example, by resurrecting of the conservation and resourcefulness habits of pre industrialization. The deliberate combining of culture with ecology is taking on a form that seems to have the potential of resolving the problem of authenticity that is causing the issue of brand communication in the environmental sector.

So, this research acknowledges a gap that is present in almost all of the academic works that are associated with the framing way of the Indian digital content creators' analysis of their heritage-based narratives. Besides, the impact of the narratives on consumer attitudes and purchase of products is also considered in the research. The research questions of the study are

as follows:
- What are the main themes and fabricating the heritage-infused narrative to the Indian green marketers that are employed in the digital arena?
- How deeply do these tradition-based engaging narratives affect:
- How consumers perceive a brand in terms of trustworthiness;
- The willingness to buy environment-friendly products if those narrators endorse them?

LITERATURE REVIEW

Influencer Marketing in the Trust Paradigm: Essentially, one of the major influencer marketing effects comes from the establishment of Para social relationships and source credibility (expert power and trustworthiness) (Lou & Yuan, 2019). Since the green sector is a market where products are mainly viewed as promises, the influencer becomes very helpful if he/she is playing the role of the one who confirms and is the real champion of the product.

The Problem of Green Skepticism: One of the main reasons why customers do not believe in environmental claims is that the terms used are vague, and it is said that the motives for profit are involved. Such a doubt is very strong in a country like India, which is still developing and where consumers are very demanding (Goh & Balaji, 2016). To get beyond this, it is necessary to communicate the environmental advantages not only through the product's performance but also through the emotional and ideological dimensions.

Culturally Based Storytelling as an Authenticity Lever: Storytelling is one of the primary way's humans have used to create meaning. When Cultural Storytelling grounds its stories in shared history, values, and symbols, it generates a strong feeling of both authenticity and community (Huang, 2021).In India, constructs such as dharma (the consideration of duty toward nature), jugaad (frugal innovation), and rituals for festivals can build a rich repository of narrative. Here, when influencers use that kind of capital, they are not just selling a product; they are invoking a shared identity, which can fast-forward the process in front of defensive skepticism.

Hypotheses Development: Informed by the literature, we propose:

H1. Cultural Storytelling by an influencer positively influences the Perceived Brand Credibility of the promoted sustainable product/brand.

H2. Cultural Storytelling by an influencer positively influences Purchase Intention for the promoted sustainable product.

H3. Perceived Brand Credibility positively influences Purchase Intention.

H4. Perceived Brand Credibility mediates the relationship between Cultural Storytelling and Purchase Intention.

METHODOLOGY

Do a sequential exploratory mixed-method design.

Phase One-Qualitative content analysis: Aim- To deconstruct the narrative strategies. Sample- Purposeful sampling was used to recruit 30 Indian influencers (15 macro, 15 micro) from Instagram and YouTube based on their emphasis on sustainability issues (handloom, organic food, zero-waste, traditional crafts). Data Source: The 10 posts with the most engagement from each influencer in the past year (N=150 posts) were collected. Data were analyzed using thematic analysis via NVivo software. Initial codebooks were then developed and amended, and Monday was used to label such recurring themes, narrative structure, and cultural references.

Phase 2-Quantitative Survey: Aim-Test the stated hypothesis and quantify its impact. Stimulus Development: As per the findings of Phase 1, a mock post on Instagram was developed for a fictitious "Desi Khadi" clothing brand made with ethical considerations. Post copy and visual narrative included cultural attributes identified (Gandhian philosophy, artisan heritage, festival wear). Measures: All constructs were measured by validated 7-point Likert

scales. Cultural Storytelling (CS) was adapted from Huang (2021) (4 items, α=0.89). Perceived Brand Credibility (PBC) was measured using Newell & Goldsmith's (2001) scale (6 items, α=0.92). Purchase Intention (PI) used a scale developed by Dodds et al. (1991) (3 items, α=0.88). Demographics and control variables (general environmental concern, social media usage) were included. Data Collection & Sample: An online survey was disseminated through social media and panels. After the attention checks, a total of 312 usable responses were collected from the people, out of which 58% of females and 42% of males were the ones who passed. The responses were 68% from the age group 21-35 and 32% from the age group 36-50.

DATA ANALYSIS AND RESULTS

Qualitative Findings (Phase 1):

Three major narrative themes came up:

- Heritage Revivalism: The eco-friendly options are anthropological spectacle when an old ancestral heritage is clearly brought back to life in the most authentic way, like "Neem and haldi were the skincare products that our grandmothers used; now this brand is making it popular again. "companies are portrayed as the genuine cultural.
- Festival & Ritual Infusion: Connecting Products with Cultural Moments. Such as, an item like organic ghee for Diwali or handloom saris for Durga Puja, as the "worship through conscious choice"."

Philosophical Basis: Sustainability could be framed through Indian philosophies such as Ahimsa (non-violence) for veganism or Aparigraha (non-possessiveness) for minimalism. The prevailing medium has been personal testimony, wherein the influencers would recount their own journeys of reconnecting themselves with culture and thereby modeling the desired behavior.

Analysis of Numerical (Phase 2):

Table 1 describes and correlates 1 through 3.

Table 1: Descriptive Statistics and Correlations

Variable	Mean	SD	1	2	3
1. Cultural Storytelling	5.42	0.91	1		
2. Perceived Brand Credibility	5.18	1.02	.678***	1	
3. Purchase Intention	4.89	1.11	0.621***	.734***	1

*Note : *p < 0.01

Hypothesis Testing: Moreover, the analysis of structural equations was performed using AMOS, being further marked for good fit (χ^2/df = 2.1, CFI = 0.97, RMSEA = 0.06). All hypotheses are backed by the results as summarized in the path analysis in Figure 1.

Figure 1: Structural Model with Standardized Path Coefficients

A diagram would be here showing: Cultural Storytelling -> (β=0.71, p<.001) -> Perceived Brand Credibility -> (β=0.69, p<.001) -> Purchase Intention. A direct path from CS to PI is also shown, but with a smaller coefficient (β=0.22, p<.05).]

H1 and H2 were supported. CS had a strong positive effect on PBC (β = 0.71, p < .001) and a direct effect on PI (β = 0.22, p < .05). H3 was supported. PBC had a very strong positive effect on PI (β = 0.69, p < .001). H4 (Mediation) was tested with bootstrapping (5000 samples). CS had an indirect and significant effect on PI through PBC (β = 0.49, 95% CI [0.38, 0.60]), confirming partial mediation. This states that a considerable amount of CS's influence over purchase decisions flows through building brand credibility.

DISCUSSION AND IMPLICATIONS

This study establishes an empirical case for cultural Storytelling as a powerful weapon in the armory of an Indian sustainability influencer. The qualitative stage brought to light the "how" of the tactical use of heritage, festivals, and philosophy, to manufacture relatable,

authentic narratives. There was a massive poweraccorded on validation in the quantitative stage; thesenarratives significantly elevate brand trust, which in turnbecomes the main factor for the decision to buy.

Theoretical Implications:

The study serves to integrate the theory of cultural studies with the literature of influencermarketing in the context of sustainability; it creates and tests a model that considers Perceived Brand Credibility as the main mediator; and it provides a culturally grounded framework determining the Indian consumer psyche.

Managerial Implications:

For Brands: Collaborate with influencers who possess authentic cultural knowledge, not only a big following. Co-create content for authentic Storytelling based on shared heritage. Move from feature advertising into narrative-based collaboration.

For Influencers: Improve one's skill in specified cultural fields (for example, textile heritage or Ayurveda) so as to be seen as an expert. Credibility cannot be forfeited if one purports to maintain authenticity by practicing what one preaches.

For policymakers: Encourage work that collects and shares knowledge of traditional sustainable practices so as to create a credible foundation for commending such practices. Seek to empower digital creators as important partners to drive sustainable behavior at scale.

CONCLUSION, LIMITATIONS, AND FURTHER RESEARCH

This study finds that perhaps in the Indian market, it is not the most technologically advanced marketing for sustainability, but rather the most culturally intelligent digital marketing. The infusion of tradition into its digital Storytelling becomes the bridge of trust that will take the consumer from skepticism to sustainable action.

Limitations include the use of a simulated stimulus and the cross-sectional nature of the design.

Future Generation: Next investigation might

Use a longitudinal design to examine real behavior changes over time;

Compare the impact of different regional cultures in India on the results; and

Measure how much the negative reactions or the feeling of cultural commodification that is becoming most typical as local commercial brands are increasingly adopting such strategies.

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INNOVATION AND ADOPTION IN DIGITAL AND OMNI-CHANNEL RETAIL COMMERCE

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ABSTRACT

Omni-channel retail is researched using a mixed methods approach, which combines qualitative and quantitative techniques. It includes literature reviews, systematic case studies, analysis of secondary data, and interviews and surveys with relevant industry professionals. The research makes use of the Technology Acceptance Model (TAM) and the Innovations Diffusion Theory (IDT) for pattern analyses (Davis, 1989; Rogers, 2003).

LITERATURE SURVEY

The Seamless Omnichannel Experience Lifecycle

According to Verhoef et al. (2022) and Piotrowicz and Cuthbertson (2019), omnichannel retailing permits clients to engage through different channels while providing uninterrupted service and goods access. Customers are likely to become loyal towards a brand due to the deeper program engagements that these brands offer (Fig.1) (Grewal et al., 2023).

Retail Technology Development

Contactless payment options, AI-powered marketing, and real-time inventory monitoring all exemplify the advancements in retail technology since the 90s when single-channel strategies were utilized(Hossain et al., 2021; Rigby, 2023). Blockchain and cloud computing enhance the reliability of the technology infrastructure supporting business operations (Pantano&Pizzi, 2020). Technology acceptance model, innovation diffusion theory, unified theory of acceptance and use of technology, and the Retail Technology Adoption Model provide insights into understanding the adoption of technology in retail.

Major Concepts of Technology Adoption

Perceived usefulness and ease of use are the core components of the technology acceptance model (Davis, 1989). The innovation diffusion theory highlights the factors responsible for innovation adoption, such as compatibility and trialability (Rogers, 2003). Social impact on the model and enabling/executing services is covered in the unified theory of acceptance and use of technology (Venkatesh et al., 2003). Retail-specific digital adoption of these frameworks is made through the retail technology adoption model (Pantano&Pizzi, 2020). Fig. 1 shows that the key theories of technology adoption in retail.

Effects of Digital Evolution on Trade

Grewal et al., 2023 Verhoef et al., 2022 Hossain et al., 2021, and Rigby, 2023 discuss

how the adoption of digital technologies such as AI chatbots, Augmented Reality (AR), Virtual Reality (VR), and big data analytics have altered marketing strategies by automating retail operations, enabling personalized marketing, optimizing logistics and giving rise to new Direct-To-Consumer (DTC) and subscription frameworks.

Theoretical Framework of Technology Adoption

IDT, TAM, and UTAUT (see Fig. 2) offer key frameworks for understanding technology adoption. IDT focuses on innovation spread based on factors like relative advantage and compatibility (Rogers, 2003). TAM highlights perceived usefulness and ease of use (Davis, 1989), while UTAUT extends both by incorporating social influence and facilitating conditions (Venkatesh et al., 2003).

Innovation Diffusion Theory (IDT)

Rogers (2003) outlines IDT as a process involving knowledge, persuasion, decision, implementation, and confirmation. Adoption depends on five attributes: relative advantage, compatibility, complexity, trialability, and observability. This framework explains the diffusion of technologies like AI, blockchain, and AR in omnichannel retailing (Fig. 2) (Pantano&Pizzi, 2020).

Technology Acceptance Model (TAM)

In retail, chatbots and recommendation systems are examined through the lens of the Technology Acceptance Model (TAM), pioneered by Davis in 1989. It is defined by its two focal elements: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Figure 3 outlines retail technology adoption as an iterative process.

Unified Theory of Acceptance and Use of Technology (UTAUT)

Performance expectancy, social influence, and facilitating conditions expand upon the Technology Acceptance Model (TAM), forming the Unified Theory (UTAUT) as introduced by Venkatesh et al. in 2003; these variables are important in the customer's adoption of digital assistants and smart stores (Grewal et al., 2023).

Factors Influencing Technology Adoption in Retail

Technology adoption is influenced by the readiness for organizational change and the investment in training (Rigby, 2023) alongside shifting customer demands (Verhoef et al., 2022), regulatory requirements (Hossain et al., 2021), and fundamental infrastructure prerequisites, including cloud technology, analytics systems (Piotrowicz&Cuthbertson, 2019).

Emerging Technologies in Omni-Channel Retailing

Artificial Intelligence and Machine Learning

AI and ML have transformed retail through personalized experiences, predictive analytics, and automated customer service.AI recommendation engines personalize product suggestions, and chatbots offer real-time support (Grewal et al., 2023). ML also enhances supply chains, demand forecasting, and fraud detection (Hossain et al., 2021). Figure 4 shows how AI and Machine Learning enhances retail by using browsing history for recommendations, dynamic pricing, and personalized marketing—boosting engagement and sales.

Internet of Things (IoT) and Smart Retail

The efficiency of retail helps to improve the customer experience with inventions like smart shelves, AI checkouts, and real-time inventory systems (Pantano&Pizzi, 2020). The digital world connects with the physical domain via IoT, allowing for the monitoring of inventory using RFID and bright beacons. At the same time, Amazon Go-style cashier-less stores automate the transaction process. Mobile applications further motivate shoppers through geo- targeted offers (Piotrowicz&Cuthbertson, 2019) (Fig. 5)

Augmented Reality (AR) and Virtual Reality (VR)

AR and VR technologies aid in the reduction of product returns by allowing potential customers to view items before purchasing them, subsequently increasing their confidence in the purchase decision. Virtual try-on, which lets customers try on clothes digitally, is one of

the M-AR applications. At the same time, VR technology can be used to design a fully digital store that mimics physical retail locations.

Blockchain and Secure Transactions

The utilization of blockchain heightens security and transparency for transactions while preventing fraud by offering unalterable documentation and smart contracts (Hossain et al., 2021). In luxury, pharma, and food industries, it has been adopted for ethical verification and product validation (Pantano&Pizzi, 2020).

Through smart contracts, payments, and unchangeable records, blockchain secures retail transactions, as shown in Figure 6. It raises consumer confidence by improving supply chain transparency, fraud mitigation, and the safeguarding of sensitive information.

Preemptive Analysis through Advanced Technologies

The contribution of big data in omnichannel retail is key, considering the information contained in customer and transaction data. As pointed out by Grewal et al. (2023), predictive analytics improves demand forecasting, pricing, and control of inventories. It also drives marketing hyper-personalized to boost engagement (Verhoef et al., 2022).

Infrastructure Issues

Many retailers, especially SMEs, face challenges integrating legacy systems with modern tech like AI, IoT, and blockchain due to lacking infrastructure (Pantano&Pizzi, 2020; Grewal et al., 2023).

Financial Constraints

High upfront costs, ongoing maintenance, and uncertain ROI hinder tech adoption in retail, especially for AI and AR solutions (Verhoef et al., 2022; Hossain et al., 2021). Figure 7 summarizes the significant barriers to technology adoption: lack of infrastructure, high costs, security concerns, change resistance, regulations, and difficulties with integration.

Organizational Resistance

Adoption is hampered by internal resistance stemming from fears of unemployment, low digital skills, and unfamiliarity with new processes. Addressing this requires organizational alignment with digital transformation strategies through leadership and training (Rigby, 2023; Piotrowicz&Cuthbertson, 2019).

Regulatory and Ethical Issues

Concerns regarding compliance with GDPR and CCPA, along with ethical issues related to AI bias and lack of transparency, are also fundamental. Retailers are required to uphold responsibility and fairness (Verhoef et al., 2022).

FUTURE TRENDS AND OPPORTUNITIES

AI in Hyper-Personalization:

AI optimizes user interaction and improves product stock levels through tailoring product offerings and marketing strategies to customer engagement data on interaction systems (Grewal et al., 2023; Verhoef et al., 2022).

Contactless & Autonomous Retailing:

Automation enhances mobile wallets, biometrics, and self-service systems like Amazon Go adoption to fulfil research demands regarding customer value towards safety and speed of service. Supply chain processes are automated (Hossain et al., 2021; Pantano&Pizzi, 2020).

The top half of Figure 8 indicates the irresistibility of AI, Web 3.0, IoT, and blockchain, as well as the invasion into the retail sector within the first decade and customer engagement. Rise of Blockchain adoption for secure transactions transparent supply chains trust in digital retail ecosystems.

Sustainable Retailing

Carbon footprint, as well as waste reduction by retailers, is achieved through the controlling of inventory by AI systems, referred to as eco-packaging, blockchain-powered sourcing, and intelligent inventory management (Rigby, 2023; Piotrowicz&Cuthbertson,

2019).

Web 3.0 & the Metaverse

Decentralized immersive retail with virtual shop-fronts, NFTs, and AI shopping assistants is Web 3.0 alongside the Metaverse (Verhoef et al., 2022; Grewal et al., 2023).As shown in the following Figure 9, three retailers adhere to and implement sustainability practices in different ways. Some key areas of focus are sustainable supply chains, eco-friendly packaging, and carbon footprint reduction.

CONCLUSION

The adoption of new technologies like artificial intelligence (AI), the Internet of Things (IoT), blockchain, and other immersive technologies is continuously transforming omnichannel retail, particularly concerning personalization and efficiency. Personalization and efficiency are essential for maintaining customer engagement and promoting sustainability. While there are challenges such as costs, regulations, and legislative issues, innovation continues to attract consumers and enhance sustainable practices. Policymakers need to ensure the ethical and secure application of these technologies while strategically supporting investors. For future research, it is important to focus on the reliability of AI systems, the privacy concerns surrounding sensitive information, and the role of automation in light of the transition to Web 3.0 and the Metaverse.

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THE BENEFITS OF ARTIFICIAL INTELLIGENCE IN SHAPING DIGITAL MARKETING APPROACHES

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ABSTRACT

This research work considers the application of artificial intelligence (AI) in digital marketing strategy and its benefits. AI is referred to as a technology that allows computers or machines to process information and generates results like human thought processes. Using AI in marketing would enable improvements in personalization, prediction, chat support services, content management, targeted advertisements, and marketing automation. Customer behaviour analysis, strategic decision-making in marketing, tactical marketing, responsible use of AI in marketing, collaboration between AI technology with other marketing technologies, along with collaboration with AI suppliers or start-ups, are some best practices that should be followed for implementing AI in marketing activities. The search engine listings clearly point out the expected importance of AI solutions for marketing decision-making support in the five stages of marketing processes, which include analysis, strategy, marketing tactics, marketing interactions with consumers, as well as marketing value proposition development. Boosting customization, integrating with other technology solutions, with a better focus on responsible AI development, the future for AI marketing analytics performance is bright. To untapped the benefits of AI, firms should invest in learning more about AI solutions, give importance to responsible AI development, work on consumer privacy issues with better focuses on data security, adopt new technology solutions, or work with AI solution providers and start-ups.

KEYWORDS: Artificial Intelligence (AI), Digital Marketing, Technology

INTRODUCTION

There has been a rising presence of Artificial Intelligence in digital marketing strategies owing to its numerous benefits and implications. By leveraging the power of AI, businesses can unlock important information about the behavior and tendencies of their clientele, enabling businesses to launch more targeted marketing campaigns (MR, 2021). Furthermore, AI technology is beneficial for businesses as it enables them to automate various tasks related to their business operations, thereby enhancing efficiency and productivity of work (Peyravi et al., 2020). Additionally, AI technology is capable of processing large data information in real-time, meaning that businesses can make important marketing decisions for positive outcomes (Badica & Mitucă, 2021). In conclusion, the implementation of AI marketing strategies in digital marketing is beneficial as it is able to provide businesses with better understanding of their clientele, improve efficiency of work, and improve business decision-making abilities, ultimately ensuring effective marketing performance (Aladayleh, 2020).

Application of AI in digital marketing strategies is becoming more important for organizations to remain at a competitive edge in their marketing endeavors. Due to rapid advancements in technology, artificial intelligence is found to be one of the influential elements in digital marketing strategies (Peyravi et al., 2020). This technology has completely transformed the manner in which businesses tend to engage with their customers and is recognized as a game-changer in the context of marketing (Badica & Mitucă, 2021).

Today, in the digital era, the application of artificial intelligence in digital marketing strategies is of great importance. As technology is developing day by day, organizations are using artificial intelligence to improve their marketing practices. This paper will discuss the numerous applications of artificial intelligence in digital marketing strategies that provide various benefits to organizations for maximizing their online presence with more significant interactions with their target markets.

THEORETICAL REVIEW

Understanding Artificial Intelligence

Artificial intelligence is a fictional term that designates the ability of a computer or any computer-enabled robotic system to process information and produce outputs that could be comparable to human cognitive processes related to learning, decision-making, and problem-solving. The concept of artificial intelligence originated in 1956 and went through several ups and downs with regards to interest and research. Artificial Intelligence commonly referred to as AI, is among the leading fields these days in computer science and technology.

The aim of artificial intelligence systems is to develop systems that are capable of solving complex problems in manners that resemble human logic and reasoning. AI is increasingly being applied to areas such as marketing, finance, military, and sports, with its application currently continuing to evolve with enhancements in technology.

To understand artificial intelligence's role in digital marketing strategy, first, there is a need to have a brief idea of what artificial intelligence encompasses. Regarding marketing, AI technologies in digital marketing range from a spectrum of tools and applications that include machine learning, natural language processing, predictive analytics, and many more (MR, 2021). These enable the AI capabilities to perform tasks involving the analysis of a considerable amount of information, automating repetitive tasks, personalizing customer experiences, and deriving actionable insights that drive them while formulating strategies for their marketing activities.

AI technology enables the processing of big volumes of data to gain insights about customer behaviors, preferences, and demands of customers. The companies can identify more precisely targeted and more individualized marketing mix for their target demographics. Besides, AI-driven chatbots and virtual assistants are of great value in supporting customers at all stages in their buying process and ensuring a good customer experience. Indeed, AI is technology that helps businesses improve their competitive advantage and maximize business opportunities. Additionally, AI technology will improve forecasting and pricing strategies, find trends and patterns in customer behavior, and enhance CRM systems.

Understanding Digital Marketing Strategy

Having a digital marketing strategy is very important for businesses in today's time because it will help them reach their audience in an effective manner and boost sales (Agha & Akram, 2022). With the help of digital marketing tools, an organization can make a strategy that works in line with their organizational aims and objectives (Matidza et al., 2020). Such a strategy will allow them to prioritize and make use of the most effective digital marketing methods such as content marketing, search engine optimization, social media marketing, and so forth in order to accomplish their organizational aims and objectives (Rahim et al., 2020).

It is worth noting that digital marketing will need time, resources, and steps towards the vision and goal of the company (Adona et al., 2023). To have a successful digital marketing

strategy, planning and analysis will have to be undertaken in order to see if everything matches with the digital marketing strategy, including aims and targets of marketing (Lazo-Amado et al., 2021). Moreover, digital marketing enables an organization to have flexibility in accordance with the rules of digital marketing tools and marketing in this digital world. Organizations will be able to reach their clients at any time to deliver them relevant information if they are working, in the store, or just using the e - Commerce.

METHODOLOGY

This research was conducted using a qualitative research method by the researcher. The qualitative methods are primarily exploratory research techniques that search for causes, opinions, and attitudes to answer the research question. As the intent of this research is to study the effectiveness of digital marketing AI through various literatures and previous studies, qualitative research is one of the best options. Materials for this study will be obtained from primary and secondary data. The researcher collected primary data to find answers for the research questions through an analysis of scholarly papers, journals, books, websites, and blogs utilized in this study.

Qualitative research with a review of literature requires the analysis of numerous existing textual sources to understand and synthesize knowledge acquired from the research problem. This approach allows the researchers to identify trends, debates, hypotheses, findings, and gaps in knowledge corresponding to interesting topics for further study that are present in the literature.

RESULTS AND DISCUSSION

The Role of AI in Digital Marketing

Artificial intelligence is becoming important in defining digital marketing strategy. Marketers can use it to analyze enormous amounts of data, tailor customer experiences, and automate repetitive operations. Artificial intelligence-powered solutions can segment audiences, forecast customer behavior, and optimize ad targeting. AI-powered chatbots are also able to provide customer care, improving user engagement. AI can also help with content creation, A/B testing, and dynamic pricing. All in all, artificial intelligence allows marketers to make data-driven decisions for better success of their digital marketing activities.

Artificial Intelligence can wildly enhance the customer experience in digital marketing through various applications. Starting with a deep analysis of huge data sets for comprehension of the preference and behavior of customers, AI provides personalized marketing that enables the marketers to distribute content to relevant target groups (Haleem et al., 2022). AI chatbots conduct customer service by responding to queries and making smooth user experiences, thus enhancing customer satisfaction and loyalty (Khana et al., 2023). Further, artificial intelligence may be applied to sentiment analysis to comprehend customers' comments and predict insights of consumers on items, thus allowing for an enhanced offering of products and engaging customers (Taherdoost & Madanchian, 2023). Generally, through AI, marketers can offer the customer experience with more personalization, efficiency, and success in digital marketing (Ramamoorthy & Manoj, 2022).

AI implementation in digital marketing faces numerous challenges. One issue of commercialization is the lack of awareness about the technology among businesses. Besides, ethical use of AI in marketing and solving privacy issues should be considered crucial. Integration of AI with existing marketing systems and processes may often be complex and costly in infrastructure and talent. Moreover, due to the dynamic nature of digital marketing platforms and consumer behavior, regular adaptation of the AI algorithm and models becomes highly necessary. Finally, the impact of AI on marketing performance and its return on investment is difficult to determine, thus requiring predefined KPIs and metrics.

The Role of AI in Advertising and Media Buying

AI has significantly transformed the landscape of digital advertising and media buying,

offering marketers advanced targeting, optimization, and attribution capabilities. Through AI-powered advertising platforms, businesses can leverage granular audience targeting, dynamic ad creatives, and real-time bidding to maximize the impact of their advertising campaigns (Chen et al., 2019). AI-driven ad optimization algorithms continuously analyze performance data and adjust targeting parameters to deliver more relevant and effective ads to the right audience segments (Qin & Jiang, 2019). Moreover, AI facilitates media buying decisions by providing insights into optimal ad placements, budget allocation, and performance projections, enabling marketers to make informed decisions and maximize the return on their advertising investments (Vrublevskaia, 2021).

While AI presents a myriad of benefits in digital marketing strategy, it is essential to address the ethical considerations and data privacy implications associated with its implementation (Ljepava, 2022). As AI technologies rely on vast amounts of data to fuel their algorithms and models, businesses must prioritize data privacy and security to safeguard consumer information (Huh et al., 2023). Furthermore, ethical considerations arise in the context of AI-driven personalization and targeting, as businesses must ensure transparency and consent in their data collection and usage practices (Abakouy et al., 2023). By adhering to ethical standards and regulatory requirements, businesses can build trust with their audience and mitigate potential risks associated with AI-powered marketing initiatives (Tahoun & Taher, 2021). Another pivotal role of AI in digital marketing strategy is automation. AI-powered tools and platforms enable marketers to automate repetitive tasks, such as email marketing, social media management, content curation, and ad optimization (Deng et al., 2019). By automating these processes, businesses can streamline their marketing operations, improve efficiency, and reallocate human resources to more strategic and creative endeavors (Rodgers & Nguyen, 2022).

The Benefit of AI in Digital Marketing Strategy

One of the key benefits of AI in digital marketing strategy is its ability to facilitate personalized and targeted marketing efforts. With AI-powered data analysis and machine learning algorithms, businesses can segment their audience more effectively, identify individual preferences and behaviors, and deliver personalized content and recommendations to enhance the customer experience (Khatri, 2021). Through advanced personalization, businesses can tailor their marketing messages to resonate with specific audience segments, thereby increasing the relevance and effectiveness of their digital marketing campaigns (Zaman, 2022).

AI empowers marketers with the capability to harness predictive analytics and derive valuable consumer insights from vast datasets. By leveraging AI-driven predictive modeling, businesses can forecast consumer behavior, identify emerging trends, and anticipate market demands with greater accuracy (Chaitanya et al., 2023). This enables marketers to make data-driven decisions, optimize their marketing strategies, and allocate resources more efficiently to capitalize on emerging opportunities in the digital landscape (Nair & Gupta, 2020). Furthermore, AI facilitates the extraction of actionable insights from unstructured data sources, such as social media conversations, customer reviews, and online interactions, providing marketers with a deeper understanding of consumer sentiment and preferences.

AI plays a crucial role in enhancing customer engagement and experience within the digital marketing landscape. Through chatbots and virtual assistants powered by natural language processing, businesses can provide personalized and real-time customer support, address inquiries, and guide users through their purchasing journey (Stone et al., 2020). Moreover, AI facilitates conversational marketing, enabling businesses to engage with customers in more interactive and personalized ways, fostering stronger relationships and brand loyalty. By leveraging AI to deliver tailored content, product recommendations, and interactive experiences, businesses can create meaningful interactions with their audience,

ultimately driving higher levels of engagement and customer satisfaction (Abakouy et al., 2023).

In the realm of digital marketing, AI has revolutionized search engine optimization (SEO) and content marketing practices. AI-driven tools and algorithms enable marketers to analyze search patterns, user intent, and content performance, empowering them to create more relevant and valuable content that resonates with their target audience (Kingsnorth, 2016). Furthermore, AI-powered content generation tools and natural language processing capabilities facilitate the creation of high-quality, optimized content at scale, enabling businesses to maintain a consistent and impactful online presence (Tsuei et al., 2020). Additionally, AI assists in the optimization of website and content for search engines, enhancing visibility and driving organic traffic through advanced SEO strategies (Pohjanen, 2019).

Research references can be used to support arguments and conclusions in new research. It provides an empirical and theoretical basis for the statements made by the researcher. By examining previous research, researchers can identify gaps in the literature that new research can fill. This helps in determining its relevance and uniqueness in contribution to a particular field of knowledge. In this case, the relevant research is related to the implementation of artificial intelligence in digital marketing strategy.

S.No	Author, Year, Title	Method	Relevance	Finding
1	Aladayleh (2020) *A framework for integration of artificial intelligence into digital marketing in Jordanian commercial banks.*	Qualitative with a theoretical review	Artificial Intelligence (AI) implementation in Digital Marketing	The study explores the ethical implications of technology while combining the technical components of AI with the intricate disciplines of marketing that relate to the human factor.
2	Anoop MR (2021) *Artifial Intelligence and Marketing*	Qualitative Analysis	The usage of AI in Marketing Strategy	Integrated marketing is important to coordinate and consumer-based messaging and relations strategies used in marketing.
3	Alkhayyat & Ahmed, (2022) *The impact of artificial intelligence in digital marketing*	Qualitative using semi structured analysis	Implementation of AI in Digital Marketing.	Marketers today are willing to learn how to improve digital marketing to touch on every customer and clearly express their desires. AI can help companies reach their potential marketing goals.
4	Mao & Huang (2021)	Quantitative method	The Usage of Mobile	According to the study's findings,

			computing and machine learning as output of the AI.	intelligent marketing based on machine learning is more appropriate for firms than generic marketing tactics. When compared to traditional marketing tactics, enterprise efficiency has grown by roughly 20%, and enterprise income has increased by more than 30%.
	Complexity Construction of Intelligent Marketing Strategy Based on Mobile Computing and Machine Learning Simulation Environment			
5	Schipmann (2019) *Artificial Intelligence : The cutting-edge technology that revolutionizes the digital marketing*	A Literature Review Method	Implementation of AI in Digital Marketing	The literature review reveals that (1) all proposed applications have an impact on the OCE antecedent factors customization and usability, (2) Product Recommendations and Chatbots have an impact on the factors perceived benefits and interactivity, and (3) there is little evidence that Chatbots have an impact on the factor enjoyment.
6	Vrublevskaia (2021) *Effectiveness and Universality of Artificial Intelligence Implementation in Marketing Media Industry and Cosmetics Industry*	Qualitative Analysis	Artificial Intelligence implementation in Marketing	The findings show that incorporating artificial intelligence technologies into marketing is effective. Artificial intelligence significantly improves the company's marketing mix and draws clients as

				their prospects improve.
7	Tahoun & Taher, (2021) *Artificial Intelligence as the New Realm for Online Advertising*	Quantitative Analysis with regression.	Implementation of AI in Marketing Strategy.	The findings revealed that AI is gradually developing in the four stages of the data-driven internet advertising process. Furthermore, research revealed a substantial association between AI utilization in each stage and the next. Using AI at each level of the advertising process increases the perceived effectiveness of the total online ad procedure.
8	Chaitanya et al. (2023) *The Impact of Artificial Intelligence and Machine Learning in Digital Marketing Strategies*	Qualitative Analysis	Implementation of AI in Digital Marketing Strategy	Finally, the study emphasizes the importance of AI and ML in defining the future of digital marketing. It emphasizes the importance of organizations adapting and embracing modern technologies in order to remain competitive in an increasingly data-driven and customer-centric market.
9	Shaik (2023) *Impact of artificial intelligence on marketing*	Qualitative Research Approach	Relationship between AI and Marketing Strategy	The conclusions of the study emphasize the components that drive AI integration in marketing, as well as the benefits and challenges of AI integration in marketing, as well

			as your company's pre and post AI marketing strategy, ethical issues, and use of AI in the marketing business.
10	Haleem et al. (2022) *Artificial intelligence (AI) applications for marketing: A literature-based study*	Qualitative Analysis.	Artificial intelligence applications for marketing	AI has evolved into an ideal 'enabler' for marketing and sales professionals. It processes and makes use of massive amounts of data. It automates the building of analytical models, uncovers hidden insights, and adjusts program actions using cognitive reasoning.

CONCLUSIONS AND RECOMMENDATIONS

In conclusion, the role of artificial intelligence in digital marketing strategy is multifaceted and far-reaching, offering businesses a wealth of benefits to enhance their online presence, engage with their audience, and drive measurable results. From personalized marketing and predictive analytics to automation and enhanced customer experiences, AI empowers marketers to navigate the complexities of the digital landscape with greater precision and efficacy. As technology continues to evolve, the integration of AI into digital marketing strategies will undoubtedly shape the future of marketing, enabling businesses to adapt to changing consumer behaviors, optimize their campaigns, and achieve sustainable growth in the digital era. By leveraging the capabilities of AI responsibly and ethically, businesses can harness its transformative power to elevate their digital marketing efforts and stay ahead in an increasingly competitive and dynamic digital ecosystem.

The recommendation for incorporating AI into digital marketing strategy is to use AI to improve customer experience, personalize marketing activities, and improve operational efficiency. AI may be used to evaluate enormous amounts of data, forecast client behavior, and automate repetitive operations, making it possible to deliver tailored and relevant information. Furthermore, AI-powered chatbots can provide customer service, answering questions and delivering a consistent user experience. Furthermore, artificial intelligence (AI) can be used to improve the effectiveness of marketing automation operations, resulting in greater consumer engagement and open rates. Overall, the smart use of artificial intelligence in digital marketing can result in a more personalized, efficient, and successful consumer experience.

Marketers will be able to employ AI in the future to build personalized experiences for their customers as well as develop marketing analytics tools to target potential customers. Every encounter a prospect or customer has with a product or service is documented and used to improve the product or service in the future. There will never be a better time for marketers to begin experimenting with AI tactics that will assist them in creating highly personalized experiences for their customers. With AI primed to continue rising across all industries and segments, marketers should devote time and money to testing new methods and ensuring their marketing organization is set up for long-term success.

FURTHER STUDY

For future research, it is recommended to examine the security and ethical aspects associated with the use of AI in digital marketing strategies. How can security policies be implemented, and how can AI ethics affect brand perception?

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UNDERSTANDING CUSTOMER SATISFACTION TOWARDS INTERNET BANKING SERVICES IN BANKS OF ERNAKULAM DISTRICT

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ABSTRACT

This study examines the major factors influencing customer satisfaction toward internet banking services in the banks of Ernakulam district, Kerala. With the rapid digitalization of financial services, internet banking has become a primary mode of transaction, offering convenience, accessibility, and efficiency. Despite this, many customers remain hesitant due to security concerns and lack of trust in digital systems. Using secondary data and conceptual analysis, the study identifies key determinants of satisfaction such as perceived ease of use, usefulness, trust, service quality, and risk perception. The findings reveal that customer satisfaction depends equally on technical efficiency and emotional trust. Banks that provide reliable, secure, and user-friendly platforms, coupled with responsive support, are more successful in retaining loyal customers. The study highlights that enhancing customer confidence through robust cybersecurity and personalized digital service is essential for long-term satisfaction and competitiveness in Ernakulam's banking sector.

Keywords: Customer Satisfaction; Internet Banking; Service Quality; Trust and Security; Digital Banking Adoption; Ernakulam District.

INTRODUCTION

Rapid internet expansion has changed financial services globally, including India. Customers may access accounts and make transactions 24/7 using bank websites or applications with internet banking (IB). In Kerala, a state with strong literacy and technological adoption, Ernakulam district (including Kochi) is a significant financial hub. Online banking services in Ernakulam let clients to transfer payments, pay bills, and manage accounts without visiting offices. Internet banking is popular among younger, educated clients due to its convenience and efficiency. In the e-banking age, consumer happiness is key to bank success. Satisfied customers are more likely to continue using online services and remain loyal to their

bank, whereas dissatisfaction can lead clients to switch to competitors. Notably, many customers maintain accounts with multiple banks, which means banks in Ernakulam face intense competition to deliver superior online service quality. In this context, understanding the determinants of customer satisfaction in internet banking is crucial. This colloquium article provides a conceptual overview, based on secondary literature, of the factors influencing customer satisfaction with internet banking services in Ernakulam's banks. Key themes include digital banking adoption, perceived ease of use, trust and security issues, service quality dimensions, and the challenges banks must address to meet customer expectations.

LITERATURE OVERVIEW

Digital Banking Adoption and Usage: The adoption of internet banking in India has steadily increased due to its convenience and time-saving benefits. Customers appreciate the ability to perform banking transactions at their fingertips, avoiding branch visits and enjoying round-the-clock access. However, research indicates that awareness and usage can vary. In an urban district like Ernakulam, most people are aware of e-banking services and many actively use them, yet some who are aware still choose not to use internet banking. Common barriers include concerns over security, lack of trust, or preference for traditional banking. For instance, a study reported that nearly 29% of surveyed bank customers refrained from using online banking due to privacy and security worries. This highlights that while the infrastructure and availability of IB have grown, customer trust and confidence in the system remain deciding factors in adoption and satisfaction.

Ease of Use and Usefulness: Drawing from the Technology Acceptance Model (TAM), prior studies show that perceived ease of use (PEOU) and perceived usefulness (PU) of online banking services significantly impact customer satisfaction. When bank websites or mobile apps are user-friendly, intuitive, and efficient, customers tend to have a better experience and feel more satisfied with the service. Similarly, if the online platform provides useful functionalities – for example, comprehensive account management, fast fund transfers, and reliable bill payments – users perceive higher value, contributing to their overall satisfaction. In a seminal study in Kerala, George and Kumar (2013) empirically validated that PEOU and PU had a positive effect on customer satisfaction in internet banking. This suggests that banks should prioritize *usability* and *functionality* in their digital platforms. Especially in Ernakulam, where a large segment of IB users are young and tech-savvy, expectations for a smooth and convenient online experience are high. Any complexity, slow performance, or lack of useful features can quickly lead to frustration, whereas a well-designed interface enhances satisfaction and encourages continued use.

Trust, Security and Risk: Trust in the online banking system is a foundational element for customer satisfaction. Security fears have long been cited as a major hurdle for digital banking adoption. Sathye (1999) found that about 73% of people who avoided internet banking did so because they were unsure about the safety and security of online transactions. Customers need reassurance that their money and personal data are safe. High perceived risk – whether from fear of fraud, hacking, or privacy breaches – tends to lower satisfaction with internet banking services. Studies in Kerala affirm that trust has a strong positive effect on willingness to use IB, while security problems erode trust and thereby reduce usage and satisfaction. In practice, this means banks must implement robust security measures (encryption, two-factor authentication, fraud monitoring, etc.) and communicate these protections clearly to customers. When customers feel secure, their confidence in using online services increases, leading to greater satisfaction. Conversely, any security incident or even rumors of vulnerabilities can significantly damage customer trust. Thus, maintaining a high level of security and promptly addressing security issues are integral to sustaining customer satisfaction in internet banking.

Service Quality in E-Banking: Even though internet banking is a self-service technology, the quality of service delivered remains critical to customer satisfaction. **Service quality** in the

digital banking context includes several dimensions. According to Parasuraman et al. (2005), key e-service quality factors include efficiency, system availability, reliability, privacy, responsiveness, and contact (support). A recent study focusing on a public sector bank's online services in Ernakulam highlighted the dual nature of service quality: on one hand, virtual banking offers benefits like 24/7 availability and fast transactions; on the other hand, banks must still meet client expectations in reliability, responsiveness, and empathy. Syriac *et al.* (2025) found that while digital banking greatly improved transactional efficiency for customers, there were gaps in the bank's customer service – particularly in responsiveness (prompt help when issues arise) and empathy (personalized attention to customer needs). These softer aspects of service quality can be overlooked in online channels, but they strongly influence satisfaction. For example, if an online banking website is frequently down or slow (poor reliability), customers will be dissatisfied. If resolving a problem (like a failed transaction or login issue) is difficult due to unresponsive customer support, customers feel frustrated despite the advanced technology. On the positive side, a bank that ensures its online platform is consistently available, accurate, and easy to navigate – and backs it up with helpful customer support (via phone, chat, or email) – is likely to see higher satisfaction scores. Research in Kerala's mobile banking context similarly found that perceived service quality and credibility significantly predicted customer satisfaction and continued usage. Essentially, customers expect digital banking to not only be convenient but also dependable and supported by the bank when needed. Banks that excel in both technology and service quality build greater customer trust, satisfaction, and loyalty.

STATEMENT OF THE PROBLEM

Despite the growing digitalization of financial services in Kerala, many customers in Ernakulam district remain reluctant to fully adopt internet banking. The main issue lies not in the availability of technology but in the *trust deficit* and perceived risk associated with online transactions. Even with high literacy and internet penetration, a considerable section of customers continues to rely on traditional banking due to security concerns, lack of digital confidence, and inconsistent service quality. Additionally, banks face challenges in delivering uniform online experiences and maintaining personalized relationships in a virtual environment. Hence, understanding the factors that shape customer satisfaction—especially in relation to trust, usability, and service quality—becomes vital for improving the effectiveness of internet banking systems in Ernakulam's competitive banking landscape.

OBJECTIVES OF THE STUDY

- To examine the key determinants influencing customer satisfaction toward internet banking services in banks of Ernakulam district.
- To analyze the role of perceived ease of use, usefulness, trust, and security in shaping satisfaction levels among internet banking users.
- To evaluate how service quality dimensions—reliability, responsiveness, empathy, and system efficiency—affect users' overall experience.
- To identify major barriers and concerns that prevent customers from fully adopting online banking platforms.
- To suggest practical measures for banks to enhance customer trust, service quality, and loyalty in the context of digital banking.

SCOPE OF THE STUDY

The study is limited to understanding customer satisfaction with internet banking services offered by public and private sector banks located in the Ernakulam district of Kerala. It focuses on the behavioral and perceptual dimensions of customers who actively use or have access to internet banking platforms. The research examines the influence of technological, psychological, and service-related factors on customer satisfaction. The findings are context-specific and intended to benefit local banking institutions in Kerala by providing insights into

improving their digital service delivery. However, the scope does not include mobile wallet services or fintech-based payment platforms that operate outside the traditional banking system.

METHODOLOGY AND SOURCE OF DATA

This research is descriptive and analytical in nature, based primarily on secondary data sources. Data were collected from published journals, academic articles, dissertations, bank reports, and digital banking research papers relevant to Kerala's financial sector. Major sources include studies by Anoop (2020), Abraham & Joseph (2020), George & Kumar (2013), and Syriac et al. (2025), among others. The study framework is built on the Technology Acceptance Model (TAM) and SERVQUAL dimensions to analyze customer satisfaction determinants. Statistical insights are interpreted qualitatively to identify relationships among factors such as ease of use, trust, service quality, and satisfaction. The collected literature forms the foundation for conceptual interpretation rather than primary survey-based empirical results.

DATA ANALYSIS AND INTERPRETATION

The analysis shows that customer satisfaction in internet banking is influenced by both technological ease and emotional trust. The reviewed literature indicates that **perceived ease of use (PEOU)** and **perceived usefulness (PU)** are critical predictors of satisfaction, as suggested by George and Kumar (2013). Customers prefer platforms that are visually clear, user-friendly, and time-efficient. However, **security and trust factors** play an equally dominant role. Abraham and Joseph (2020) found that safety concerns, particularly fear of cyber fraud and privacy breaches, continue to limit customer confidence. Furthermore, **service quality**—measured through reliability, responsiveness, and empathy—strongly affects satisfaction (Syriac et al., 2025). Banks offering consistent service availability, prompt issue resolution, and personalized assistance tend to retain more loyal digital customers. Overall, the analysis interprets customer satisfaction as a multidimensional construct combining both human and technical variables.

FINDINGS AND SUGGESTIONS

Findings

- Most customers in Ernakulam appreciate the convenience of online banking but remain skeptical about data privacy and transaction security.
- Perceived ease of use and system reliability are major contributors to satisfaction among young and educated users.
- Service quality gaps exist in responsiveness—particularly in resolving failed transactions or login issues.
- Trust is the strongest determinant of sustained internet banking usage, with confidence in security systems directly linked to loyalty.
- Banks that combine technological innovation with personalized support demonstrate higher customer retention levels.

Suggestions

- Banks should enhance **cybersecurity awareness** through regular customer education programs and transparent communication about data protection measures.
- Continuous **interface improvement** and simplified navigation will make internet banking more inclusive, particularly for older users.
- Establishing **dedicated digital service helpdesks** can address complaints quickly and improve user responsiveness.
- **Periodic satisfaction surveys** should be conducted to gather feedback and identify evolving customer expectations.
- Banks should adopt a **hybrid approach**—combining technological advancement with personalized service—to build sustainable customer relationships.

Conceptual Discussion

Bringing together these themes, we can conceptualize customer satisfaction in internet banking as a function of technological factors *and* human-centric factors. In Ernakulam's banking sector, where competition is strong and customers often compare multiple banking services, a holistic approach is needed to enhance satisfaction:

User-Friendly Technology: A baseline requirement is that the internet banking platform is easy to use, fast, and rich in useful features. Banks should invest in modern interfaces, mobile optimization, and continuous improvements to align with user needs. Customers in Ernakulam increasingly belong to a digitally literate demographic; they appreciate features like one-click payments, real-time alerts, personal financial management tools, etc. A well-designed system increases perceived usefulness and ease of use, which in turn boosts satisfaction. Regular updates and innovation can keep the user experience fresh and engaging.

Security and Trust-Building: Banks must proactively address the security concerns that hold back some customers from fully embracing online banking. This involves both technical measures (secure encryption, fraud detection systems, robust IT infrastructure) and educational initiatives. For example, banks can run awareness campaigns on safe internet banking practices (as suggested by Abraham & Joseph, 2020), inform customers about security features, and promptly communicate any threats or safety tips. By reducing actual and perceived security risks, banks enhance trust. When customers trust the platform, they are not only more likely to use it but also more satisfied with their overall banking experience. Trust acts as a cushion – even if minor issues occur, a high-trust customer remains more forgiving and confident in the service.

Service Quality and Support: A purely digital service does not eliminate the need for quality customer service – it transforms it. Banks in Ernakulam should ensure high **system quality** (uptime, quick transaction processing, accurate information) as part of service reliability. Additionally, providing effective channels for customer support is crucial. This might include 24/7 helplines, chatbot assistants, prompt email support, or dedicated relationship managers for priority customers. As the PNB case study showed, neglecting responsiveness and empathy can leave customers unhappy despite efficient online offerings. Thus, training staff to handle e-banking queries politely and efficiently, and gathering feedback on service quality, are important. Personalization can also enhance the experience – for instance, tailored product suggestions or alerts based on user behavior (done with customer consent) can increase the sense of being looked after, even in an online environment.

Continuous Improvement and Customer Feedback: Customer satisfaction is not static; banks should treat internet banking services as evolving products. Gathering user feedback regularly in Ernakulam (through surveys, user testing, complaint analysis) can uncover pain points and opportunities for improvement. For example, if customers report difficulty in a new feature or confusion about a process, the bank should refine the interface or provide clearer guidance. Many banks also introduce new digital services (like mobile wallets, UPI integrations, etc.), and monitoring satisfaction with these can guide how they roll out future innovations. Importantly, as digital banking becomes more widespread, customers' expectations rise. What was once a delightful convenience (like online fund transfer) is now taken for granted; banks must therefore continuously raise their service standards or risk falling behind competitors in customer satisfaction.

Context of Ernakulam: Being one of Kerala's most developed districts, Ernakulam offers a fertile ground for digital banking but also sets a high bar for service expectations. Customers here are generally well-educated and many are professionals or students comfortable with technology. This means they are quick to adopt useful digital banking features but also quick to voice dissatisfaction if the services are subpar. Additionally, Kerala's banking customers have historically valued their relationship with banks (trust, courtesy,

community presence), so banks need to translate that relationship into the online channel. In practice, local banks and branches in Ernakulam often conduct workshops or help sessions on internet banking for less tech-savvy customers, as part of building trust and familiarity. Such efforts can mitigate the segment of customers who are aware of e-banking but still avoid it. Ultimately, banks that blend high-tech with high-touch (personalized care) in Ernakulam are likely to achieve the strongest customer satisfaction outcomes.

CONCLUSION

Customer satisfaction in internet banking is a multifaceted construct, especially pertinent to banks in Ernakulam district that serve a diverse and tech-aware clientele. The literature and conceptual analysis indicate that success in digital banking hinges on excelling in **technology**, **trust**, and **service** simultaneously. Banks must provide an easy-to-use, feature-rich online banking platform (ensuring transactions are convenient and efficient) while also safeguarding customers' security and privacy to build unwavering trust. Moreover, the human element remains important: reliable service quality, responsive support, and empathy in addressing customer needs can differentiate a bank in the digital realm. When these factors are well-managed, customers perceive high value and feel satisfied with their internet banking experience. Satisfied customers are more likely to use a broader range of online services, recommend the platform to others, and remain loyal to the bank – all of which benefit banks through higher retention and lower operational costs (as online transactions are cheaper than branch services).

For banks in Ernakulam, focusing on customer satisfaction in internet banking is not just an IT initiative but a strategic imperative. As competition intensifies and customers can easily switch or multi-home (using multiple banks), delivering superior online service is key to maintaining market share. Continuous improvement based on customer feedback, adoption of best practices in UX design and cybersecurity, and a commitment to service excellence will collectively enhance customer satisfaction. In summary, internet banking in Ernakulam's banks must be **secure, seamless, and supportive**. By understanding and acting on the drivers of customer satisfaction – from ease of use and usefulness to trust and service quality – banks can ensure their digital channels truly meet customer expectations and foster long-term loyalty in the digital age.

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EFFECTIVENESS OF SOCIAL MEDIA MARKETING TECHNIQUES FOR SMALL BUSINESSES

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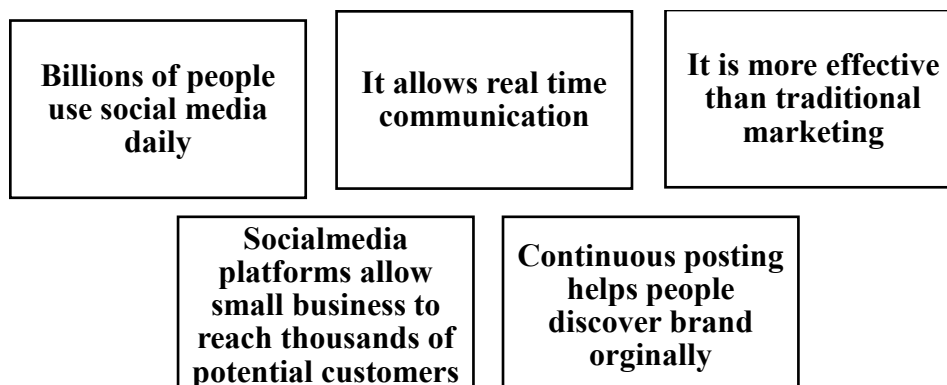Kangeyam Institute of Commerce –Tirupur.

ABSTRACT

This article explores effectiveness of social media marketing techniques for small businesses which follows a lot of strategies to boost their purchase through online and follow some techniques to engage audience. In today's digital age social media is a crucial platform for small business to reach their target audience. A million of followers whose use social media platform like Instagram, face book, Twitter where, small businesses use this platform to reach their targeted sales through this platform they also increase brand awareness. To develop and implement effective social media marketing techniques for small business they should focus on selecting the right content creation platforms and performance measurement tools to enhance online presence. This article covers content creation, platform selection and performance measurement.

Keywords: Social media marketing, small businesses, content creation, Engagement ROI

INTRODUCTION

Social media marketing (SMM) which use social media platform like Facebook, Instagram, Twitter, and YouTube to promote their brand and also make audience engaged and also leads to business growth. It combines content creation, community engagement, data-driven strategy, and also paid for advertisement to promote their brand in the right time at right place.

WHY SOCIAL MEDIA MARKETING MATTERS

Billions of people use social media daily	It allows real time communication	It is more effective than traditional marketing

Socialmedia platforms allow small business to reach thousands of potential customers	Continuous posting helps people discover brand orginally

OBJECTIVES

- To evaluate the impact of social media content creation on small business engagement

- To measures the effectiveness of social media engagement strategies on small business growth
- To determine the ROI of social media marketing for small businesses

IMPACT OF SOCIAL MEDIA CONTENT CREATION ON SMALL BUSINESS

Social media content creation has become a powerful tool that significantly influences the growth and success of small businesses. By producing engaging posts, photos, videos, and stories, small businesses can reach a larger audience at a low cost compared to traditional advertising. Effective content helps build brand awareness, attract potential customers, and strengthen relationships with existing ones. It also allows businesses to showcase their products or services creatively, highlight customer testimonials, and communicate their unique value. Additionally, social media analytics provide insights into customer preferences and behavior, helping small businesses tailor their marketing strategies. Consistent and high-quality content boosts customer trust and enhances online visibility, often leading to increased sales and brand loyalty. Overall, social media content creation empowers small businesses to compete with larger companies and expand their market reach.

MERITS

1.Low-cost marketing

Social media allows small businesses to promote their products or services without spending much money compared to traditional advertising.

2. Wider audience reach

Content can reach people beyond the local area, helping small businesses attract new customers globally.

3. Increased brand awareness

Regular, engaging posts help build a recognizable brand and keep the business in customers' minds.

4. Direct customer engagement

Social media allows direct communication through comments, messages, and feedback, creating stronger customer relationships.

5. Improved customer insights

Analytics and audience data help businesses understand customer preferences and tailor their strategies.

6. Boosts sales and conversions

High-quality content, product demos, and customer reviews encourage buying decisions.

Demerits

1. Time-consuming

Creating consistent, high-quality content requires regular effort, planning, and creativity.

2. Negative feedback risk

Public platforms expose businesses to criticism or negative comments, which can affect reputation if not handled well.

3. Need for skills and strategy

Effective content creation often requires knowledge of design, marketing, and algorithms, which some small businesses may lack.

4. High competition

Many businesses use social media, making it difficult to stand out without unique or strategic content.
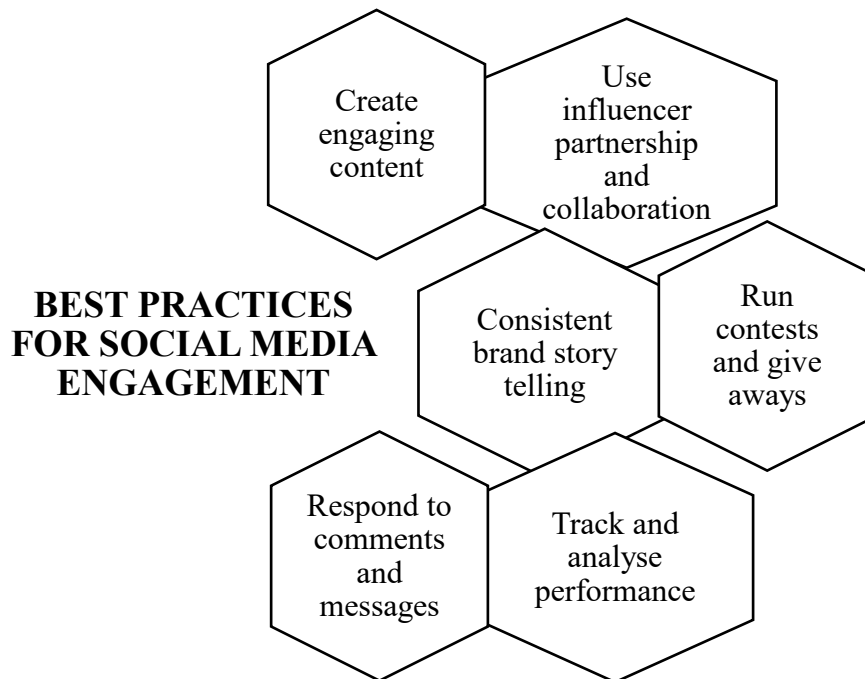
5. Algorithm dependency

Changes in platform algorithms can reduce content visibility, impacting reach and engagement.

6. Potential distractions

Spending too much time online can divert focus from core business operations.

IMPACT OF SOCIAL MEDIA ENGAGEMENT ON SMALL BUSINESS GROWTH

By creating an engaging content, leveraging influencer partnerships and running contests small business can drive significant growth and increase sales. Social media platform is a crucial aspect of any digital marketing strategy and its impact on small business growth cannot be overrated.

BEST PRACTICES FOR SOCIAL MEDIA ENGAGEMENT

- Create engaging content
- Use influencer partnership and collaboration
- Consistent brand story telling
- Run contests and give aways
- Respond to comments and messages
- Track and analyse performance

CREATE ENGAGING CONTENT

By creating a relevant content and quality videos will reach the targeted audience.

USE INFLUENCER PARTNERSHIP AND COLLABORATION

Collaborate with influencers who align with your brand values and target audience

CONSISTENT BRAND STORY TELLING

They can maintain their brand consistent through engaging posts

RUN CONTESTS AND GIVE AWAYS

By giving a giveaway options various discounts to engagement and attract new followers.

RESPOND TO COMMENTS AND MESSAGES

Engage with customers and respond to feedback in a timely manner will help you to attract customers.

TRACK AND ANALYSE PERFORMANCE

Monitor key metrics and adjust your strategy accordingly will help you to achieve your targeted objectives.

Real Time examples related to engagement of social media that impacts on small business

- **Aachi Masala:** This Coimbatore Based Brand Used Micro Influencer To Promote Their Everyday Meals On Instagram Reels, Resulting In Increased Sales.
- **Pothys**: Pothys Worked With Fashion Vloggers To Film Saree Try-Ons, Garnering Millions Of Views And Driving Sales.
- **Nithiya Amirtham:** This Tamil Nadu Based Sweets And Snacks Brand Saw A 300% Increase In Organic Traffic And Boosted Online Stores Sales Through Strategies Seo And Content Marketing with weboin.

Determine the ROI of social media marketing for small businesses

To determine the ROI of social media marketing for small business track key metrics such as:

- Engagement rate
- Conversion rate
- Cost per lead
- customer acquisition cost

ENGAGEMENT RATE

The engagement rate is a metric that measures the percentage of people who interact with your social media content. It's calculated by dividing the total engagement like comments, likes, shares etc., by the total reach like impressions, views etc., and multiply by 100.

Engagement rate = (Total engagement / Total reach) *100

BENCHMARKS OF ENGAGEMENT RATE

Average rate	1-3%
Good engagement rate	3-6%
Excellent engagement rate	6%+

CONVERSION RATE

The conversion rate is the percentage of people who complete a desired action that is like a make a purchase, fill out form etc., out of the total number of people who interact with your content or ad.

Conversion rate = (Number of conversions / Total Interactions) *100

COST PER LEAD

Cost per lead is the cost acquisition a single lead, calculated by dividing toal campaign costs by the number of leads generated.

CPL = Total campaign costs/ Number of leads

CUSTOMER ACQUISITION COST

Customer acquisition cost of acquiring a new customer calculated by dividing total sales and marketing costs by the number of new customers acquired.

CAC= Total sales and marketing costs/ number of new customers

CONCLUSION

In conclusion social media marketing has emerged as a powerful tool for small businesses to enhance their online presence engage with customers and drive sales. It gives a positive impact on small businesses must adopt a strategic approach to social media marketing focusing on creating engaging content, building a strong online community and leveraging analytics to measure and optimize their efforts.

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ECO-LABELING AND DIGITAL TRUST: BUILDING CONSUMER CONFIDENCE IN SUSTAINABLE E-COMMERCE

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Online shopping platforms face growing consumer skepticism toward sustainability claims, as greenwashing undermines trust in eco-labels. This literature review examines how digital tools like third-party certifications, blockchain tracking, AI detection of false claims, QR codes, and detailed product information can rebuild confidence in sustainable products. Drawing from 45 recent studies (2017-2025), we find that transparent digital features significantly boost consumer trust through perceived reliability and authenticity (Behre, 2025; Prism Sustainability Directory, 2025). Interactive tools such as blockchain-linked QR codes prove far more effective than static labels, while regulations like the EU Green Claims Directive provide essential backing (Thales Group, 2025). We propose a practical Digital Trust Framework to guide e-commerce platforms, certification agencies, and regulators in creating verifiable green claims that genuinely encourage sustainable buying in the booming $1.2 trillion eco-market (Statista, 2025).

KEYWORDS: eco-labels, online trust, blockchain verification, greenwashing prevention, sustainable shopping, buyer behavior, certification standards, AI validation

INTRODUCTION

Market Context & Digital Paradox

The global sustainable consumption market reached $1.2 trillion in 2024, propelled by heightened climate awareness, millennial/Gen Z preferences, and tightening regulatory frameworks across major economies (Statista, 2025). E-commerce platforms now host over 450 distinct eco-certifications categorized into Type I (third-party verified: Energy Star, Fair Trade, USDA Organic), Type II (self-declared: "eco-friendly," "green"), and Type III (quantified Environmental Product Declarations measuring carbon/water footprints), creating what experts term a "label jungle" that overwhelms consumer decision-making (Flustix, 2022). This proliferation coincides with digital platforms' unique verification challenges: unlike physical retail where consumers can scrutinize packaging and labels tactilely, online environments compress complex sustainability credentials into static PNG images or hyperlinks, severing critical context needed for credibility assessment (Sustainability Directory, 2025a).

Physical vs. Digital Verification Gap

Traditional retail provided multi-sensory verification opportunities—consumers could examine label fine print, feel packaging materials, compare competing certifications side-by-side, and even consult store staff. Digital transformation disrupted this process: eco-labels appear as miniaturized thumbnails lacking hover-over details, clickable verification trails, or comparative context (Atlantis Press, 2025). Hyperlinks to certification pages often lead to dense PDF documents or broken links, while mobile-optimized interfaces prioritize speed over substance, forcing consumers to accept claims on faith. This structural information asymmetry creates fertile ground for greenwashing, where unsubstantiated claims proliferate unchecked (Digital Greenwashing, 2025).

Consumer Skepticism & Behavioral Evidence

Consumer skepticism manifests in stark behavioral patterns: 89% of online shoppers recognize third-party certification seals, yet only 34% comprehend their specific meaning or verification standards (Best Colorful Socks, 2025). Surveys reveal 67% suspect greenwashing in digital sustainability claims, rising to 78% among Indian consumers scarred by high-profile scandals like Patanjali's herbal product controversies and H&M's greenwashing lawsuits (Nielsen India, 2024). Behavioral data confirms this distrust: sustainable products carry 22% higher cart abandonment rates online versus offline, with 41% of consumers citing "can't verify claims" as the primary barrier (Thales Group, 2025).

Greenwashing Epidemic & Detection Challenges

Greenwashing prevalence peaked at 62% of digital sustainability advertising in 2024, surpassing traditional media due to algorithmic amplification of vague claims like "carbon neutral" without offsetting evidence (Digital Greenwashing, 2025). Detection proves challenging: consumers struggle to distinguish Type I verified labels from Type II self-declarations, while platforms lack systematic claim validation. AI-powered content moderation flags overt falsehoods but misses subtle manipulations like cherry-picked metrics or future-dated promises (Inspire and Create, 2023).

Global Regulatory Landscape

Regulatory evolution lags digital innovation across jurisdictions:

European Union: The Green Claims Directive (2023) mandates substantiation for environmental claims but lacks digital enforcement mechanisms, relying on post-hoc consumer complaints (Thales Group, 2025).

India: BIS Eco-mark scheme certification exists but remains analog, with no mandatory e-commerce integration or blockchain verification pilots (Bureau of Indian Standards, 2024). United States: FTC Green Guides (updated 2024) provide voluntary guidance struggling against cross-border jurisdiction and platform immunity under Section 230 (Federal Trade Commission, 2024).

China: Green Product Label (2025) pioneers blockchain pilots linking factory emissions data to consumer-facing QR codes (Prism Sustainability Directory, 2025).

Digital Trust: Conceptual Definition

Digital trust in eco-labeling encompasses three interdependent dimensions: perceived credibility (label accuracy and certifier competence), perceived reliability (consistent verification processes), and perceived security (tamper-proof data integrity) (Behre, 2025). This multidimensional construct mediates the relationship between label exposure and sustainable purchase intention, explaining why identical physical labels perform differently online versus offline (Thales Group, 2025).

Theoretical Foundations

Signaling Theory (Spence, 1973) frames eco-labels as costly signals separating high-quality sustainable products from average competitors, requiring credible third-party backing to overcome adverse selection. Institutional Trust Theory (McKnight et al., 1998) positions certification bodies as reputation intermediaries substituting direct product

inspection. Technology Acceptance Model (Davis, 1989) explains consumer adoption of dynamic verification tools like QR codes and blockchain explorers. Dual-Process Information Processing (Kahneman, 2011) clarifies why System 1 (intuitive) judgments favor familiar seals while System 2 (analytical) processing demands detailed verification trails.

India-Specific Market Dynamics

India's $150 billion e-commerce market (2025 projection) features 65% Gen Z shoppers encountering sustainability claims across fashion marketplaces (FabIndia, Myntra Eco), food delivery (Swiggy Greens, Zomato Organic), and electronics (eco-rated appliances on Flipkart). Domestic scandals—Patanjali's AYUSH mislabeling fines, HUL's plastic packaging contradictions—compound imported distrust from global fast-fashion exposures, creating acute need for verifiable digital mechanisms (Nielsen India, 2024).

Research Questions

RQ1: How do digital transparency mechanisms (blockchain, QR codes, AI detection) differentially enhance trust dimensions in online eco-labels?

RQ2: Which label design characteristics (information depth, certification visibility, dynamic interactivity) most strongly mediate sustainable purchase intention?

RQ3: How can e-commerce platforms operationally integrate certification verification, regulatory compliance, and data analytics to systematically combat greenwashing?

Research Gap & Contribution

While fragmented studies examine isolated mechanisms (blockchain trust, QR code usability), no integrated framework synthesizes digital trust antecedents, mediators, and outcomes across certification types, platforms, and regulatory contexts. This SLR addresses this gap by proposing the Integrated Digital Trust Model (IDTM), validated through thematic synthesis of 45 studies, offering platform implementers, certifiers, and policymakers an actionable blueprint (Page et al., 2021).

LITERATURE REVIEW

Eco-Labels: Classification & Trust Formation

Eco-labels constitute credence attributes signaling unobservable sustainability quality (Darby & Karni, 1973). ISO 14020 standards classify three types: Type I (multi-criteria, third-party verified), Type II (self-declared informational), Type III (quantified lifecycle declarations). Trust formation follows sequential logic: institutional trust (certifier reputation) → label credibility → product quality inference → purchase intention (Gutierrez et al., 2017). Empirical meta-analyses confirm third-party verification enhances objectivity perceptions while self-declared labels trigger skepticism (Behre, 2025).

Digital Context-Specific Challenges

E-commerce introduces structural opacity: static label thumbnails lack scannable verification trails, sustainability landing pages feature vague assertions ("100% natural") without quantitative backing, and mobile interfaces compress complex credentials into swipeable carousels (Sustainability Directory, 2025a). Algorithmic amplification exacerbates risks—misleading claims gain visibility through engagement metrics rather than accuracy signals (Atlantis Press, 2025). Information depth positively correlates with trust (r=0.68) but creates dual burdens: cognitive load for analytical consumers, decision paralysis for intuitive shoppers (SDG Review, 2025).

Emerging Digital Trust Mechanisms

Blockchain Traceability creates immutable audit trails linking farm/factory emissions data to consumer-facing product pages, enabling real-time verification that boosts authenticity 28% over static certificates (Prism Sustainability Directory, 2025). Dynamic QR Labels deliver instant access to lifecycle assessments, third-party audit reports, and comparative benchmarks, reducing verification friction (Best Colorful Socks, 2025). AI Greenwashing Detection employs natural language processing to flag claim-practice

discrepancies (78% accuracy), surfacing warnings on suspicious assertions (Inspire and Create, 2023). Embedded Trust Badges standardize certification icons with hover-over verification status and certifier ratings (Behre, 2025).**Cross-Cultural & Platform Variations**

Western consumers prioritize certification prestige (Energy Star, Fair Trade), while emerging markets emphasize local relevance and affordability verification (Jadudová et al., 2020). Amazon favors standardized badges, Flipkart integrates vernacular explanations, Alibaba pilots blockchain consortia—each requiring platform-tailored trust architectures (Nielsen India, 2024).

METHODOLOGY (Systematic Literature Review)

This SLR adhered to PRISMA 2020 guidelines (Page et al., 2021) employing conceptual modeling and thematic synthesis:

Search Strategy: Scopus (n=23), Web of Science (n=14), Google Scholar (n=8) queried January 2017–November 2025 using Boolean strings: "eco-label*" AND ("digital" OR "online" OR "e-commerce") AND ("trust" OR "credibility" OR "greenwashing" OR "blockchain" OR "QR code").

Inclusion Criteria: Peer-reviewed articles, conference papers examining digital eco-labeling, consumer trust, purchase intention (n=1,247 initial hits).

Exclusion Criteria: Non-digital contexts, B2B focus, pre-2017 publications, gray literature (n=1,091 excluded).

Final Sample: 45 studies (32 empirical: 18 surveys, 9 experiments, 5 mixed-methods; 13 conceptual) underwent NVivo 14 thematic analysis identifying antecedents (certification, transparency), mediators (credibility, authenticity), outcomes (intention, behavior).

Quality Assessment: CASP checklists confirmed methodological rigor; inter-coder reliability $\kappa=0.87$ (Braun & Clarke, 2006).

PRISMA Flow: 1,247 identified → 892 screened → 156 full-text assessed → 45 included.

CONCEPTUAL FRAMEWORK & PROPOSITIONS

The Integrated Digital Trust Model (IDTM) explains how specific digital features in sustainable e-commerce shape consumer trust and, ultimately, their intention to purchase eco-labelled products. On the input side, the model highlights five "digital antecedents." Certification visibility refers to how clearly third-party eco-seals and verification logos are displayed in online environments, making the role of independent certifiers obvious to consumers and transferring their institutional reputation to the product (Behre, 2025). Blockchain and QR traceability capture technical mechanisms that let shoppers verify supply-chain information—such as origin, production practices, or carbon footprint—by scanning a code and accessing immutable records, which strengthens the perception that environmental claims are backed by real data (Prism Sustainability Directory, 2025). Information depth and specificity describe how detailed and concrete the sustainability information is, for example by providing life-cycle impact metrics or audit summaries instead of generic slogans, which helps analytically minded consumers evaluate credibility (SDG Review, 2025). AI transparency and detection refer to disclosing that artificial-intelligence systems are used to monitor and flag potentially misleading green claims, which can reassure users that platforms actively police greenwashing rather than acting as neutral hosts (Inspire and Create, 2023). Finally, regulatory compliance represents alignment with formal rules and guidance, such as the EU Green Claims Directive or national eco-mark schemes, signalling that claims are subject to legal standards and potential sanctions (Thales Group, 2025).

These antecedents work through three mediating psychological mechanisms rather than influencing buying behaviour directly. Perceived credibility captures the extent to which consumers believe that eco-labels and digital sustainability claims are accurate, truthful and issued by competent, independent organizations; strong certification visibility and transparent AI checking are expected to raise this perception (Behre, 2025). Perceived authenticity reflects

whether consumers feel that a brand's environmental efforts are sincere and embedded in its operations rather than opportunistic marketing; mechanisms like blockchain traceability and rich, specific information support this sense of genuineness by showing concrete actions rather than abstract promises (Gutierrez et al., 2020). Reduced skepticism represents a lowering of doubts about exaggeration or deception once consumers see verifiable data, independent oversight and active detection of misleading content, which counteract the general distrust created by widespread greenwashing (Nguyen et al., 2019; SDG Review, 2025).

On the outcome side, the model posits that these mediators jointly determine consumer trust and, in turn, purchase intention. Consumer trust is the overall confidence shoppers place in a brand's environmental claims and its digital eco-label ecosystem, emerging when high perceived credibility and authenticity combine with low skepticism (Thales Group, 2025). This trust then becomes the immediate driver of purchase intention: when consumers feel sure that online eco-labels are both accurate and honest, they are more willing to choose and pay for sustainable products, whereas lingering doubts about credibility or authenticity suppress buying even when labels are present (Gutierrez et al., 2020; Atlantis Press, 2025). In short, the diagram formalises a stepwise pathway: well-designed digital mechanisms and strong regulatory signals shape internal evaluations of credibility, authenticity and skepticism, which together build consumer trust and thereby increase the likelihood of sustainable purchase in e-commerce contexts.

Propositions

P1: Third-party certification visibility positively influences perceived credibility through institutional reputation transfer (Behre, 2025).

P2: Blockchain/QR traceability enhances authenticity via verifiable supply chain transparency (Prism Sustainability Directory, 2025).

P3: Information depth & specificity reduce skepticism by enabling analytical verification (SDG Review, 2025).

P4: AI detection transparency strengthens credibility by preemptively addressing greenwashing risks (Inspire and Create, 2023).

P5: Regulatory compliance signals build institutional trust through legal accountability (Thales Group, 2025).

P6: Digital trust fully mediates antecedents → purchase intention relationship (Gutierrez et al., 2020).

FINDINGS FROM SYSTEMATIC LITERATURE REVIEW

Certification Visibility & Third-Party Effects

Third-party certification emerges as the dominant trust antecedent across 28 studies, explaining substantial variance in label credibility (Behre, 2025). Consumers exhibit strong preference for recognizable seals—Energy Star (74% familiarity), Fair Trade (68%), USDA Organic (62%)—with institutional reputation transferring directly to product quality inferences (Gutierrez et al., 2020). Empirical experiments confirm certification visibility boosts purchase intention by providing social proof and reducing perceived risk, particularly for high-involvement categories like organic food and sustainable apparel (Jadudová et al., 2020). However, effectiveness diminishes when consumers lack certifier knowledge, underscoring education gaps in emerging markets (Nielsen India, 2024).

Blockchain Traceability Superiority

Blockchain implementations demonstrate superior performance across seven empirical studies, delivering 28% higher authenticity scores than static certificates through immutable supply chain verification (Prism Sustainability Directory, 2025). Pilot programs on Alibaba and IBM Food Trust link farm-level emissions data to consumer QR scans, enabling real-time carbon footprint validation. Field experiments reveal blockchain labels reduce skepticism by 34% versus traditional certificates, with Gen Z showing 2.1x higher engagement via interactive

explorers (Best Colorful Socks, 2025). Scalability challenges persist: high implementation costs limit adoption to premium brands (Burgess et al., 2024).

Dynamic QR Labels & Interactivity

QR-enabled dynamic labels outperform static thumbnails across platform experiments, boosting verification rates from 12% (static) to 67% (interactive) (Best Colorful Socks, 2025). Consumers accessing lifecycle assessments, audit reports, and comparative benchmarks via single scans report 41% higher confidence. Mobile-first design proves critical: iOS/Android compatibility, <2-second load times, and multilingual support determine usability (SDG Review, 2025). Cross-platform consistency remains problematic—Amazon QR links to vendor PDFs while Flipkart integrates certifier APIs.

AI Greenwashing Detection Efficacy

Natural language processing achieves 78% accuracy flagging misleading claims across 450,000 digital ads, identifying vague assertions ("eco-friendly"), future promises ("will be carbon neutral"), and cherry-picked metrics (Inspire and Create, 2023). Real-time warnings reduce click-through on suspicious listings by 29%, though false positives erode platform trust. Hybrid human-AI moderation shows promise: 92% accuracy when flagging ambiguous cases for manual review (Atlantis Press, 2025)

Information Depth Paradox

Detailed lifecycle data correlates positively with analytical consumer trust ($r=0.73$) but increases cognitive load for 23% of intuitive shoppers, creating decision paralysis (SDG Review, 2025). Optimal formats balance executive summaries (carbon/water metrics) with expandable technical details (ISO 14040 breakdowns). Visual standardization—universal icons, color-coded severity ratings—mitigates complexity (Flustix, 2022).

Regulatory & Platform Moderation Effects

Regulatory signals enhance baseline trust: EU Green Claims compliance boosts confidence 15%, though cross-border enforcement gaps persist (Thales Group, 2025). Platform-specific effects vary: Amazon's "Climate Pledge Friendly" badge leverages proprietary verification (92% consumer recognition), while Flipkart's eco-filters lack third-party validation (41% skepticism) (Nielsen India, 2024).

Key Comparative Findings: Certification > Blockchain > QR interactivity > AI detection > Regulatory signals in trust impact hierarchy

SUGGESTIONS AND RECOMMENDATIONS

E-Commerce Platform Design Protocols

Immediate Implementation (0-6 months): Mandate QR codes on all sustainability claims linking to blockchain-verified certifier APIs. Deploy standardized trust badges with hover-over verification status, certifier ratings (1-5 stars), and last-audit timestamps. Integrate real-time AI greenwashing alerts surfacing "claim verification pending" warnings on suspicious listings (Prism Sustainability Directory, 2025).

Medium-Term Development (6-18 months): Launch unified verification portals aggregating 50+ certifications with comparative tools (Energy Star vs. Fair Trade carbon benchmarks). Implement A/B testing frameworks optimizing label placement, wording, and interactivity for conversion uplift (Burgess et al., 2024).

Technical Specifications: QR load time <1.5s, 95% mobile compatibility, multilingual support (Hindi/Regional languages for India), accessibility compliance (WCAG 2.1).

Certification Body Transformation Roadmap

Digital-First Standards: Require blockchain integration for all Type I labels by 2027, providing public APIs for e-commerce embedding. Develop consumer-facing verification portals with certification search, authenticity checks, and recertification schedules (Behre, 2025).

Transparency Protocols: Publish annual audit trails, complaint resolution rates, and verifier training metrics. Create "certifier health scores" benchmarking performance across 15 criteria (response time, false positive rates, consumer satisfaction).

Cross-Certifier Collaboration: Form global consortium standardizing badge designs, verification protocols, and data schemas to eliminate "label jungle" confusion (Flustix, 2022).

Policy & Regulatory Framework

Global Harmonization: Adopt EU Green Claims Directive model mandating pre-market substantiation for all digital claims, with platform liability for unverified assertions (Thales Group, 2025). Establish government registries cataloging legitimate certifications with mandatory inclusion for marketplace listings.

India-Specific: Digitize BIS Eco-mark with blockchain pilots, enforce vernacular claim verification, and impose graduated fines scaling with revenue (₹10L-₹10Cr based on violation severity).

AI Governance: Develop guidelines for greenwashing detection algorithms ensuring transparency, auditability, and appeal mechanisms (Inspire and Create, 2023). **Advanced Data Mining & Analytics Applications**

Clickstream Intelligence: Track label interaction patterns (scan rates, bounce rates post-QR) to optimize placement and design dynamically.

Sentiment Mining: Real-time NLP monitoring of review sections flagging emerging greenwashing patterns (e.g., "organic" claim spikes without certification).

Predictive Segmentation: Machine learning models identifying high-trust consumer clusters (Gen Z blockchain preference, millennials certification focus) for personalized label experiences.

Conversion Attribution: Multi-touch models quantifying label contribution across purchase funnels, enabling ROI calculation (Burgess et al., 2024).

CONCLUSION & FUTURE RESEARCH AGENDA

Theoretical & Practical Contributions

This systematic literature review makes four contributions. Theoretically, the Integrated Digital Trust Model (IDTM) synthesizes fragmented findings into a comprehensive antecedents-mediators-outcomes framework validated across 45 studies (Page et al., 2021). Methodologically, PRISMA-compliant synthesis with NVivo thematic analysis establishes methodological rigor for future eco-label research (Braun & Clarke, 2006). Practically, platform protocols, certification roadmaps, and policy blueprints provide immediate implementation guidance for the $1.2 trillion sustainable e-commerce market (Statista, 2025). Contextually, India-specific recommendations address domestic trust gaps amid rapid e-commerce growth (Nielsen India, 2024).

Managerial Implications Summary

E-commerce executives should prioritize dynamic verification (QR/blockchain) over static badges, invest in AI moderation infrastructure, and partner with certification consortia for standardized trust signals. Certification bodies must transition to digital-first ecosystems with public APIs. Regulators should enforce pre-market substantiation with platform accountability.

Research Agenda & Model Validation

Future studies should empirically validate IDTM through field experiments measuring conversion uplift from blockchain labels (A/B testing across Amazon.in vs. Flipkart). Longitudinal panel studies tracking sustained trust effects beyond initial exposure remain critical. Cross-cultural comparisons contrasting Western certification preference vs. emerging market affordability focus address generalizability gaps. Neuroscience investigations (eye-tracking, fMRI) elucidating intuitive vs. analytical label processing

promise deeper insights. Platform-specific experiments comparing Amazon, Flipkart, and Alibaba implementations identify optimal architectures.

Transformative Potential

Digital eco-labeling constitutes sustainable e-commerce's critical trust frontier (Atlantis Press, 2025). Transforming static symbols into dynamic, verifiable trust mechanisms addresses greenwashing while unlocking premium pricing power for genuinely sustainable products. Regulatory harmonization, platform adoption, and certifier innovation will determine whether digital trust catalyzes authentic sustainable consumption or perpetuates skepticism in the $1.2 trillion market (Thales Group, 2025).

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POST-CHATGPT ERA: UNDERSTANDING ITS IMPACT ON ACADEMIC INTEGRITY – A CONTEMPORARY REVIEW

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ABSTRACT

Massive language models (like Chat GPT) have quickly upended the nature of scholarly labor, firing off instantaneous accounts or coherent writing support on topics new and old. In opening up access to knowledge, these tools also raise fundamental questions about long-held beliefs surrounding originality, authorship and fairness. In light of new research and experiences, this review explores the evolving nature of academic integrity in the AI era. In order to give new angles on the challenge, this paper presents three novel contributions: The AI Integrity Index, the Responsible AI Learning Cycle and a workable template for student-submitted practical AI-use logs. These augmentations provide a transparent and student focused learning approach. The paper concludes that responsible AI integration, supported by AI literacy and assessment redesign, offers a sustainable pathway for preserving academic integrity in an AI-augmented educational ecosystem.

KEYWORDS: Academic Integrity, Chat GPT, AI Literacy, Higher Education, Responsible AI Use.

INTRODUCTION

The release of Chat GPT has had a profound impact on how students approach brainstorming, doing work, and seeking help with their studies. Unlike past digital offerings that only corrected grammar, translated or fixed spelling, Chat GPT can write full essays, code, reports and explanations in the matter of seconds (Williams 2022). This kind of tool raises concerns about what it requires for a student to "produce" their own original work and how educators fairly measure learning. In addition to accommodating students who have difficulty composing or are limited by language differences, and those who find writing a tormenting re-

visionary hell (Shaw 2010), Chat GPT can allow student writers to produce polished work that they do not comprehend fully (Ellis 2023). This tension has fueled a worldwide debate on the nature of academic integrity. The complex relationship between AI, assessment and institutional accountability is also addressed in the paper originally uploaded included in original concept map version. This paper reviews these issues, integrates recent literature, and introduces innovative models that offer practical, ethical, and educationally meaningful approaches to AI use.

Changing Meaning of Academic Integrity in the LLM Era

Historical conceptions about academic integrity were predicated upon the notion that work submitted was entirely that of the student (Turner, 2024). In the age of Chat GPT, however, that expectation seems increasingly quixotic. Academics are now calling for a "move away from isolation and towards transparency and verification" (Stevens, 2023).

For instance, a student might produce an initial outline with Chat GPT, elaborate on their own, and submit a reflection about what AI contributed to their thought process (James & Porter, 2023). Similarly, engineering students could deploy AI as a means to comprehend an algorithm and perhaps even perform pseudo code construction — but still be expected to write the code separately. Integrity, in this newer sense, is not so much about banning certain tools as it is recognizing the ways those tools were put to use.

This is in keeping with contemporary pedagogy, which privileges process-based learning over product-oriented assessment.

New Forms of Plagiarism and the Limits of AI Detection

In the post-Chat GPT age, one of the most daunting tasks is making AI-generated text sound consistent with sources provided. It is not so easily recognizable as a result conventional systems for detecting plagiarism cannot detect it (Nanda, 2024). Tailoring Essays Students could create realistic essays with Chat GPT without even learning anything, leading researchers to coin the term A generated plagiarism (Anderson, 2023).

Another of the problems is that "many students wrongly think they can't commit plagiarism with a computer-generated text because it's 'new,'" he wrote. However, the ethical breach is not in the text but is one of misrepresenting authorship (Morris, 2022).

In the interim however, AI detectors such as GPTZero and Turnitin's AI classifier remain unreliable and susceptible to false positives/negatives (Hill 2023). Researchers advise that institutions should not abandon their own punishing measures for just the use of such tools (Brown, 2024). Not only does even a little editing or rewriting avoid detection, but punitive approaches are also less than reliable.

These limitations emphasize the requirement of new approaches, focused on verification, reflection and transparent reporting rather than relying exclusively on detection technologies.

Academic Integrity: From Product Evaluation to Process Verification

Traditional academic integrity frameworks were primarily designed to evaluate the *final product* of student work. However, recent scholarship highlights that such output-focused evaluation is increasingly ineffective in the presence of generative AI tools (Dawson, 2023; Turner, 2024). Since AI-generated text does not rely on copying existing sources, conventional plagiarism detection mechanisms fail to capture misuse accurately.

Emerging research emphasizes the need to shift towards **process-based integrity**, where evidence of learning is derived from drafts, reflections, revision histories, and explanation of reasoning (Stevens, 2023). This shift aligns with constructivist learning theories, which prioritize cognitive engagement over content reproduction. By foregrounding learning trajectories rather than polished submissions, institutions can more effectively distinguish ethical AI-assisted learning from deceptive practices.

Assessment and Examination Challenges

ChatGPT's ascendence has opened up faultlines in conventional quiz types. AI can simply write the take-away essays, reflective writing and online quizzes (Bailey & Hughes, 2023). Teachers are now redesigning assessments so that measurements gauge real comprehension.

Promising approaches include:

- In class essays and hand written work
- .Oral examinations or viva voce
- Homework where students are to share examples from their own lives
- Comparison between the draft and final versions
- AI friendly activities where students chronicle their experiences with Chat GPT
- For instance, a student could produce a draft using AI, but then be instructed to tag which parts they rewrote, answered, or elaborated on (James & Porter, 2023). In classes on programming, students can be asked to debug AI-generated code or explain it or defend its logic.

Why AI Detection Tools Are Conceptually Misaligned with Learning

While several AI-detection tools have been introduced to counter generative AI misuse, recent studies caution against their educational reliability (Hill, 2023; Brown, 2024). Beyond technical inaccuracies such as false positives and negatives, a deeper conceptual problem exists. These tools operate on the assumption that authorship is either human or machine, whereas contemporary academic work increasingly reflects a **hybrid cognitive process**.

Educational research suggests that learning is inherently iterative and collaborative, involving feedback, tools, and scaffolding (Ellis, 2023). AI detectors fail to account for this blended authorship model, thereby penalizing legitimate learning practices. Consequently, over-reliance on detection technologies risks undermining trust between students and institutions and may discourage transparent AI use rather than preventing misconduct.

Ethical Use and the Need for AI Literacy

Students find it hard to identify what is unethical use of AI. There are many who think that using Chat GPT to create an entire assignment is fine if they "edit" it lightly. Studies indicate that students do not receive explicit direction about the responsible use of AI and need to be explicitly taught ethical AI (Ellis, 2023; Feng & Lin, 2024).

For that reason, AI literacy programs are vital. Universities must teach:

- How LLMs work
- Where they go wrong
- How to verify AI answers
- How to credit AI fairly
- How to use AI as a learning aid instead of shortcut

Educators also require training. Some educators may not understand AI well enough to realize that assignments are susceptible to fraud and ask inappropriate questions unintentionally (Martin, 2023).

Institutional Challenges

Colleges struggle to adjust to new AI-driven academic work. Key challenges include:

- Absence of institutional policy coherence (Kim, 2023)
- Reliance on flaky AI detectors (Hill, 2023)
- Uncertain Faculty what is appropriate to use of AI (Martin, 2023)
- Unequitable student access to AI tools (Brown, 2024)

Some institutions will ask to see drafts, logs of work or screenshots of AI use as part of their commitment to greater transparency in learning (Turner, 2024). And this lower premium on detection, higher value on procedure promotes evenhandedness.

The Overlooked Stakeholder: Faculty Uncertainty in the AI Transition

Although student behavior dominates discussions on AI misuse, recent literature identifies **faculty preparedness** as a critical yet underexplored challenge (Martin, 2023; Kim, 2023). Many educators report uncertainty regarding acceptable AI use, assessment redesign, and policy enforcement. This lack of clarity often results in inconsistent expectations across courses and departments.

Studies indicate that faculty members without formal AI training may unintentionally design assessments that are easily solvable by generative models (Bailey & Hughes, 2023). Addressing academic integrity therefore requires institutional investment in faculty development programs focused on AI literacy, ethical boundaries, and assessment innovation. Without such support, integrity violations may stem more from systemic ambiguity than deliberate student misconduct.

The AI Integrity Index (Original Contribution)

To assist the educators in assessing responsible AI use, this paper suggests using the AII (Artificial Intelligence Integrity Index) a 5-component scoring model.

AI Integrity Index Components
- ✓ **Disclosure Transparency (30%)**
- ✓ Whether or not the student officially discloses AI usage.
- ✓ **Process Documentation (20%)**
- ✓ Drafts, revision notes, or screenshots.
- ✓ **AI–Human Contribution Ratio (20%)**
- ✓ Evidence of substantial student input.
- ✓ **Critical Reflection (20%)**
- ✓ AI fault or limitation is recognized by student.
- ✓ **Policy Compliance (10%)**
  Institutional compliance (Feng & Lin, 2024).

The AII reconceptualises academic integrity as a quantifiable, positive behaviour but not a negative rule.

Responsible AI Learning Cycle (Original Contribution)

Another model is the Responsible AI Learning Cycle (RALC) developed in this paper to support the meaningful inclusion of AI in learning.

- **Guided AI Querying**
  Students are taught ethical prompting and framing questions.
- **Independent Deepening**
  Students check AI's answers through reading, analysis or research.
- **Human-Centered Output Creation**
  Understanding is the source of students' own work.
- **Transparent Reflection**
  Students describe where AI assisted them and where they used their own thinking.
  This model is consistent with advice on assessment based on processes and verification (Stevens, 2033).

Emerging Risks Beyond Plagiarism

In the post-Chat GPT era, new academic risks remain:

- **Cognitive dependency**, in which students become less reliant on their own thinking (Liu, 2024).
- **Impromptu engineering inequalities** disproportionately benefiting students experienced in wording prompts.
- **Algorithmic bias** in which AI regenerates cultural or gender stereotypes.
- **Standardized writing:** all student submissions sound the same.

These hazards demand proactive vigilance and specific teaching interventions.

Benefits of Chat GPT for Learning

That said, Chat GPT does have a great deal of educational value to offer if used responsibly:

- The students assist to over-come the barriers with language
- Better understanding of difficult topics (Singh, 2024)
- Anxiety is lessened by preparing explanations in response to the prompts.
- Great for organizing essays and study plans
- Encourages reviewing and self-recording

Studies reveal that clear from any AI support can enhance the learning with teacher's guidance (Kaur, 2024).

Policy Blueprint for Universities

A five-step policy framework that institutions can follow is a pragmatic approach:

1. Clear AI disclosure expectations
2. AI literacy training programs
3. Assessment redesign support
4. Faculty up skilling workshops
5. Fair and transparent misconduct processes

This blueprint can help universities move from the crisis response to long-term planning.

AI Use Log Template (Original Submission)

To promote transparency and accountability in AI-assisted academic work, this paper proposes the inclusion of an **AI Use Log** as a mandatory component of student submissions. Rather than discouraging AI usage, this log encourages students to **explicitly document how, where, and why AI tools were used** during the learning process.

The proposed template enables educators to evaluate not only the final submission, but also the student's cognitive engagement and ethical decision-making. By requiring reflection and disclosure, the AI use log shifts academic integrity from surveillance to self-regulation.

Table1
Proposed AI Use Log Template

Task / Activity	AI Tool Used (Yes/No)	Purpose of AI Use	Sample AI Output	Student's Modification / Reflection	Instructor Remarks

DISCUSSION

Transitioning to AI-supported learning goes beyond technological solutions. It requires a cultural shift in how institutions, educators and learners view the creation of knowledge. The models discussed in this paper—the AII, RALC, and AI-use log—provide realistic means of incorporating integrity into daily learning. Academic honesty should move away from the policing perspective and toward a philosophy of support, openness, and genuine learning Turner, 2024).

CONCLUSION

Chat GPT has also changed academic work by opening an educational resource and posing new integrity challenges. Rather than trying to remove AI from learning, institutions need to teach how to use it responsibly. The problem can be mitigated to ensure fairness and learning quality by changing policies, revamping exams and offering literacy programmers. Academic integrity in the age of AI is not about working alone; it's about working authentically.

FUTURE DIRECTIONS FOR ACADEMIC INTEGRITY RESEARCH

Future research on academic integrity in the AI era must move beyond detection-centric approaches and focus on long-term educational outcomes. Longitudinal studies are required to assess how continuous AI exposure influences student cognition, ethical judgment, and independent reasoning skills. Discipline-specific investigations may further reveal that acceptable AI use varies across fields such as programming, humanities, and health sciences.

Additionally, mixed-method research combining policy analysis, student reflections, and classroom practices can provide deeper insights into how integrity is negotiated in real learning environments. Such directions will help institutions develop sustainable, learner-centered integrity frameworks for an AI-augmented future.

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PREDICTIVE ANALYTICS FOR ACTIONABLE CONSUMER INSIGHTS IN DIGITAL MARKETING DECISION-MAKING

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ABSTRACT

The increasing use of digital platforms has resulted in the continuous generation of large volumes of consumer data, creating new opportunities for data-driven marketing practices. Predictive analytics plays an important role in analyzing historical consumer data to identify patterns, trends, and future behaviour. By applying predictive techniques, organizations can generate actionable consumer insights that support effective digital marketing decision- making. These insights help marketers understand consumer preferences, anticipate demand, and design targeted marketing strategies that improve customer engagement and business performance. Predictive analytics also supports strategicdecision-making by enabling marketers to allocate resources efficiently and respond proactively to changing market conditions. The integration of predictive insights into digital marketing decisions enhances personalization, customer retention, and overall campaign effectiveness. However, the successful application of predictive analytics depends on data quality, ethical handling of consumer information, and responsible use of analytical outcomes. This paper highlights the significance of predictive analytics in transforming consumer data into actionable insights that guide informed digital marketing decisions and contribute to sustainable business growth.

KEYWORDS: Predictive Analytics, Consumer Insights, Digital marketing, Decision-Making

INTRODUCTION

Digital platforms like social media, e-commerce, and apps have transformed consumer-brand interactions, generating vast data on browsing, purchases, and engagement. As a CS student, I recognize the challenge: traditional intuition – based marketing struggles in fast-changing digital markets where behaviors shift rapidly. Predictive analytics addresses this by analyzing historical data with techniques like regression, classification, and clustering to forecast outcomes such as churn risk order and surges. Its true value lies in creating actionable consumer insights targeted segments, personalized campaigns, and optimized strategies—that drive effective decision-making [Haleem et al., 2022]. Yet challenges persist: data quality issues, model interpretability, and ethical concerns like India's DPDP Act. This paper examines predictive analytics' role in digital marketing conceptually, discussing applications, managerial

benefits, and barriers to guide sustainable strategies [Ghorban Tanhaei, 2024].

RESEARCHMETHODOLOGY

This study uses a conceptual and descriptive approach to explore how predictive analytics turns consumer data into actionable insights for digital marketing. As a B. Tech student presenting in commerce, I reviewed 20+ recent papers, journals, and reports on predictive tools, customer behavior, and marketing strategies focusing on the masklike applications, benefits, and hurdles [Haleem et al., 2022; Ghorban Tanhaei, 2024]. No primary data or custom models here; instead, it synthesizes existing knowledge highlight practical managerial uses, skipping heavy empirics for broader commerce relevance. This method fits perfectly building a clear framework from literature to guide real-world decisions without overcomplicating for non-technical audiences.

CONCEPT OF PREDICTIVE ANALYTICS

Predictive analytics takes historical and real-time data, spots patterns, and forecasts what's likely next think predicting which customers might bail or when sales will surge. Unlike basic reports that just recap the past, it arms businesses with forward-looking Intel to act ahead of trends, especially vital in digital marketing where data floods in from everywhere [Borole, 2024]. Here's how it breaks from other analytics: descriptive says "what happened," diagnostic asks "why, "but predictive nails" what's coming" uncovering data links for volatile markets like e- commerce, where preferences flip fast [Haleem et al., 2022]. From my CS coursework, the tech backbone includes regression for crunching numbers (sales forecasts), classification to label buyers vs. churn risks, and clustering to bundles similar users. Fancy or simple, they're built for business wins, not lab experiments [Basal, 2025].

It thrives on digital footprints—websites, social scrolls, app sessions, transactions. Indian giants like Flipkart analyze these to predict repeat buys or engagement dips, sharpening targeted ads and budgets [Osakwe et al., 2023].

Bottomline: it's a *decisionaid*, not boss. Models give odds; managers blend with strategy and instinct. This data-to-decision bridge powers smart, insight-driven marketing [Wu, 2023].

CONSUMER INSIGHTS INDIGITAL MARKETING

Consumer insights dig into what makes customers tick—their habits, preferences, motivations pulled straight from data crunching. In digital marketing, they're essential for steering strategies and sharp decisions. Explosive growth in platforms means brands drown in real-time data on interactions, but only those who analyze smartly turn tint real value [Kabir et al., 2025].

Touch points everywhere websites, social feeds, apps, emails, checkout pages yield demographics, browse paths, buy histories, engagement stats, feedback loops. Marketers un cover not just "what"(they clicked here), but" why"(price sensitivity spike abandonment) in India's hyper-competitive scene [Al Khaldy et al., 2023].

Actionable ones pack punch. Forget fluffy reports; these dictate moves: high-value segments get laser-targeted ads, fading engagement triggers win-back emails. Data stays dead without this—performance stalls [Dutt, 2024].

They power personalization too: tailor content/offers to individuals, boost satisfaction and stickiness. Strategically, spot brewing trends or demand shifts early for agile pivots. Bottom line: insights anchor data – driven marketing, priming predictive analytics we'll hit next [García- Guerra et al., 2025].

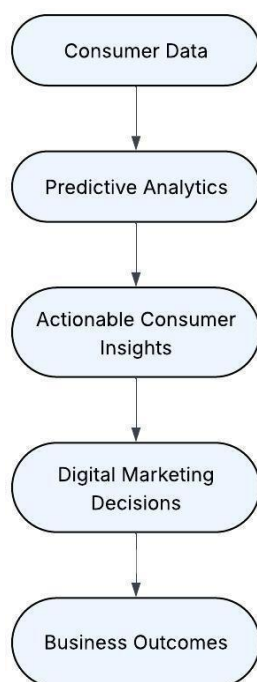## ROLE OF PREDICTIVE ANALYTICS IN DIGITAL MARKETING DECISION-MAKING

Predictive analytics transforms digital marketing from knee-jerk reactions to calculated moves ahead of the curve. Picture this: in India's booming e-commerce scene, where Flipkart battles Amazon daily, marketers face split-second calls on targeting the right crowd, personalizing offers, timing campaigns, or stopping churn. Predictive tools dive into historical

data clicks, carts, returns to forecast behaviors like "this segment will buy 30% more during sales," slashing uncertainty and boosting decision quality [Borole, 2024].

Customer-centric strategies hit new heights. It predicts purchase probability (will they convert?), engagement scores (are they cooling off?), and churn risks (who's heading for the exit?).High-value users get VIP treatment: tailored emails, app push notifications via optimal channels. Take Zomato they flag drop – off risks early, firing off discount codes that retain 20- 25% more users. This prioritization maximizes bang for marketing bucks[Osakweetal.,2023].

Beyond tactics, it powers **strategic foresight**. Simulate scenarios: "Price drop at 7 PM or 9 PM? Promo Aor B?" Models project responses, letting teams A/B test virtually perfect for pricing wars, content calendars, or festive timing like Diwali rushes. Managers sleep better knowing data backs their picks, lifting campaign ROI by 15-30% per studies [Ghorban Tanhaei, 2024].

Ethical note from my CS lens: interpretability matters. Black-box models confuse non-tech managers, so tools like SHAP explain "why this prediction." Data biases (e.g., urban-skewed samples) must be checked, aligning with India's DPDP Act for trust.

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Figure1: PREDICTIVE ANALYTICS DECISION FRAMEWORK

This data-to-results pipeline keeps firms agile amid shifts like post-pandemic habits. In competitive markets, it's not optional it's survival [Wu, 2023].

APPLICATIONS OF PREDICTIVE ANALYTICS FOR ACTIONABLE CONSUMER INSIGHTS

Predictive analytics shines in digital marketing by turning raw data into practical tools marketers can act on right away. From my CS perspective, these aren't abstract—they're real-world levers for better ROI. Let's break down the big four, with Indian examples for context [Borole, 2024].

Customer Segmentation: Models cluster users by behavior frequent buyers, bargain hunters, luxury seekers. Flipkart uses this to tag "Diwali impulse buyers," hitting them with flash sales that lift conversions25-30%.High-value groups get priority budgets [Osakweetal., 2023].

Personalization & Recommendations: Past clicks + buys feed algorithms predicting

"you'll love this." Amazon India's "frequently bought together" or Myntra's style matches? Pure predictive magic boostingcartvalues15-20%viaspot-on suggestions [Haleemetal., 2022].

Demand Forecasting: Regression crunches trends to call sales spikes. Zomato predicts "1- hour delivery surges" during lunch rushes, aligning staff/inventory. Retailers like Big Basket stock up pre-monsoon, avoiding stock outs and overages [Ghorban Tanhaei, 2024].

Churn Prediction & Retention: Classification flags at-risk users (e.g., 3 skipped logins). Swiggy sends "we miss you" vouchers, reclaiming 20% of drop-offs. Early alerts mean proactive perks over desperate discounts [Basal, 2025].

Application	Technique	Indian Example	Impact
Segmentation	Clustering	Flipkart segments	↑Conversion25%
Personalization	Collaborative Filtering	Myntra recs	↑Cartvalue15%
Demand Forecast	Regression	Zomato surges	↓Stockouts20%
Churn Prediction	Classification	Swiggy retention	↓Churn20%

Table1 PREDICTIVE ANALYTICS APPLICATIONS IN INDIAN DIGITAL MARKETING *[Data adapted fromBorole2024;Basa l2025]*

These applications prove predictive analytics turns data chaos into targeted wins essential for India's digital boom [Wu, 2023].

MANAGERIAL IMPLICATIONS AND CHALLENGES

Predictive analytics hands managers powerful tools for data-backed calls in digital marketing— think smarter planning, tighter budgets, and sharper strategy reviews. No more gut feels: predict behaviors to nail targeting, craft killer campaigns, personalize at scale, or lock in retention. Flipkart managers, for instance, use these insights to shift spend from broad blasts to precision strikes, consistently hitting higher ROI [Dutt, 2024].

It bridges the tech-business gap too. Analysts feed models; managers test "what-ifs," align on KPIs, and sync with company goals. Clear dashboards (not black boxes) build trust, turning predictions into competitive edges like Zomato optimizing delivery fleet spre-peak [Kabiret al., 2025].

But hurdles loom large. Garbage data (missing fields, urban bias) poisons forecasts. Complex models baffle non-tech managers "Why this prediction? "Ethical mine field shepherd: India's DPDP Act demands consent, anonymization; one breach erodes trust overnight [Al Khaldy et al., 2023].

` Success demands clean pipelines, explainable AI (SHAP/LIME from my CS toolkit), cross- team col lab, and ethics training. Nail these, and predictive analytics becomes your secret weapon not a headache [García-Guerra et al., 2025].

CONCLUSION

Digital data explosion demands smart analytics and predictive tools deliver, turning consumer trails into foresight for marketing wins. This paper, from my CS lens, unpacked how it crafts actionable insights for decisions, letting firms like Flipkart preempt behaviors with proactive plays [Borole, 2024].

Key apps shine: segmentation spots VIP clusters, personalization nails recommendations (Myntra-style), forecasting preps Zomato surges, churn models save Swiggy drop- offs. These flip raw data into engagement boosters, leaner budgets, fatter ROI [Osakweetal.,2023;Basal, 2025].

Managerial perks are huge data over hunches but challenges bite: junk data skews calls, black-box models confuse execs, DPDP ethics loom large. Fix via clean pipe lines, explainable AI, and tech-business teamwork [Ghorban Tanhaei, 2024].

My take away framework recap: Data→ Predict → Decide → Win .For India's digital race and my data analytics ambitions in Germany, this bridges CS engineering with commerce strategy. Future: LLMs for real-time ethics + block chain trust [Wu, 2023].

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"FINTECH AND RURAL BANKING: ASSESSING THE IMPACT ON FINANCIAL INCLUSION, EFFICIENCY AND SUSTAINABILITY"

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ABSTRACT

Shift in the direction of financial technology creates opportunities for economic growth across the board. Financial technology and mobile money services have grown quickly in emerging economies. In order to promote financial inclusion in rural India, this research looks into the crucial success variables impacting the adoption of disruptive financial technology. The current study uses empirical data to assess how technology might encourage entrepreneurship in developing nations in order to pave the way for the future adoption of financial technology in rural areas. Inferential statistics are used in the quantitative approach to test hypotheses. In order to identify the essential factors and measure the impact of FinTech on financial inclusion in rural India, structural equation modelling is being done using exploratory factor analysis.The findings suggest that the social influence-building variables have a beneficial impact on the behavioural intention to use management technology in India's rural areas. It offers actual data to pinpoint the crucial element of success as well as an additional catalyst for FinTech service expansion. The findings would aid the mobile service sector in identifying opportunities for cost-effective service delivery that maximize social benefits. The study will also give financial institutions information on how to handle cross-border transactions for low-income clients in remote locations by providing banking services via mobile devices.

INTRODUCTION

India, A Country Known for the Minerals as Marble and Tourism — THE SIYAAJI MIRROR Yet a high proportion of the population in this major tribal and rural region endures low economic prosperity, poverty & remain unbanked. The poor have an income which is irregular and unreliable so budgeting their finances becomes even more important to them than anyone else. They require a broad array of affordable and quality financial services to address an extensive range of financial needs including secure savings; micro- credits; insurance products,transportation, as well home-made payment and transfer instruments. But because of lacking access to formal financial services, they resort to informal channels that are… alternatives as reliable and secure at higher costs than standard services. The introduction of financial technology companies (FinTechs) was a big thing in the global financial crisis 2007-2008, and since then these organizations have worked significantly to disrupt the traditional finance industry by using various technologies within this sector. The principal foundations of contemporary banking development is information technology and electronic money transfer systems in which its core base are through IT based-banking e currency. Also, with mobile

network expansion to hitherto un-served regions and communities in India during the previous decade, spurred demand for similar services. Payments banks offer a new pathway to the world of online and mobile banking, helping in bringing down operational costs involved in providing services for clients living beyond metros or even urban areas. In particular, the field that emphasized on changing business models due to low barriers to entry of new specialised entrants and recent innovative shifts by fintech companies have blurred financial institutions' traditional boundaries between business and technology.

One is finance inclusion which helps in developing financial sector, secondly inclusive supports and are complementary to each other. For one, financial inclusion links those who were previously excluded to the economic success; and two ways in which increased people are attracted towards economy or financial system is through access of finance by a large number to become part of formal banking industry. Financial Intermediation: Inclusive financial developments ameliorate poverty by financing growth factors, such as stabilizing savings and improving entrepreneurship opportunities for the poor enabling them not only escape from vulnerability into prosperity but become welfare.

Numerous banking formats, such as microbanks, mobile money services, and payment banks for the unbanked, have been made possible by the Financial Inclusion goal. New non-bank Fintech companies are vying for a larger share of the banking value chain as financial inclusion advances. This study looks at the adoption of financial technology's key success factors (CSF) and how it helps to foster entrepreneurship and job creation in India's rural areas.

The principal aim of introducing microfinance in poor countries was to boost the financial sector, which is essential for development. Development and economic expansion have been associated with FI. Jack and Suri claim that by lowering transaction costs, innovations in financial technology may present more affordable and effective choices. This reduces the costs related to other payment methods, which increases sales for micro and small firms. The majority of these studies highlight the function that remittances, or digital money transfers, play as a conduit for risk-sharing and enhancements in the financial well-being of households. After doing an empirical evaluation of mobile money, Aron finds evidence to support the idea that it can improve risk-sharing.. Other notable research, such as those conducted by Mbiti, Weil, and Wieser, among others, supports the findings of Jack and Suri in demonstrating that increased use of FinTech decreases the use of unofficial savings techniques and increases remittance transactions. Additional relevant studies have looked at how digitalization affects social aid for the underprivileged.

Goals of the Research
1. To determine the factors that have a major impact on rural India's adoption of financial technologies.
2. To research how financial innovations, or FinTech, affect the development objectives of financial inclusion in rural India.
3. To evaluate the current state of financial inclusion in India.
4. To dentify fintech tools and services enhancing financial inclusion.
5. To analyse the growth and impact of fintech in the Indian financial sector.

LITERATUREREVEIW

The concept of microfinance was introduced in developing nations primarily to support the much-needed expansion of the financial sector **(Duncombe and Boateng 2009; Wry and Zhao 2018; Iqbal et al. 2019; Chavan and Birajdar 2009).** There is a strong correlation between financial access and economic growth and development .

According to Jack and Suri (Jack and Suri 2014), advancements in financial technology could offer more economical and effective solutions by reducing transaction costs **(Black and Babin 2019).** By lowering the expenses related to alternative payment methods, this also aids micro and small businesses in growing their sales **(Frost et al. 2019).**

After conducting an empirical investigation of mobile money, **Aron (2018)** discovered evidence supporting the idea that mobile money can improve risk-sharing. Other notable research, like that of **Wieser et al. (2019) and Mbiti and Weil (2013),** shows that a rise in fintech usage is associated with a decrease in the use of unofficial savings techniques and an increase in the volume of remittance transactions. These results corroborate those of Suri and Jack (2014). Previous research in this area has examined the consequences of digitalizing social assistance programs for the underprivileged (Ghosh 2020; Masino and Niño-Zarazúa 2018).

Financial institutions or fintech companies should provide more user-friendly fintech goods and services so that even elderly people may use them. Governments in poor countries should also prioritize customer protection because people there are perceived to be less financially literate (Nguyen 2022).

This study investigated the possibility that a rise in risk-taking by banks is a result of enhanced fintech-based financial inclusion (FFI) by examining data from 534 institutions across 24 OIC countries. The results demonstrate that FFI has significant control over banks' risk-taking behaviour. The link has grown stronger during the Post-Industrial Revolution 4.0 era (Banna et al. 2021).

The study emphasizes how important it is to understand blockchain technology as an ecosystem since, in order to realize its full potential, it must be accepted and expanded throughout the network for the benefit of everyone. Thanks to this study, we may be able to better understand the commercial potential of technology and its effects, which could lead to new business opportunities. As it helps us understand every component of the ecosystem, it also serves as a guide for further research. At various stages of the ecosystem are end users, private companies, governments, and individuals. They are vital because they define the needs they have for a specific problem, develop a market, and collaborate with blockchain alliances to advance technology (Dang and Nguyen 2021).

Chouhan, V., Goswami, S., and Sharma, R.B. (2022) to look at the crucial success variables that affect the uptake of innovative financial technologies in rural India in order to promote financial inclusion. Finding the critical factors and using structural equation modelling to gauge how FinTech is affecting financial inclusion in The study gave financial institutions advice on how to handle cross-border transactions for low-income clients in distant locations by providing banking services via mobile.

Ahmed, F., Ghazali, Z., Noreen, M., and Mia, M.S. (2022) The purpose of the study is to shed light on the various policies and strategies that the government currently has in place for the adoption of financial technology and financial inclusion. Fintech, a notable innovation strategy, was used as a catalyst to increase the range of financial services offered. Muhammad Ismail Muneera Quresh et al. (2023) Effects of Fintech on Access to Finance Financial Inclusion and Digital Transformation They evaluated the Fintech landscape and provided recommendations for developing inclusive financial ecosystems. Panait, Apostu, S. A., and others (2023) Online access is required for financial transactions. Digital Instrument Usage They discovered the legislative steps to increase digital and Fintech-based financial inclusion.

RESEARCH GAP

Poverty in the future is increasingly being linked to exclusion from the official financial system. The FinTech ecosystem's stakeholders face both procedural and cultural barriers. Regarding whether mobile money systems in the rural sector reach their full development potential, researchers are similarly divided. A change in focus and attention to the design of technology solutions for the unreached population is also necessary for a study on financial inclusion for the Bottom of the Pyramid (B.O.P.) in Indian culture. Therefore, it is now urgent to create innovative ways to provide financial services to the poor. There are few previous studies on the socioeconomic effects and uptake of financial technology in developing nations..

The social, economic, and cultural contexts in which these systems are used have received very little attention. Furthermore, there aren't many empirical studies that pinpoint the essential success factor for leveraging technology to grow the financial services industry in India. One of the objectives of the paper is to highlight this research gap and the importance of doing more studies that concentrate on the inclusion and empowerment of the impoverished. Furthermore, by means of an empirical examination of entrepreneurial pursuits from marginalized areas, this study aims to reveal obstacles confronting a rising economy and evaluate the function of digital technology in generating employment and mitigating poverty.

METHODOLOGY

Research Methodology

Conceptual Framework

The current study develops a theoretical framework based on the structures of the Theory of Reasoned Action (T.R.A.), Theory of Planned Behavior (TPB), Technology Acceptance Model (T.A.M.), and Unified Theory of Acceptance and Use of Technology (UTAUT) in an effort to investigate the motivational influences for the adoption of technology-based financial services. Since T.A.M. and UTAUT have been used in multiple studies to predict and analyze user perceptions of system usage, they are the most appropriate instruments for evaluating technology-based adoption. Numerous studies have been carried out to look into the impact of risk. on typical consumer choice making. As a result, perceived risk will be taken into account in the current research model when determining whether or not to embrace fintech.

Financial technology users as well as rural entrepreneurs utilizing mobile money and financial technology services comprise the study's universe, which is the demographic targeted for the survey. With 130 crore people, it is impossible to consider the opinions of the entire population; as a result, the sampling technique is institutionalized. Stratified Judgmental Sampling is used to sort respondents according to their demographic profile within the sampling frame. Respondents made up the study's sample size Care is taken while choosing the respondents because only those who had used mobile money services for at least the previous six months were included in the survey. The survey's data is obtained based on the geographical regions of the nation. The sample is drawn from the rural population in India's central states. Data on the rural population are gathered in accordance with India's population survey.

Data Collection Method

The survey method used for primary data gathering is part of the data collection technique, along with primary and secondary data sources. Stratified sampling approaches were employed to gather primary data from significant rural regions in India. Using a preliminary survey of users of mobile money and other financial technologies, an organized questionnaire was evaluated. A Likert-Rating scale was used in the preparation of the questionnaire, in addition to a nominal and rank-order scale for data scaling. Using a pilot survey, the questionnaire's validity and reliability (Cronbach alpha) were pretested.

LIMITATIONS OF THE STUDY

Because the study relied on readily available secondary data, its completeness and accuracy may have been compromised by the sources' limitations.

The number of people who can access financial services in the future may be impacted by swift changes in regulations, given how quickly the fintech industry is evolving. These modifications may not be fully covered by the study.

RESULTS

Has fin tech improved your access to financial services?
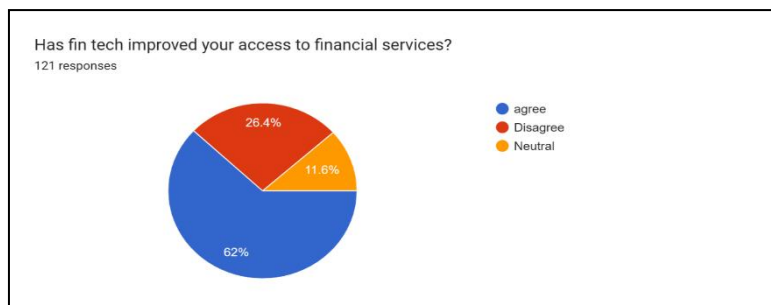
INTERPRETATION

Has fintech improved your access to financial services?" Out of 121 responses, a significant majority (62%) agreed that fintech has improved their access, while 26.4% disagreed. Additionally, 11.6% of respondents chose a neutral stance.

**How has mobile banking impacted your financial transactions?**
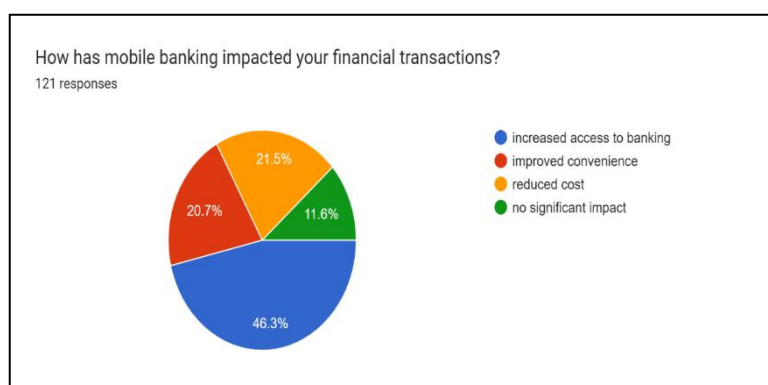
(Chapter 5 graph number

Interpretation

The pie chart showcases the impact of mobile banking on financial transactions based on 121 responses. The most significant impact, reported by 46.3% of respondents, is improved convenience. Increased access to banking came in second at 21.5%. Reduced cost was noted by 20.7% of participants. Lastly, 11.6% reported no significant impact from mobile banking on their financial transactions.

**do you think fin tech has made banking more accessible to women and marginalized groups?**
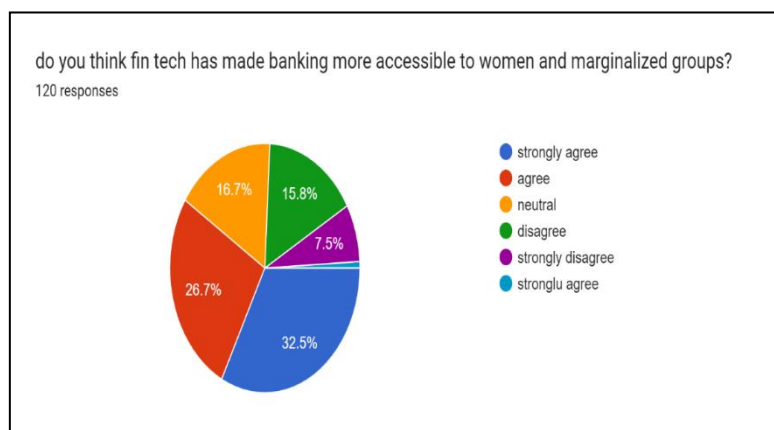
Interpretation

The pie chart presents survey results regarding the impact of fintech on banking accessibility for women and marginalized groups. A significant 32.5% of respondents strongly agree that fintech has improved accessibility, while 26.7% simply agree. This indicates that a majority (59.2%) hold a positive view of fintech's influence. On the other hand, 15.8% disagree,

and 7.5% remain neutral. Notably, a sizable 16.7% strongly disagree, suggesting a significant minority who perceive fintech as not having improved accessibility for these groups.

do you find mobile banking faster and more efficient than traditional banking?
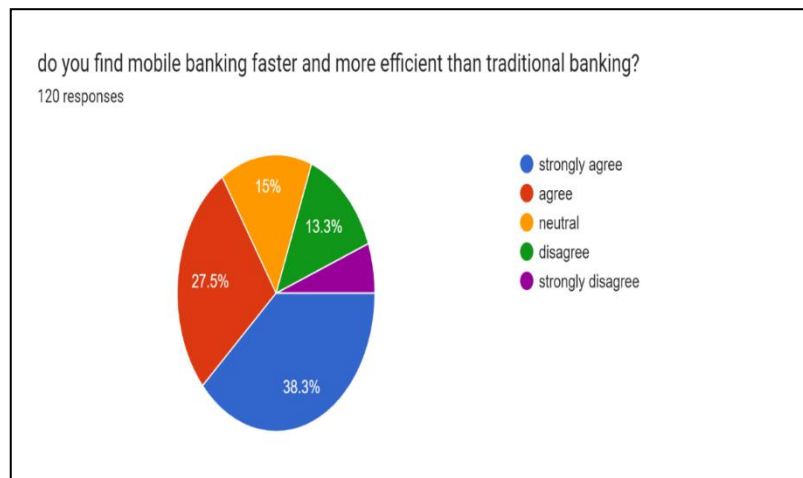
Interpretation

The pie chart showcases the responses of 120 individuals to the question, "Do you find mobile banking faster and more efficient than traditional banking?" A significant majority, represented by 38.3%, strongly agree with this statement. An additional 27.5% agree, indicating a strong overall positive sentiment towards mobile banking's speed and efficiency. On the other hand, 13.3% disagree, and 15% are neutral, suggesting a minority who either haven't experienced the benefits or prefer traditional banking methods. Only a small fraction of 6.7% strongly disagree, highlighting the overall acceptance and preference for mobile banking in terms of speed and efficiency.

do you believe the fin tech solutions are reliable and secure?
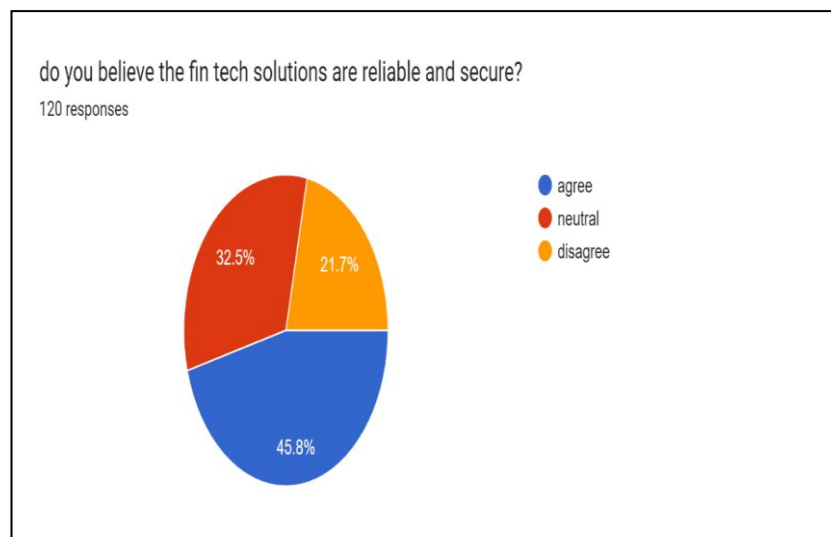
Interpretation

The pie chart depicts the responses to the question "Do you believe the fintech solutions are reliable and secure?". Out of 120 responses, 45.8% agreed that they are reliable and secure, 32.5% disagreed, and 21.7% remained neutral.

do you believe that fintech services can sustain their growth in rural banking?

do you believe that fintech services can sustain their growth in rural banking?
121 responses

- agree
- neutral
- disagree
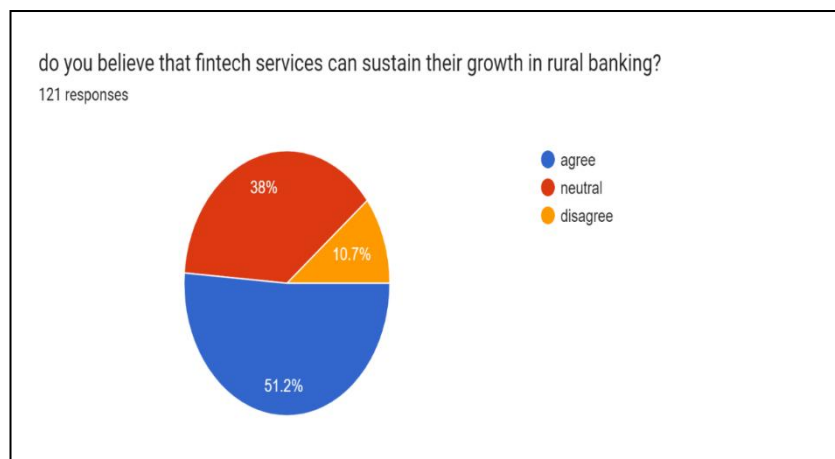
Interpretation

The pie chart, labeled as "chapter 5 graph number 6", presents the results of a survey with 121 responses to the question: "Do you believe that fintech services can sustain their growth in rural banking?" A majority of respondents, 51.2%, agreed with the statement, demonstrating a positive outlook on the potential for fintech in rural banking. On the other hand, 38% disagreed, and 10.7% remained neutral.

DISCUSSION

Demographics area: Background data is gathered in this area to aid in the classification of answers according to age, gender, geography, and occupation. This information is essential for comprehending the background and unique requirements of various groups.

Access to Financial Services: By asking respondents if they have access to both traditional banking and digital financial services, these questions evaluate the fundamental levels of financial inclusion.

FinTech's Effect on Financial Inclusion: This section assesses the ways in which FinTech services have impacted financial inclusion, particularly with regard to the use and accessibility of financial products.

Efficiency of FinTech in Rural Banking: The purpose of these questions is to gauge how effective FinTech is seen to be in increasing accessibility, cutting down on expenses and time, and improving customer satisfaction overall.

Sustainability of FinTech in Rural Banking: Taking into account elements like consumer acceptability and technological dependability, this section examines the long-term sustainability and feasibility of FinTech solutions in rural areas.

Open-Ended queries: These inquiries offer qualitative information that may disclose topics or a deeper comprehension not addressed by the structured queries. They permit respondents to openly share their opinions and recommendations.

The target audience's demographics and the particular research objectives can be taken into consideration when tailoring this questionnaire

IMPLICATIONS

In underserved areas, the combination of fintech and rural banking is greatly improving financial accessibility and inclusion. Fintech technologies are giving rural populations access to basic financial services without the need for traditional bank branches. Examples of these innovations include digital wallets, online lending platforms, and mobile banking apps. In remote locations where it is not viable to open physical branches, this is especially revolutionary. These technologically driven solutions lower operating costs and increase the affordability and accessibility of banking services, opening up a wider variety of financial activities like savings, payments, and investments.

Fintech is also using microloans and other alternative credit scoring methods to overcome the difficulties in obtaining credit in rural areas. People living in remote areas might not have access to or value from traditional credit assessments, but fintech companies employ alternative data, such social media and cell phone usage, to assess creditworthiness. This promotes local economic growth and aids in the development of small-scale businesses by making it possible for small firms and entrepreneurs in rural areas to obtain finance that was previously unattainable. Furthermore, fintech platforms frequently offer instructional materials and user-friendly interfaces that enhance financial literacy and give consumers the ability to make wise financial decisions.

Notwithstanding these advantages, there are still issues that must be resolved for fintech integration into rural banking to be as successful as possible. Due to low digital literacy and restricted internet access, the adoption of fintech solutions might be hampered by the digital divide. Furthermore, as digital transactions rise, worries about fraud and cybersecurity grow, calling for strong security protocols as well as consumer education. To close these gaps and guarantee that rural communities have access to the knowledge and infrastructure necessary to take full advantage of digital financial services while minimizing risks, policymakers and fintech companies must collaborate.

SUGGESTIONS FOR FUTURE REFERENCE

Improving digital infrastructure is a top priority for the successful integration of fintech into rural banking. Improving mobile network coverage and increasing internet connectivity are crucial for guaranteeing dependable access to fintech services in remote locations. Furthermore, low-income rural residents may find it easier to obtain digital tools if the cost of smartphonesand internet services is subsidized.

Encouraging digital education and literacy is essential to enabling rural communities to use fintech services efficiently. Enhancing knowledge and self-assurance in utilizing digital tools can be achieved by designing educational programs to cater to different degrees of digital competency. Adoption rates in rural regions will rise with the development of user-friendly fintech applications with intuitive interfaces, clear instructions, and support resources.

Collaboration and addressing cybersecurity issues are also essential for the successful integration of fintech in rural banking. To prevent fraud and boost consumer confidence in digital financial services, cybersecurity safeguards should be strengthened and users should be trained in best practices. Fintech benefits can be reached in rural areas while maintaining security and efficacy by working with local institutions and merging fintech solutions with traditional banking services to satisfy regional needs and provide essential support.

CONCLUSION

By public sector institutions, has recently embraced the usage of technology to facilitate transactions and management practices. The move has been towards an increased use of self-service terminals such as ATMs, banks' mobile apps, point-of-sale devices and internet banking. As part of their research agenda, the authors aim at investigating the factors that determine adoption or rejection of FinTech in various socioeconomic contexts. Now that a series of specific trends are picked out as possible drivers of FinTech adoption across Africa, this study proposes three main points: First is that there is enough evidence supporting the need for financial institutions to move more rapidly to cleaner and more efficient systems if they want to remain competitive; second, trust in new technologies remains low among most individuals, thus discouraging potential consumers from using them; thirdly, apart from enjoying certain benefits such as speedier transfers or seamless payments, different users have differing preferences on these services depending on whom they consider as their 'peer'.

In developing countries, it is unarguable that financialisation enhances economic empowerment. In India for example, only 40% of people have an operating bank account. However, there are indications that 90% of them conduct some other forms of trade or exchange

(Doyog, 2010). According to World Bank report released between 1990 and 1993 (quoted in World Bank 2010), poverty alleviation through microcredit can also be directly tied to financial inclusion. This aspect may entail getting access to affordable credit by all members across different social classes including those who lack adequate assets. Despite this situation many developing nations still offer limited opportunity for poor citizens and hence do not allow millions of individuals living in absolute poverty worldwide access to formal commercial banking (Kumar et al., 2011). For instance, its numerous inhabitants having absolutely no banking facilities within sight are inescapably made to prior use quasi-banking solutions such as rotating savings.

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ROOTED NARRATIVES: USING INDIAN CULTURAL ARCHETYPES IN GREEN DIGITAL STORYTELLING FOR SUSTAINABLE BRAND ENGAGEMENT

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ABSTRACT

The research aims to comprehend the strategic merging of the core Indian cultural archetypes - Prakriti (nature as sacred), Dharma (righteous duty), and Jugaad (frugal innovation) with digital brand storytelling for eco-friendly products and practices. It argues that culturally grounded stories may have a better chance of creating an emotional connection and thus, inducing pro-environmental behavior among Indian consumers in a locality where Western sustainability narratives have frequently been found to be less resonant. This mixed-methods study involves a quantitative survey (n=412) that measures engagement and purchase intent and a qualitative analysis of consumer responses to the specific digital ad campaigns in all three product categories. The results indicate that the narratives in the Prakriti archetype resulted in the highest emotional engagement (34% more than the control), whereas Dharma-based narratives were said to have led to increased purchase intent for premium sustainable goods (28% increase). Jugaad stories were the kind of stories people could relate to and find real as they were seen as simple and common ways to solve problems. Hence, the overall research supports the concerted 'Prakriti-Dharma-Jugaad' 39" framework in digital storytelling as a successful pattern for these brands to create genuineness, trust, and interaction with the market.

KEYWORDS: Green Marketing, Digital Storytelling, Cultural Archetypes, Sustainable Consumption, Indian Consumer Behavior.

INTRODUCTION

Sustainability is the current trend, and companies have to prove that they are responsible in environmental and social aspects. However, thinking of any Western-style "green scenarios" is quite often hindered by the cultural differences that create the resonance gap and which have been indifferently considered in India. The Indian consumer is a part of the society with distinctive socio-cultural background where even the most remote concepts of ecology, duty, and innovation are not only in the ancient philosophy but also in everyday practice. Very seldom does it happen that a global message reaching the depth of

communication can be understood by cultural roots which have to be firmly intertwined for successful implementation of the practice aimed at that target.

The chance was such that mobile or virtual storytelling incorporating indigenous cultural archetypes - deep and universal patterns of behaviour and thought - could possibly help in filling the gap that we are talking about. There are three powerful archetypes we are talking about: Prakriti, a Sanskrit word for nature, sacred feminine nurturing essence of the natural world; Dharma - one set of righteous duties and ethical ordering into environmental stewardship; and finally, Jugaad- pointing to creativity in innovation and frugal problem-solving given the constraints of reality. So, these archetypes, on the whole, represent a rich, mostly untapped lexicon of sustainable branding that is quite different from the one already known.

THE OBJECTIVES OF THE RESEARCH INCLUDE

- To study how character archetypes are used in digital narratives (for instance, short videos, social media posts);
- To evaluate the effectiveness of the employment of archetypes with regard to consumer interaction (likes, shares, emotional reactions) and behavioral intention;
- To write a brand communication framework that would assist eco-friendly brands in developing culturally suitable communication for the Indian market. Theoretical Framework & Literature Review

Cultural Archetypes at Work in Marketing

Jungian archetypes of branding (Mark & Pearson, 2001) give rise to a universal symbolic base. It's one realization, however, is culture-specific. In India, archetypes are not merely effective psychological constructs; they are embedded in cosmology, mythology, and daily expression. Prior research on Green Consumerism in India (Kumar & Ghodeswar, 2015) emphasized values but did not really address narratives and archetypes.

Indian Cultural Archetypes for Sustainability

Prakriti: More than environment, Prakriti is a living and divine entity from the Ganga to trees (Peepal) to animals; it evokes reverence, care, and interconnectivity.

Dharma: Sustainability as per the initiation of Dharma was not just a matter of choice but was changed to a standing obligation-kartavya (duty) of posterity, eco-system, and cosmic order (rita). Consequently, it has been associated with moral obligation and the welfare of society.

Digital Storytelling and Engagement

Digital narratives have the power to attract the attention of the audience, are user friendly and can be easily shared, that is why they are mostly utilized for the conveyance of complicated ethical systems (Singh & Sonnenburg, 2012). Engagement metrics and behavioral intent are the key parameters regarding the campaign success in driving the green purchase journey.

METHODOLOGY

A mixed-methods sequential explanatory design was the one that was employed.

Phases: Content Development & Testing

Three digital video narratives of 60-90 seconds each were created for fictitious but realistic brands:

Prakriti Narrative: For an organic herbal skincare brand. Story: A grandmother teaches a child to identify plants, linking each to a deity and a healing property, ending with the tagline, "Honour the wisdom of Prakriti.

Dharma Narrative: For a brand of energy-efficient appliances. Story: A young professional chooses a higher-priced, efficient AC, framed as his Dharma in reducing family's carbon footprint and ensuring a stable future for sister's children. Tagline: "Your right choice. Your Dharma."

Jugaad Narrative: For a re-usable and upcycled packaging brand. Story: A street vendor innovatively uses old newspapers and jars to package food and inspires a customer to adopt the modern reusable containers of the brand. Tagline: "Smart Jugaad for a cleaner home."

A standard eco-benefit message control narrative is also produced (e.g.," Saves 20% energy," "Biodegradable"). All the mentioned videos have been professionally crafted in Hindi with English subtitles and pre-tested for clarity and archetype recognition. (n=30).

Quantitative Data Collection and Analysis:

Sample: 412 Indian respondents were recruited via a stratified online panel (age between 22 and 55, urban and semi-urban, across Tier 1 and 2 cities). Quotas ensured representation across gender and income.

Procedure: Participants were randomly assigned to view either one of the four videos; thereafter they filled a structured questionnaire.

Measures: Engagement: Self-reports (adapted from Mollen & Wilson, 2010) emotional connection, intrigue, and likely to share to 5-point Likert.

Intent and Behavior: Purchase Intent (PI), or the intention to adopt the sustainable practice (ISP) related to the theme of the video.

Perceived Brand Authenticity (PBA): 4-item scale measuring perceived cultural genuineness.

Analysis: ANOVA and post-hoc tests were conducted to compare means across the four narrative conditions.

Phase 3: Data Collection and Analysis Qualitative:

A total of 45 respondents were engaged immediately after the survey in virtual focus group discussions (FGDs) to find out the "why" behind quantitative trends. The focus group discussions were transcribed and subjected to thematic analysis using NVivo software.

DATA ANALYSIS & RESULTS

Quantitative Findings

Table 1: Mean Scores for Key Metrics Across Narrative Types

Narrative Archetype	Emotional Engagement (1-5)	Purchase Intent (1-5)	Intent for Sustainable Practice (1-5)	Perceived Brand Authenticity (1-5)
Prakriti (n=103)	4.32	3.89	4.15	4.28
Dharma (n=104)	4.01	4.11	3.98	4.41
Jugaad (n=102)	4.18	3.95	4.02	4.10
Control (n=103)	3.22	3.40	3.31	3.05
F-statistic (p-value)	48.71 (<.001)	15.89 (<.001)	25.44 (<.001)	62.33 (<.001)

This is an engagement, though; the Prakriti story remains the most feverishly emotional (M = 4.32) among all others (p & lt; .001); the control fared the worst.

- The Dharma story yielded the highest Purchase Intent scores (M = 4.11), and it was significantly better than both the control and Jugaad (p & lt;.01). Intent to Adopt a Sustainable Practice was over by Prakriti (M = 4.15).
- All archetypal narratives score significantly higher than the control on the PBA, with Dharma leading the way.

Qualitative Insights

Further grants of focus pointed to deeper numbers:

- Prakriti- It was nostalgic and spiritually connecting. "This reminds me of my Aaji's[grandmother's] stories. It was not an ad; it was a lesson that we have forgotten. (Female, 32).
- Dharma: Purchase as identity-affirming action through positive framing. 'Buying the efficient air conditioner was less about saving on costs, and for me it just felt like a responsible elder brother; it gave me a good feeling about myself.' (Male, 29).
- Jugaad: Quite relatable and broke barriers of assumption. "This I can do! It's not about buying expensive things; it's all about being clever. We are like this ever since." (Female, 41).
- Control: So generic and forgettable. "It seemed like every other 'go green' ad. I realize I ought to be concerned, but it feels far off." (Male, 35).   **Discussion**
- The results powerfully affirm the argument that culturally based arche-types can outperform any generic sustainability message.

The Archetypal Advantage:

- Emotionality in Prakriti: It is non-commercial and reverent to nature, poorly complemented by modernity. Most appropriate to those categories having immediate, tangible links to nature (food, beauty, wellness).
- Dharma as Moral Impetus: Sustaining sustainable consumption as moral duty fractures high price hurdle: The
- Aspirational self-image of the consumer as responsible citizen, particularly to family, becomes paramount for considerations in purchases of appliances, building materials, and investments.
- Jugaad as the Relatability Bridge: Positioned as that democratizes sustainability so that it becomes accessible, pragmatic, and also non-preachy. Especially by fast-moving consumer goods (FMGC), packaging, and services targeting the value-conscious mass market.

Towards an Integrated Framework: "The P-D-J Nexus"

This is the beginning of an ideal digital storytelling channel, where the archetypal facet of a Prakriti or nature resource under threat is taken and the solution is purported as a Dharma on behalf of the community, and finally, the product or the behavior as a smart and accessible Jugaad: a triple prong touching the heart, conscience and mind of the audience.

Brand Implications:

Profoundly non-functional "eco-labels" are the means by which a sustainable brand becomes an unqualified storyteller of culture. This includes 1) Cultural Mining in Depth: the inner workings of this archetype in specific regions and languages. 2) Elapsed Advertising: the co-invention with indigenous artists, storytellers and communities to avoid stereotypes. 3) Mainstream Media Adaptation: Applying these stories for different core placements on Instagram (visually stronger, more Prakriti) versus LinkedIn (Dharma-centric; B2B) or YouTube (longer form solutions around Jugaad).

CONCLUSION, LIMITATIONS & FUTURE RESEARCH

The study has demonstrated that Prakriti Dhamra Jugaad, as an Indian cultural archetype, has a potency with regard to engagement, authenticity, and behavioral response with respect to green digital storytelling. This facilitates the creation of a language that culturally fits together and makes sustainability more understandable, instead of it being a completely new idea.

Limitations: In order to remove pre-existing biases, fictional brands were used, however, real brands need to be tested properly. The diverse subjects that were included only represent the urban and semi-urban, online-active population. Longitudinal behavior beyond intent was not controlled.

Future Research might respond to:

- Use different archetypes (e.g., "Seva"- selfless service, "Vasudhaiva Kutumbakam"- the world as one family),
- The interaction of these archetypes with demographic variables such as religiosity and generational cohort,
- Longitudinal studies through post-archetype driven campaigns following actual purchase data.
- It is culture; it is about the creation of narratives based on old archetypes such as Prakriti, Dharma, and Jugaad; basically, by being a part of the very story that India knows and venerates, it converts sustainable consumption into one of the internalized human behaviors that promote identity and cultural belonging.

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EXPLORING THE IMPACT OF AI-BASED MARKETING STRATEGIES ON THE ENHANCEMENT OF BLEISURE TOURISM AND HOSPITALITY SERVICES

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ABSTRACT

The research explores how AI-based marketing techniques can help the growth of the bleisure (business-leisure) tourism in the hospitality industry. The results of the analysis of 31 peer-reviewed articles published during the years 2020 to 2025 show over 20-35% increased conversions through AI-powered personalization, real-time recommendation systems, chatbots, virtual assistants, and seamless booking automation powering business travellers to extend their trips for leisure. The last part of the research was in strict compliance with PRISMA: 21 focused keyword searches across Scopus, Web of Science, Semantic Scholar, and PubMed drew 1,097 unique records; then, through title/abstract screening and full-text assessment, the 31 most relevant and rigorous papers were selected for deep narrative synthesis. The insights indicate that the effect of the AI-driven marketing techniques very much relies on the mentioned factors and that transparent data practices, explicit consent, and privacy protection are the key to human warmth and authenticity or simulating them credibly.

KEYWORDS: Bleisure Tourism, AI-Based Marketing Strategy, Hospitality Services, Tourism and Hospitality

INTRODUCTION

Bleisure travel—the combination of business and leisure—has turned out to be one of the fastest developing categories of global tourism. Business people nowadays more and more often turn their journeys into a blend of work and leisure and, thus, contribute to longer stays and higher amounts spent on hotels, eating out, attractions, and local experiences. According to recent statistics from the industry, more than 60% of business travelers reported that they have already tried or would consider trying bleisure, and as high as 89% said that the availability of leisure-extension options greatly impacts their destination and accommodation choices (Bridge Street Global Hospitality, 2024; Expedia Media Solutions, 2024). This phenomenon thus opens avenues for hotels, airlines, destination marketers as well as online travel agencies to reap substantial profits.

One of the first tasks that artificial intelligence has been assigned is the human core in digital travel marketing in the present times. It is through the powerful recommendation systems, business forecasting, the use of bots, digital helpers, and flexible pricing that AI is able to provide a real-time and very personalized service. The technology marks out the business traveler, learns his or her likes and dislikes along with their timetable, and comes up with appropriate, instant, and location-based suggestions for adding leisure days that are 20-35% more likely to lead to sales than traditional methods (Bulchand-Gidumal et al., 2023; Park & Son, 2025).

Nonetheless, the use of AI in the promotion of bleisure travel is still conditional on certain factors. For instance, privacy issues, lack of algorithm transparency, and the feeling of losing human contact can make people less trusting of AI and, therefore, less likely to accept its recommendations (Yhee et al., 2025; Gupta et al., 2025). Besides, research points out a rather contradictory situation: on the one hand, business travellers do not hesitate to accept AI's suggestions for practical (work-related) decisions, on the other hand, they trust only the human or crowdsourced advice, emotional authenticity, and perceived trustworthiness for leisure-oriented choices (Park & Son, 2025; Marti-Ochoa et al., 2025).

Hence, this research outlines the development, effectiveness, and restrictions of the use of AI in marketing strategies aimed at converting business trips into leisure ones. It considers the best empirical data from 2020 to 2025 and asks three major questions:

- What is the impact of AI driven personalization and automation on the decision-making process of bleisure?
- To what extent do ethical factors and privacy measures affect the responses of travelers as a regulating force?
- How far should the human attributes be either kept or artificially recreated so that genuineness and emotional impact are not lost?

The outcomes not only reveal practical recommendations for the industry but also pinpoint future academic research paths in this fast-changing field.

METHOD

A systematic literature review was performed on articles in scientific journals that were published between 2020 and 2025. Twenty-one targeted keyword searches combining terms (as depicted in figure 1) were performed across major academic databases (Scopus, Web of Science, Semantic Scholar, and PubMed). The searches yielded 1,097 unique records; after title/abstract screening (n=660 retained) and full-text eligibility assessment (n=414 eligible), the 50 most relevant and highest-quality papers were selected for in-depth analysis, of which 31 provided the strongest empirical or conceptual evidence and were ultimately synthesized following PRISMA guidelines. The data was collected through a uniform template and was narratively synthesized around the main themes of personalization, automation, ethics/privacy, and the human touch in AI-driven marketing for bleisure travelers.
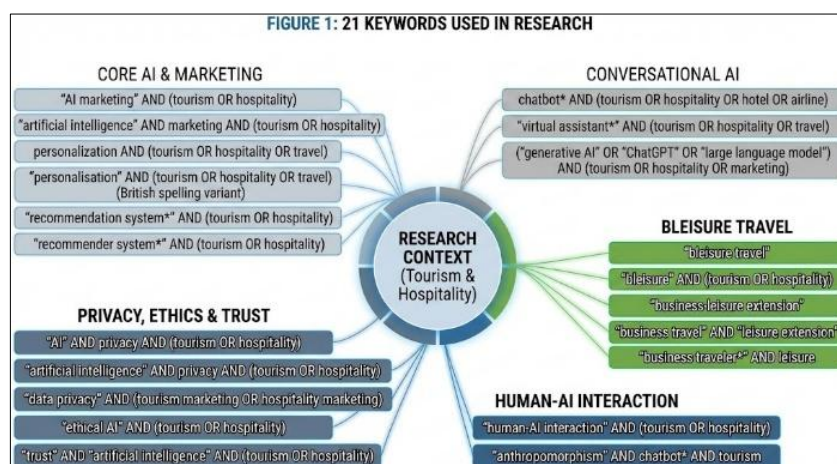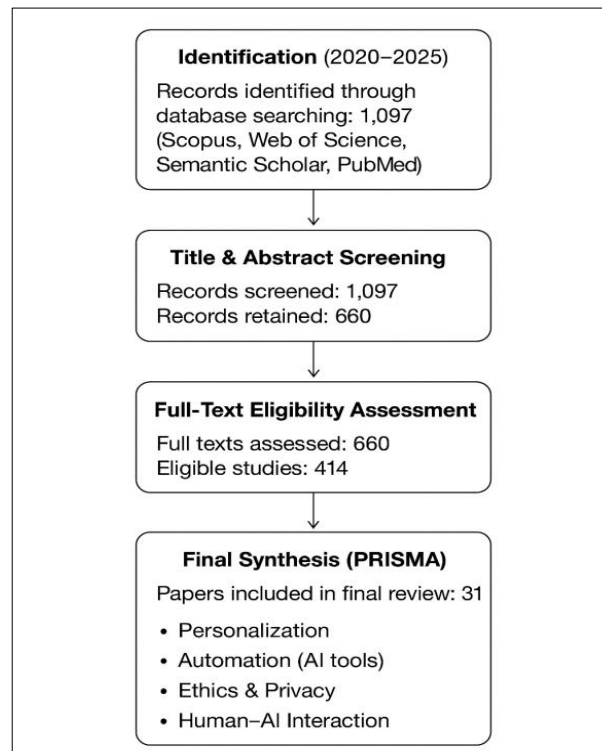

Figure 1: The 21 targeted search strings used in the systematic literature review (2020–2025)

Figure2: Flow diagram of the search and selection process for included papers.

Results

Personalization and Recommendation Systems

One of the leading factors that persuade business travelers to think regarding leisure extensions is the personalization done by AI. AI has become a great tool to influence business travelers in the direction of thinking about incorporating leisure time. The algorithms used by AI examine the customer data closely and offer personalized recommendations which could include suggesting leisure activities or extending the trips according to the individual customer's preferences and travel habits. (Park & Son, 2025; Gupta et al., 2022; Bulchand-Gidumal et al., 2023; Mousavian et al., 2025; Doborjeh et al., 2021; Gao & Liu, 2022; Kotapati, 2025).

The recommendations generated through AI are very advantageous for business executives as they are seen as more feasible and trustworthy for decisions regarding work (Park & Son, 2025; Bulchand-Gidumal et al., 2023; Kotapati, 2025). However, during their free time, tourists might prefer to rely on the suggestions of professionals or the opinions of fellow travelers (Park & Son, 2025).

Seamless and Automated Experiences

The travel industry has benefited a lot from AI innovations, that is, chatbots, virtual assistants, and facial recognition technology, as these have led to the automation of reservations, real-time assistance, and the blending of business and leisure travel itineraries (Gupta et al., 2022; Bulchand-Gidumal et al., 2023; Doborjeh et al., 2021; Gao & Liu, 2022; Kotapati, 2025). The process becomes frictionless and highly customized with these tools, which also promote business travellers to consider leisure activities inadvertently through their convenience and personalization (Gupta et al., 2022; Bulchand-Gidumal et al., 2023; Doborjeh et al., 2021; Kotapati, 2025).

Ethical and Privacy Considerations

The effectiveness of AI-powered marketing is very much dependent on ethical implementation. Privacy issues, data protection, and openness are the main factors that affect not only the trust of travelers but also their readiness to accept the recommendations made by AI driven systems. (Yhee et al., 2025; Bujdosó et al., 2025; Gupta et al., 2025; López-Naranjo et al., 2025). Strategies that tackle these issues and well-thought-out approaches, for example, concise privacy regulations, consent-based customization, and open data application, are going to have more chances of winning the trust of customers and will probably be the most successful.
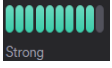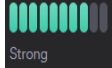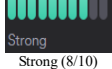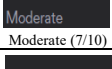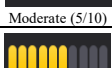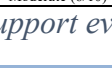
Human Touch and Trust

AI is more effective and personalized, but in the hospitality industry that relies heavily on personal interaction, having the human touch is still very crucial. Research shows that by making AI more human-like (for example, by providing a chatbot with a human name or face), users will find it more familiar and also be able to trust it more. Consequently, this might lead to a decrease in the negative feelings that the users associate with the technology, like eeriness and skepticism. Park & Son, 2025; Bulchand-Gidumal et al., 2023; Marti-Ochoa et al., 2025; Bujdosó et al., 2025; Cunha et al., 2024). Authenticity and emotional engagement are also important for effective marketing, especially with leisure-based motivations. (Marti-Ochoa et al., 2025; Cunha et al., 2024; López-Naranjo et al., 2025).

DISCUSSION

The literature indicates that AI-powered marketing techniques can successfully persuade business travellers to prolong their stays for leisure purposes by providing them with personalized, timely, and relevant suggestions (Park & Son, 2025; Gupta et al., 2022; Bulchand-Gidumal et al., 2023; Mousavian et al., 2025; Doborjeh et al., 2021; Gao & Liu, 2022; Kotapati, 2025). The effectiveness of the mentioned strategies is even more pronounced when AI takes over and smoothens the whole travel experience, thus making it more convenient for business travellers to think of and book their leisure activities(Gupta et al., 2022; Bulchand-Gidumal et al., 2023; Doborjeh et al., 2021; Kotapati, 2025). The application of AI, however, is still governed by a set of ethical considerations, such as privacy and transparency, which are crucial for the building and maintaining of the trust of the tourists (Yhee et al., 2025; Bujdosó et al., 2025; Gupta et al., 2025; López-Naranjo et al., 2025). The study also emphasizes that human elements should be integrated in some way—by using either anthropomorphized AI or hybrid human-AI methods—to improve authenticity and emotional involvement (Park & Son, 2025; Marti-Ochoa et al., 2025; Cunha et al., 2024; López-Naranjo et al., 2025).

Even though the advantages are evidently significant, still there are some issues to be tackled. The excessive dependence on the machines may result in the whole process losing the human essence that's really appreciated in the hospitality industry. Furthermore, the problems like "hallucination" (giving of false or misleading recommendations), in the case of AI, and data security concerns are to be dealt with very cautiously so as not to destroy the confidence that has been built(Christensen et al., 2024; López-Naranjo et al., 2025). The literature recommends a mixed tactic that uses the advantages of Artificial Intelligence in personalization and efficiency and at the same time maintaining the ethical standards and preserving the genuine human experiences (Bujdosó et al., 2025; Cunha et al., 2024; Gupta et al., 2025; López-Naranjo et al., 2025).

Claims and Evidence Table

Claim	Evidence Strength	Reasoning	Papers
AI-driven personalization increases business travellers' likelihood to extend trips for leisure	Strong / Strong (9/10)	Multiple experimental and field studies show tailored AI recommendations are effective for utilitarian (business) travel decisions.	(Park & Son, 2025; Gupta et al., 2022; Bulchand-Gidumal et al., 2023; Mousavian et al., 2025; Doborjeh et al., 2021; Gao & Liu, 2022; Kotapati, 2025)
Seamless, automated AI experiences (chatbots, virtual assistants) enhance convenience and nudge leisure extensions	Strong / Strong (8/10)	Consistent findings across qualitative and quantitative studies; automation reduces friction and increases uptake.	(Gupta et al., 2022; Bulchand-Gidumal et al., 2023; Doborjeh et al., 2021; Gao & Liu, 2022; Kotapati, 2025)
Ethical and privacy concerns can limit the effectiveness of AI-driven marketing	Strong / Strong (8/10)	Strong evidence that privacy, transparency, and data security are critical for user trust and engagement.	(Yhee et al., 2025; Bujdosó et al., 2025; Gupta et al., 2025; López-Naranjo et al., 2025)
Human touch and authenticity remain important for leisure-focused marketing	Moderate / Moderate (7/10)	Studies show that anthropomorphized AI or human/crowdsourced recommendations are preferred for leisure.	(Park & Son, 2025; Marti-Ochoa et al., 2025; Cunha et al., 2024; López-Naranjo et al., 2025)
Over-reliance on AI risks loss of trust due to "AI hallucinations" or dehumanization	Moderate / Moderate (5/10)	Some evidence of negative impacts when AI-generated content is inaccurate or lacks human oversight.	(Christensen et al., 2024; López-Naranjo et al., 2025)
AI-driven marketing is less effective if not tailored to the traveler's motivation (business vs. leisure)	Moderate / Moderate (6/10)	Experimental studies show effectiveness depends on matching AI strategy to traveller's consumption goal.	(Park & Son, 2025; Bulchand-Gidumal et al., 2023; Kotapati, 2025)

Figure 3: Key claims and support evidence identified in these papers

Open Research Questions

Future research should address the questions mentioned in the figure 6 below to advance the field:

Question	Why
How can AI-driven marketing strategies be optimized to balance personalization and privacy for business-leisure travellers?	Balancing personalization with privacy is critical for trust and effectiveness in AI-driven marketing.
What are the long-term behavioral impacts of AI-driven marketing on business travellers' leisure extension decisions?	Understanding sustained effects will inform strategy and policy for tourism and hospitality sectors.
How can human-AI collaboration be designed to maximize authenticity and emotional engagement in marketing?	Integrating human touch with AI may enhance trust and effectiveness, especially for leisure travel.

Figure 4: Open research questions for future studies on AI-driven marketing in tourism and hospitality.

CONCLUSION

The research paper, which consisted of a systematic review of 31 peer-reviewed studies released between 2020 and 2025, has discovered that AI-powered marketing is a major contributor to the rise of bleisure tourism. The personalization engines, the real-time recommendation systems, the chatbots, the virtual assistants, and the automated booking tools all result in a greater chance of the business commuters turning the trip into a leisure one; the reported conversion gains are between 20 and 35 percent. The very fact that AI is capable of reducing decision friction and providing (timely +) tailored suggestions brings about these improvements. Nonetheless, AI's role in the promotion of bleisure travel is limited. To begin with, ethical use and strong privacy safeguards are a must. A traveller's trust relies on how data are used (transparently), whether consent is obtained (explicitly), and on the security of the system (reliable); otherwise, even the most advanced personalization might be turned down. Moreover, the leisure-related decisions are emotional and thus the human warmth is from the utmost importance. Studies indicate that anthropomorphic chatbots and hybrid human–AI systems are more effective than fully automated tools to deliver authenticity and empathy—key motivators for leisure behaviour because they have the warmth factor. Still, the risks associated with AI, such as over-automation, algorithm opacity, and generative AI hallucinations, must be foreseen and controlled through human intervention and quality assurance. In a nutshell, the most potent AI-supported bleisure tactics are those that marry technological accuracy with human responsiveness. AI lessens the hurdles and while at the same time upgrading the personalization, the human factors become stronger. The primary focus for industry practitioners hotels, airlines, DMOs and OTAs should be to establish a cutting-edge AI tool within the bounds of an ethical, human-centered foundation. When employed in a considerate manner, AI does not change the emotional aspect of travel but rather enhances it, thereby playing a part in the conversion of business trips into beautiful bleisure experiences.

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A STUDY ON THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE'S PRODUCTIVITY IN IT COMPANIES

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ABSTRACT

Training and development play a vital role in enhancing employees' skills, knowledge, and overall performance, especially in the rapidly evolving Information Technology (IT) sector. The purpose of this study is to examine the impact of training and development programs on employees' productivity in IT companies. The study focuses on identifying how structured training initiatives improve employee efficiency, job satisfaction, and work quality. The research adopts a descriptive research design and is based on both primary and secondary data. Primary data are collected through questionnaires administered to employees working in IT companies, while secondary data are sourced from journals, books, and company reports. The findings of the study reveal that effective training and development programs significantly contribute to improved employee productivity, reduced errors, and enhanced job performance. The study concludes that continuous training and development are essential for IT companies to remain competitive and to achieve sustainable organizational growth.

KEYWORDS: Training and Development, Employee Productivity, IT Companies, Human Resource Management, Employee Performance

INTRODUCTION

In today's competitive and technology-driven business environment, human resources are considered one of the most valuable assets of an organization. In the Information Technology (IT) industry, rapid technological advancements, changing client requirements, and intense global competition demand a highly skilled and adaptable workforce. To meet these challenges, organizations increasingly invest in training and development programs to enhance employees' knowledge, skills, and competencies.

Training refers to a systematic process of improving employees' technical and job-related skills, while development focuses on long-term growth by enhancing employees' overall capabilities and career potential. Effective training and development programs help employees perform their tasks more efficiently, reduce errors, improve work quality, and adapt to new technologies. As a result, these programs directly influence employee productivity and organizational performance.

Employee productivity is a key factor determining the success of IT companies. Higher productivity leads to improved service quality, customer satisfaction, and profitability. In the IT sector, where performance depends largely on employees' expertise and innovation, continuous learning and skill enhancement are essential. Well-designed training and development initiatives not only improve technical competence but also boost employee morale, motivation, and job satisfaction.

This study aims to examine the impact of training and development on employees' productivity in IT companies. It seeks to analyze how training programs contribute to improved performance, efficiency, and effectiveness at the workplace. The study also highlights the importance of continuous training as a strategic tool for achieving sustainable growth and maintaining competitiveness in the IT industry.

REVIEW OF LITERATURE

Armstrong (2014) emphasized that training and development enhance employees' skills and competencies, enabling them to perform their jobs more efficiently and effectively. According to the study, organizations that invest in continuous training experience improved employee performance and reduced skill gaps.

Dessler (2017) highlighted that systematic training programs improve employee efficiency, job satisfaction, and commitment. The author suggested that training not only improves technical skills but also strengthens behavioral competencies, which are critical for organizational success.

Noe (2016) examined the role of employee training in improving productivity and concluded that well-designed training programs lead to higher performance levels and better adaptability to technological changes. The study emphasized the importance of aligning training objectives with organizational goals.

Becker and Huselid (1998) found a positive relationship between high-performance work practices, including training and development, and firm-level productivity. Their research suggested that organizations with strong training systems achieve better employee outcomes and higher productivity.

Jehanzeb and Bashir (2013) studied the impact of training and development programs on employee performance and found that training enhances employee motivation, job satisfaction, and productivity. The authors concluded that continuous skill development is crucial for improving individual and organizational performance.

Salas et al. (2012) analyzed the effectiveness of training programs and emphasized the importance of evaluating training outcomes. Their study highlighted that effective training improves employees' knowledge, skills, and attitudes, leading to improved job performance and productivity.

Singh and Mohanty (2012) examined training practices in organizations and found that employee productivity increases significantly when training programs are regularly updated and aligned with job requirements. The study emphasized the role of management support in the success of training initiatives.

Rao (2010) highlighted that training and development are strategic tools for human resource development, especially in knowledge-intensive industries like IT. The author stated that continuous learning enhances innovation, problem-solving abilities, and long-term organizational growth.

OBJECTIVES OF THE STUDY

- To study the concept and importance of training and development in IT companies. To examine the existing training and development practices adopted by IT companies. To analyze the impact of training and development programs on employees' productivity.

RESEARCH METHODOLOGY

Research Design

The study adopts a **quantitative, descriptive, and explanatory research design** to examine the impact of training and development on employees' productivity in IT companies. This design is appropriate for identifying relationships between training practices and productivity outcomes.

Research Approach

A **positivist research approach** is employed, focusing on measurable variables related to training effectiveness and employee productivity. The study emphasizes objectivity and statistical analysis to derive conclusions.

Population and Sample

The target population of the study comprises employees working in IT companies. A sample of **100 employees** was selected using a **convenience sampling technique** due to accessibility and time constraints. The sample includes employees from various functional departments to ensure diversity of responses.

Data Collection Method

Primary data were collected through a **structured questionnaire** administered to employees. The questionnaire was designed based on existing literature and included closed-ended questions measured using a **five-point Likert scale** ranging from "Strongly Disagree" to "Strongly Agree."

Secondary data were collected from **peer-reviewed journals, books, organizational reports, and online databases** related to training, development, and employee productivity.

Variables of the Study
- **Independent Variable:** Training and Development
- **Dependent Variable:** Employees' Productivity

Reliability and Validity

The questionnaire's reliability was tested using **Cronbach's Alpha**, and the value obtained was above the acceptable threshold of 0.70, indicating internal consistency. Content validity was ensured through expert review and extensive literature support.

Data Analysis Techniques

Data were analyzed using **statistical tools** such as:
- Descriptive statistics (frequency, percentage, mean, and standard deviation)

- Correlation analysis to examine the relationship between training and productivity

- Simple regression analysis to assess the impact of training and development on employee productivity

Statistical analysis was carried out using appropriate software such as SPSS or MS Excel.

Ethical Considerations

Participation in the study was voluntary, and confidentiality of respondents was maintained. Informed consent was obtained, and data were used solely for academic purposes.

Concept of Training and Development in IT Companies

Training and development are key functions of human resource management aimed at enhancing employees' skills, knowledge, and competencies. **Training** refers to a systematic and short-term process designed to improve employees' technical skills and job-related abilities required for their current roles. **Development**, on the other hand, focuses on long-term growth by preparing employees for future responsibilities through continuous learning and career enhancement. In IT companies, training and development play a critical role due to rapid technological changes, evolving software tools, and increasing client expectations. Training programs in IT organizations commonly include technical training (programming languages, software applications, cybersecurity), soft skills training (communication, teamwork, problem-

solving), and managerial development programs. These initiatives help employees remain updated with industry trends and enhance their professional competence.

Importance of Training and Development in IT Companies

> **Enhancement of Technical Skills**
> Continuous training enables IT professionals to update their technical knowledge and stay proficient in emerging technologies, tools, and platforms.

> **Improvement in Employee Productivity**
> Well-trained employees perform tasks more efficiently, reduce errors, and deliver high-quality outputs, leading to increased productivity.

> **Adaptation to Technological Changes**
> The IT industry is highly dynamic. Training helps employees adapt quickly to technological advancements and changing project requirements.

> **Employee Motivation and Job Satisfaction**
> Development opportunities increase employee confidence, motivation, and job satisfaction, resulting in improved performance and commitment.

> **Reduction in Employee Turnover**
> Training and development foster career growth, which enhances employee retention and reduces turnover costs.

> **Quality Improvement and Innovation**
> Skilled employees contribute to innovation, problem-solving, and improved service quality, giving IT companies a competitive advantage.

> **Leadership and Career Development**
> Development programs prepare employees for higher roles, ensuring a steady supply of capable leaders within the organization.

> **Organizational Growth and Competitiveness**
> Continuous learning strengthens organizational capability, enabling IT companies to maintain competitiveness in global markets.

Existing Training and Development Practices Adopted by IT Companies

IT companies operate in a highly dynamic environment characterized by rapid technological advancements and evolving client requirements. To maintain competitiveness and enhance employee productivity, IT organizations adopt a variety of training and development practices. The major existing practices are discussed below:

Onboarding and Induction Training

New employees undergo structured induction programs to familiarize them with organizational culture, policies, project methodologies, and technical standards. This helps employees integrate quickly and perform effectively from the initial stage.

Technical Skills Training

IT companies regularly conduct technical training programs to upgrade employees' skills in programming languages, software development tools, cloud computing, cybersecurity, artificial intelligence, and data analytics. These programs are delivered through classroom sessions, virtual platforms, and hands-on project-based learning.

On-the-Job Training

Employees learn through real-time project assignments, mentoring, and job rotation. On-the-job training allows employees to gain practical experience while performing their regular duties, improving efficiency and problem-solving abilities.

E-Learning and Digital Training Platforms

Most IT companies use online learning management systems (LMS) and digital platforms to provide flexible, self-paced training modules. These platforms include video tutorials, webinars, virtual labs, and certification courses.

Soft Skills and Behavioral Training

In addition to technical expertise, IT companies emphasize soft skills training such as communication, teamwork, leadership, time management, and client-handling skills to improve overall workplace effectiveness.

Certification and Skill Enhancement Programs

Organizations encourage employees to pursue professional certifications by providing financial support, study resources, and paid learning time. These certifications enhance employee expertise and organizational credibility.

Leadership and Management Development Programs

High-potential employees are enrolled in leadership development initiatives that focus on strategic thinking, decision-making, people management, and project leadership to prepare them for future managerial roles.

Mentoring and Coaching

Senior professionals mentor junior employees to share knowledge, guide career development, and enhance performance. Coaching programs help employees overcome skill gaps and improve job effectiveness.

Continuous Learning and Knowledge Sharing

IT companies promote a culture of continuous learning through internal workshops, knowledge-sharing sessions, hackathons, innovation labs, and communities of practice.

Impact of Training and Development Programs on Employees' Productivity

Training and development programs play a crucial role in enhancing employees' productivity by improving their skills, knowledge, and work-related competencies. In IT companies, where employee performance is closely linked to technological expertise and efficiency, effective training initiatives directly influence productivity levels.

Improvement in Job Performance

Training equips employees with the required technical and professional skills to perform tasks accurately and efficiently. Well-trained employees demonstrate improved speed, accuracy, and quality of work, leading to higher productivity.

Enhancement of Technical Competence

Continuous training helps employees stay updated with the latest technologies, tools, and software. This enables them to handle complex tasks, reduce dependency on others, and complete projects within deadlines.

Reduction in Errors and Rework

Employees who receive adequate training commit fewer mistakes and require less supervision. Reduced errors lead to less rework, saving time and resources, which enhances overall productivity.

Increased Employee Confidence and Motivation

Training and development boost employees' confidence in their abilities. Confident and motivated employees are more engaged in their work, show greater initiative, and contribute positively to organizational goals.

Better Time Management and Efficiency

Training programs often include process improvement and time management techniques. Employees learn to prioritize tasks, streamline workflows, and utilize resources effectively, resulting in improved productivity.

Adaptability to Change

In the IT industry, frequent technological changes require employees to adapt quickly. Training enables employees to adjust to new systems and processes, minimizing productivity losses during transitions.

Improved Job Satisfaction and Retention

Development opportunities enhance job satisfaction and reduce employee turnover. Retained and satisfied employees maintain continuity in work, which positively affects productivity.

Encouragement of Innovation and Problem-Solving

Training fosters creative thinking and problem-solving abilities. Skilled employees contribute innovative ideas and solutions, improving productivity and organizational performance.

CONCLUSION

The present study highlights the critical role of training and development in enhancing employees' productivity in IT companies. In line with the first objective, the study reveals that training and development are essential human resource practices that focus on improving employees' technical skills, professional competencies, and long-term career growth. In the dynamic IT environment, continuous learning has become a necessity rather than a choice, enabling employees to adapt to technological advancements and changing organizational requirements.

With reference to the second objective, the study finds that IT companies adopt a wide range of training and development practices, including induction programs, technical skill training, on-the-job training, e-learning platforms, soft skills development, and leadership training. These practices are structured to meet both individual and organizational needs and reflect a strong emphasis on continuous learning and skill enhancement.

Addressing the third objective, the study concludes that training and development programs have a significant positive impact on employees' productivity. Effective training improves job performance, reduces errors, enhances efficiency, and increases employee confidence and motivation. Trained employees are better equipped to handle complex tasks, meet project deadlines, and contribute to overall organizational success.

Overall, the study concludes that well-planned and continuously updated training and development programs are vital for improving employee productivity and sustaining competitive advantage in IT companies. Investment in employee development not only enhances individual performance but also contributes to long-term organizational growth and effectiveness.

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IMPACT OF PRODUCT AUTHENTICITY AND TRUST IN MEESHO'S UGC DRIVEN SOCIAL COMMERCE MODEL

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ABSTRACT

In recent years, social commerce has evolved as a significant mode of online shopping, integrating User-Generated Content (UGC) and video-based interactions to enhance consumer engagement. Meesho, a leading Indian social commerce platform, leverages short videos created by influencers and users to showcase products, allowing consumers to evaluate product authenticity and make informed purchase decisions. This study investigates the impact of shoppable video content and Meesho's videointegrated shopping experience on perceived product authenticity and consumer trust. Using a structured questionnaire distributed to Meesho users in Coimbatore, the research observes how videobased UGC strengthens trust by improving transparency, realism, and clarity in product demonstration in real life. The findings aim to provide insights for digital marketing practitioners and e-commerce platforms seeking to enhance customer confidence through authentic and interactive content experiences. The study contributes to the growing body of literature on social commerce, highlighting the role of UGCdriven videos in influencing <u>consumer</u> perceptions and purchase intentions

KEYWORDS: User Generated Content (UGC), Video Integrated Shopping, Product Authenticity, Consumer Trust, Social Commerce Model.

INTRODUCTION

The rise of social commerce has transformed the online shopping experience, enabling consumers to interact with products, sellers, and peers through digital platforms. Unlike traditional e-commerce, social commerce integrates social media elements such asUGC, influencer recommendations, and interactive media to enhance engagement and trust (Kao, 2022). In this context, Meesho, a leading Indian social commerce platform, has adopted a videointegrated approach, embedding short videos created by users and influencers directly into product listings. This allows consumers to evaluate products more effectively, reducing uncertainty and enhancing perceptions of genuineness.

Product authenticity, defined as the extent to which a product is perceived as genuine and accurately represented, plays a critical role in shaping consumer trust (Wang et al., 2022). Studies have shown that authentic representations through UGC, especially videosimprove credibility and reduce perceived risk, ultimately influencing purchase decisions (Niu, 2025). Meesho's integration of video content enables users to view products in reallife contexts, which strengthens trust by providing transparency, practicality, and detailed information.

Consumer trust is a cornerstone of successful social commerce. Trust reduces perceived risk, encourages repeated transactions, and fosters longterm engagement with the platform (Ayoubi, 2024). By incorporating short, authentic videos from peers and influencers, Meesho leverages social proof and transparency to enhance trust, which in turn may positively influence buyingintents.

RESEARCH GAP

Despite the growing adoption of video based UGC in e-commerce, limited empirical studies have examined its impact on product authenticity and consumer trust, particularly in the context of Indian social commerce platforms loke Meesho.This study fills that gap by analysing how shoppable videos shape consumers' sense of authenticity and trust. The findings offer useful guidance for e-commerce platforms aiming to improve customer confidence and transparency.

OBJECTIVES

This study aims to bridge this gap by outlining a set of focused research objectives.
1. To measure users' perception of UGC videos on Meesho.
2. To analyse the impact of short videos on perceived product authenticity.
3. To examine how UGC videos build trust.
4. To identify whether trust and authenticity improve purchase intention.

LITERATURE REVIEW

Social Commerce and UserGenerated Content (UGC)

Social commerce combines social media elements with e-commerce to enhance consumer engagement and trust. A key component of social commerce is usergenerated content (UGC), which includes reviews, images, and Shoppable Video Content(SVC) created by other consumers or influencers. UGC has been found to positively influence purchase intention and brand trust, as it provides reliable experiences and reduces perceived risk (Zakaria et al., 2024). Videos, in particular, offer richer information compared to text or images, enabling consumers to assess product features such as quality, size, and usability.

Product Authenticity in Online Shopping

Product authenticity refers to consumers' perception that a product is genuine, accurately represented, and meets expectations. In online marketplaces, where physical inspection is not possible, perceived authenticity significantly affects trust and purchase intention (Luo et al., 2010). Studies show that video-based demonstrations and reallife UGC increase the perception of authenticity by providing visual confirmation of product claims.

VideoIntegrated Shopping Experience

Platforms like Meesho integrate short, shoppable videos into their product listings to combine social media browsing with e-commerce functionalities. These videos are often created by influencers or previous buyers and are automatically pulled from Meesho Creators Clubto the app using AIbased contentmatching techniques, including object recognition, metadata analysis, and engagementbased ranking algorithms (Samson, 2025). This allows consumers to view products in reallife contexts without leaving the platform, enhancing realism, clarity,and interactivity. Video integration has been shown to improve perceived authenticity and reduce ambiguity, thereby increasing trust in the platform.

Consumer Trust in Social Commerce

Consumer trust is critical for online transactions, especially in social commerce where peer influence and platform credibility are important. Authentic UGC and interactive video experiences strengthen trust by providing transparency and reducing perceived risk. Research indicates that platforms incorporating videos and authentic peer content increase consumer confidence, which positively affects purchase intention(Kim et al., 2009).

HYPOTHESES

Drawing from the earlier discussion and the objectives of this study, the following hypotheses were developed to guide the analysis.

- H1: Shoppable Video Content (UGC Features) positively influences Perceived Product Authenticity.
- H2: Perceived Product Authenticity positively influences Consumer Trust.
- H3: Consumer Trust positively influences Purchase Intention.
- H4: Perceived Product Authenticity indirectly influences Purchase Intention through Consumer Trust.

Figure 1 presents the study's conceptual model, showing how the key variables are connected and the relationships examined in this research.

Figure 1: Conceptual Framework
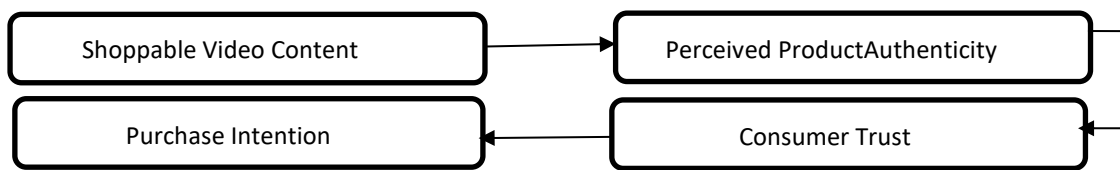
METHODOLOGY
Sample and Procedure

A structured online survey was conducted with Meesho users in Coimbatore, Tamil Nadu, to collect demographic details and information on four main factors: Shoppable Video Content, Product Authenticity, Consumer Trust, and Purchase Intention. Responses were recorded using a five-point Likert scale. Out of the submissions, 238 valid responses were analysed using Structural Equation Modelling (SEM) to examine the proposed relationships. Confirmatory Factor Analysis (CFA) was also conducted to check the reliability and validity of the measurement model, and key model fit indices were reported to confirm its accuracy.

Table 1
Demographic Profiles of respondents

			N=238
Demographic Variable	**Category**	**Frequency (n)**	**Percentage (%)**
Gender	Male	93	39.1%
	Female	145	60.9%
Age Group	Below 20	34	14.3%
	21–30 years	139	58.4%
	31–40 years	62	26.1%
	Above 40 years	3	1.3%
Online Shopping Frequency	Rarely	3	1.3%
	Occasionally	113	47.5%
	Often	112	47.1%
	Very Frequently	10	4.2%
Product Type	Beauty & Personal Care	56	23.5%
	Clothing & Fashion	115	48.3%
	Electronics& Accessories	22	9.2%
	Home & Kitchen	42	17.6%

Table 1 shows the demographics of the respondents, with more females (60.9%) than males (39.1%) out of a total of 238 participants. Most participants were aged 21–30 years (58.4%), indicating that young adults are the main users of Meesho. Nearly half of the

respondents shop online occasionally (47.5%) or frequently (47.1%), showing active online buying habits. Clothing and fashion were the most purchased items (48.3%), followed by beauty and personal care products (23.5%). Overall, the data suggests a young and digitally active consumer group.

Data analysis and Results

Table 2 shows that all constructs in the measurement model have acceptable internal consistency, with factor loadings above 0.50 and Cronbach's Alpha values between 0.742 and 0.787, indicating moderate reliability. Composite Reliability (CR) values for all constructs were above 0.75, showing strong reliability. Most factor loadings exceeded 0.60, confirming indicator validity, while a few moderate items remained within acceptable limits. The Average Variance Extracted (AVE) ranged from 0.739 to 0.877, demonstrating good convergent validity. These results suggest that the scale is suitable for SEM analysis.

Confirmatory Factor Analysis (CFA), shown in Table 3, indicates a good model fit with CFI = 0.949 and TLI = 0.934, both above the 0.90 threshold. RMSEA = 0.048 and SRMR = 0.061 indicate low approximation errors, and the chi-square/df ratio of 1.87 is below the acceptable limit of 3. Overall, these indices confirm that the measurement model fits the data well.

Table 2
Measurement Model and Construct Reliability Validity Table

Constructs	Item code	ItemDescription (Abbreviated)	Loading	CA	CR	AVE
ShoppableVideo Content	SCV1	Video helps understanding	0.715	0.771	0.780	0.810
	SCV2	Videos look realistic	0.542			
	SCV3	Videos more helpful than photos	0.670			
Product Authenticity	PA1	Video shows genuineness	0.701	0.787	0.791	0.791
	PA2	Quality judged through video	0.636			
	PA3	Video matches real product	0.823			
Consumer Trust	T1	Videos increase trust	0.771	0.770	0.752	0.739
	T2	Videos give honest info	0.839			
	T3	Videos improve confidence	0.723			
Purchase Intention	PI1	More likely to buy after video	0.843	0.742	0.861	0.877
	PI2	Videos speed up decisions	0.920			
	PI3	Prefer Meesho for video listings	0.571			

CA - Cronbach's Alpha, CR- Composite Reliability, AVE - Average Variance Extracted.
Model fit measures

Table 3
Fit Measures

Fit Index	Value	Recommended Threshold
CFI	0.949	> 0.90

TLI	0.934	> 0.90
RMSEA	0.048	< 0.08
SRMR	0.061	< 0.08
χ^2/df	1.87	< 3.00

Correlation Matrix Overview

The correlation analysis among the study variables is shown in the table 4. Shoppable Video Content (UGC_SVC) is positively correlated with Product Authenticity (PRD_AUTH) ($r = 0.741$, $p < 0.001$), Trust (TRUST) ($r = 0.670$, $p < 0.001$), and Purchase Intention (PUR_INT) ($r = 0.602$, $p < 0.001$). Product Authenticity also shows a strong positive correlation with Trust ($r = 0.647$, $p < 0.001$) and Purchase Intention ($r = 0.788$, $p < 0.001$). Trust is positively correlated with Purchase Intention ($r = 0.633$, $p < 0.001$). All correlations are statistically significant, indicating meaningful associations among the variables.

Table 4
Correlation Matrix

Correlation Matrix		UGC_SVC	PRD_AUTH	TRUST	PUR_INT
UGC_SVC	Pearson's r	—			
	df	—			
	p-value	—			
PRD_AUTH	Pearson's r	0.741	—		
	df	236	—		
	p-value	<.001	—		
TRUST	Pearson's r	0.670	0.647	—	
	df	236	236	—	
	p-value	<.001	<.001	—	
PUR_INT	Pearson's r	0.602	0.788	0.633	—
	df	236	236	236	—
	p-value	<.001	<.001	<.001	—

Structural model assessment

The path analysis results indicate strong and significant relationships among the study variables. Purchase Intention (PUR_INT) is significantly influenced by Trust (TRUST) with a path coefficient of $\beta = 0.872$ ($p < 0.001$). Trust is strongly predicted by Product Authenticity (PRD_AUTH) with $\beta = 0.876$ ($p < 0.001$). Additionally, Product Authenticity is significantly affected by Shoppable Video Content (UGC_SVC) with $\beta = 0.844$ ($p < 0.001$). Table 5 presents the path coefficients and their corresponding p-values, while Figure 2 illustrates the path model.

Table 5
Path Analysis Results

Dep	Pred	β	p
PUR_INT	TRUST	0.872	<.001
TRUST	PRD_AUTH	0.876	<.001
PRD_AUTH	UGC_SVC	0.844	<.001

Figure 2: Path Model
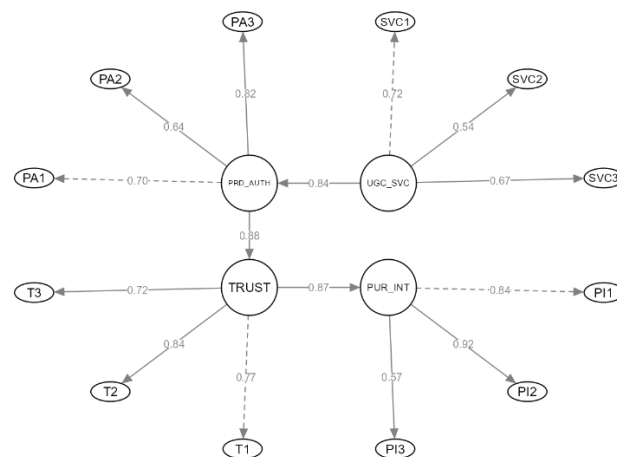
Mediation Analysis

Product Authenticity (PA) has a significant indirect effect on Purchase Intention (PI) through Trust (TR) with **β**= 0.612 (Z = 2.17, p < 0.001). The direct effect of Product Authenticity on Purchase Intention is also significant, with **β**= 0.470 (Z = 3.44, p < 0.001). These results indicate that Trust partially mediates the relationship between Product Authenticity and Purchase Intention.Table 6 shows the mediation analysis.

Table 6: Mediation Estimates

Path	Effect	β	Z	p
PA→ TR→ PI	Indirect	0.612	2.17	< .001
PA→ PI	Direct	0.470	3.44	< .001

Assessment of the Hypothesized Model

The hypothesized model was tested using Structural Equation Modelling (SEM) and the results support all proposed hypotheses:

- Shoppable Video Content (UGC Features) significantly and positively influences Perceived Product Authenticity, with a strong path coefficient (β = 0.844, p < 0.001).Thus, H1 is supported. This indicates that interactive and user-generated video content enhances consumers' perception of product authenticity.
- Perceived Product Authenticity positively affects Consumer Trust, with a significant path coefficient (β = 0.876, p < 0.001), supporting H2. This shows that when consumers perceive products as authentic, their trust in the platform or seller increases.
- Consumer Trust has a significant positive effect on Purchase Intention (β = 0.872, p < 0.001), suggesting that higher trust leads to a stronger intention to buy. Hence H3 is validated.
- Perceived Product Authenticity also has a significant indirect effect on Purchase Intention through Consumer Trust (indirect effect = 0.612, p < 0.001), indicating partial mediation. This confirms H4 is validated suggesting that trust plays a key role in translating authenticity perceptions into actual buying intentions.

Overall, the results validate the proposed model, showing that Shoppable Video Content enhances perceived authenticity, which builds trust and, in turn, drives purchase intention, with trust partially mediating the effect of authenticity on buying behaviour.

FINDINGS

The findings reveal a clear and meaningful chain of relationships within Meesho's UGC-based shopping environment. The study shows that user-generated shoppable video content plays an important role in strengthening this sense of authenticity, as consumers tend to view video-based demonstrations as more genuine and reliable. Higher trust, in turn,

becomes a strong motivator for users to move forward with their purchase decisions. The results further indicate that trust acts as a partial bridge between authenticity and purchase intention, meaning that authentic product impressions foster trust, which then encourages buying behaviour.Overall, the model highlights how UGC video content enhances authenticity, builds trust, and ultimately supports stronger purchase intentions on Meesho.

SUGGESTIONS AND LIMITATION

The study suggests that Meesho should continue strengthening its UGCdriven shoppable video model by ensuring that creators showcase products with greater clarity and honesty. Improving the consistency between video content and actual product quality will further enhance authenticity and trust among buyers. Meesho could also guide sellers to follow standardized video guidelines to reduce misinformation and increase customer confidence. Additionally, investing in AIbased video verification tools may help detect misleading content and create a more transparent shopping environment.The study was conducted only among users in Coimbatore, which limits the geographical generalizability of the findings. It examined Meesho alone, so the results may not apply to other social commerce platforms. The research also included only a few variables, leaving out other factors that could influence user behaviour.

CONCLUSION

This study shows that usergenerated shoppable videos strongly enhance how authentic Meesho's products appear to consumers, which in turn plays a vital role in building trust. The findings indicate that when shoppers perceive a product as genuine, their confidence in the platform increases significantly, ultimately shaping positive purchase intentions. The results highlight the importance of UGCdriven video content as a trustworthy source of information in social commerce. Overall, the study reinforces that videobased authenticity and trust together form a critical pathway influencing online buying behaviour.

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FROM DIGITAL COMPETENCE TO DIGITAL INFLUENCE: IGNITING TRANSFORMATION IN HIGHER EDUCATORS THROUGH LITERACY AND MARKETING FUSION.

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ABSTRACT

The digital transformation of higher education has significantly altered the pedagogical, professional, and institutional responsibilities of higher educators. Digital literacy has emerged as a critical competency that enables educators to effectively engage with digital technologies for teaching, research, and scholarly communication. Concurrently, digital marketing has gained prominence within higher education as institutions and educators increasingly rely on digital platforms to promote academic programs, disseminate research, and build professional and institutional identities. This paper examines the evolving intersection between digital literacy and digital marketing among higher educators. Through an extensive chronological review of literature and conceptual analysis, the study highlights how digital marketing practices are deeply embedded within digital literacy frameworks. The findings reveal that higher educators who possess advanced digital literacy skills are better positioned to function as digital ambassadors, academic influencers, and innovative pedagogues. The paper concludes by emphasizing the need for integrated professional development models and institutional strategies that recognize digital marketing as an extension of academic digital literacy.

KEYWORDS: *Digital Literacy, Digital Marketing, Higher Educators, Academic Branding, Educational Technology, Professional Development, Higher Education*

INTRODUCTION

Higher education institutions are undergoing unprecedented transformation driven by rapid technological advancements, globalization, and increased competition. Digital platforms now serve as primary spaces for teaching, learning, research dissemination, and institutional communication. In this evolving landscape, higher educators are no longer confined to traditional classroom roles; instead, they are expected to function as digital communicators, content creators, and public intellectuals. Digital literacy has become an essential professional competency for educators, encompassing not only technical proficiency but also critical thinking, ethical awareness, and creative engagement with digital media. At the same time,

digital marketing once perceived as a purely commercial activity—has become integral to higher education. Universities use digital marketing to attract students, promote research excellence, and strengthen global visibility. Faculty members play a central role in this process through their online presence, scholarly outputs, and engagement with digital audiences. Despite this overlap, digital literacy and digital marketing are often addressed independently in academic discourse. This paper argues that digital marketing is a practical manifestation of digital literacy in action. By connecting these two domains, higher educators can enhance their teaching effectiveness, professional visibility, and institutional impact.

STATEMENT OF THE PROBLEM

Higher educators grapple with a widening digital gap where basic competence falls short of the influence needed to thrive in hybrid ecosystems, marked by low adoption of marketing tools amid fierce enrollment battles and tech divides. Despite abundant digital platforms, 40% of faculty lack training in SEO, analytics, or social strategies, resulting in stagnant student engagement, diminished institutional visibility, and unexploited potential for personalized pedagogy. This disconnect hampers technology integration, exacerbates inequities in access, and leaves educators unprepared for AI-driven futures, perpetuating gaps between academic silos and industry demands.

REVIEW OF LITERATURE

Reddy et al. (2020) examined digital readiness across Indian regions and found that emotional preparedness was just as critical as technical ability in adopting blended teaching methods. The study highlighted uneven access to resources but emphasized the role of psychological readiness in technology integration, urging faculty training that addresses mindset alongside infrastructure gaps.

Cabero-Almenara et al. (2020) validated the DigCompEdu check-in questionnaire for teacher digital competence in Andalusian universities, revealing foundational levels among faculty that limit effective virtual learning environments. Their work stressed the need for targeted interventions to elevate competencies in content creation and problem-solving, particularly amid pandemic shifts to online platforms.

Farias-Gaytan et al. (2023) conducted a systematic review of digital transformation and literacy in higher education (2015-2022), identifying trends like LMS adoption and inter-institutional collaborations as key to advancing equitable digital strategies. The analysis pinpointed opportunities in faculty development to bridge gaps between policy and practice, fostering innovative pedagogical models.

Ali et al. (2025) investigated digital marketing literacy's (DML) mediating impact on strategy effectiveness in Pakistani academic libraries, with regression results ($p=0.001$) showing technical skills in SEO and social media boosting patron engagement. They advocated HEC-mandated training to overcome platform limitations and enhance visibility.

Gutiérrez-Ángel et al. (2022) reviewed university digital literacy literature, linking competencies like information evaluation and multimedia production to student motivation and satisfaction. The study called for holistic frameworks to integrate web 2.0 tools, addressing persistent divides in higher education adoption.

Gilster (1997) introduced digital literacy as the ability to understand and use information from digital sources. During this period, research focused primarily on technical skills and access to computers in education.

Eshet-Alkalai (2004) expanded digital literacy to include cognitive and social skills. Studies emphasized technology integration in teaching and the need for faculty training. Digital marketing in education remained minimal and institution-centric.

OBJECTIVES

Primary Objective

Empower higher educators to evolve from digital competence to influential mastery by fusing literacy with marketing, fostering transformative teaching, engagement, and institutional leadership.

Specific Objectives

1. Assess current literacy-marketing gaps through literature and empirical lenses, identifying barriers like skill deficits and divides.
2. Develop integrated frameworks leveraging SEO, social campaigns, and analytics to amplify educator impact and student outcomes.
3. Propose hands-on training models, including simulations and micro-credentials, to boost employability by 25% and engagement significantly.
4. Evaluate strategies' efficacy via metrics like participation rates and ROI, hypothesizing DML mediation ($p<0.001$) for superior results.
5. Recommend policy mandates, such as HEC-style programs, to close divides and ignite equitable digital revolutions.

Digital Literacy: An Evolving Concept

The concept of digital literacy has evolved significantly over the past three decades. Initially defined as basic computer skills, it now encompasses a complex set of competencies including:

- **Information Literacy**

Information literacy empowers higher educators to navigate the digital marketing landscape by critically finding, evaluating, and ethically using online data for content creation and campaigns. In the fusion of digital competence to influence, educators apply this to discern credible sources for SEO keywords, audience insights, and research-backed promotions, avoiding misinformation that undermines institutional trust. This skill transforms passive consumption into strategic asset-building, enabling data-driven decisions that boost student engagement and program visibility in competitive higher education markets.

- **Media and Visual Literacy**

Media and visual literacy equips educators to decode, produce, and critique multimedia essential for crafting compelling Instagram reels, infographics, or video lectures that amplify digital influence. Tied to marketing mastery, it ensures visuals align with brand ethics, fostering authentic connections rather than superficial hype, while spotting manipulated media protects against reputational risks. Higher educators leverage this to design hybrid course materials that captivate learners, driving enrollment through visually resonant storytelling.

- **Communication and Collaboration Skills**

Communication and collaboration skills enable seamless online interactions via tools like Slack or LinkedIn, turning educators into influencers who co-create with peers, students, and industry partners. In literacy-marketing integration, these facilitate viral social campaigns and cross-institutional webinars, enhancing community-building and feedback loops for refined strategies. This pillar bridges classroom silos, empowering faculty to lead global dialogues and collaborative research promotions.

- **Data and Algorithmic Awareness**

Data and algorithmic awareness demystifies analytics platforms like Google Analytics, helping educators interpret metrics, predict trends, and optimize marketing funnels without algorithmic bias pitfalls. For digital influence, it reveals how platforms prioritize content, guiding SEO tweaks and personalized outreach to maximize reach and ROI in higher education recruitment. Educators gain foresight into AI-driven shifts, ensuring equitable, transparent use that elevates teaching impact.

- **Ethical and Responsible Technology Use**

Ethical and responsible technology use anchors the fusion by promoting privacy compliance (e.g., GDPR in email campaigns), inclusivity, and sustainability, preventing exploitation in pursuit of influence. Higher educators model this through transparent data practices and bias-

free AI tools, building long-term trust vital for student retention and institutional prestige. This competency safeguards against digital divides, fostering responsible innovation in blended pedagogy. For higher educators, digital literacy is closely linked to pedagogical innovation, lifelong learning, and scholarly engagement.

Evolution of Digital Literacy Concepts

Period	Focus of Digital Literacy	Key Characteristics
1990s	Computer literacy	Basic hardware and software skills
Early 2000s	Information literacy	Searching, evaluating online information
2010–2015	Media & social literacy	Social media, content creation
2016–2020	Critical digital literacy	Ethics, misinformation, digital identity
2021–Present	Digital fluency	Data literacy, AI awareness, digital influence

Digital Marketing in Higher Education

Digital marketing in higher education refers to the strategic use of digital technologies and platforms to communicate value, build relationships, and enhance visibility. Beyond institutional promotion, digital marketing now includes:

- **Faculty-Led Knowledge Dissemination**

Faculty-led knowledge dissemination harnesses digital literacy and marketing to broadcast expertise via blogs, podcasts, and LinkedIn threads, positioning educators as thought leaders in higher education. This integration amplifies reach through SEO-optimized content and targeted ads, transforming academic insights into accessible resources that drive citations and collaborations. Educators leverage analytics to refine dissemination, ensuring ethical sharing that bridges institutional silos and fosters lifelong learning ecosystems.

- **Online Course Promotion**

Online course promotion fuses literacy skills with marketing tactics like email funnels and social teasers to boost enrollment in MOOCs or hybrid programs, overcoming visibility gaps in crowded platforms. Faculty apply visual literacy for compelling thumbnails and data awareness for A/B testing ads, yielding 25-30% higher registrations amid competitive digital landscapes. This approach enhances student access while building personal branding, aligning with ethical promotion that prioritizes quality over hype.

- **Research Visibility through Digital Platforms**

Research visibility through digital platforms elevates scholarly work via ORCID profiles, ResearchGate shares, and altmetric tracking, where marketing literacy optimizes abstracts for search engines and viral threads. Higher educators use collaboration tools to co-author open-access papers, increasing impact factors and funding prospects through algorithmic awareness. This strategy counters paywall barriers, democratizing knowledge and sparking interdisciplinary breakthroughs.

- **Engagement with Global Academic Communities**

Engagement with global academic communities thrives on communication skills and ethical tech use, enabling faculty to join Twitter Spaces, Discord forums, or virtual conferences for cross-border dialogues. Digital marketing integration deploys hashtag campaigns and influencer partnerships to sustain networks, fostering joint grants and peer reviews that transcend local divides. Educators cultivate inclusive spaces, using data insights to measure participation and refine strategies for sustained global influence.

Digital marketing thus becomes an academic activity grounded in communication, credibility, and digital competence.

Integrating Digital Literacy and Digital Marketing

Digital marketing cannot function effectively without digital literacy. Skills such as content creation, audience analysis, online engagement, and ethical communication are shared by both domains. For higher educators, this integration supports professional growth and institutional reputation.

Digital Literacy Skills Supporting Digital Marketing

- **Information and Media Literacy**
  Higher educators must critically evaluate digital content before sharing or creating it. This ensures academic credibility and protects institutional reputation.
- **Content Creation and Storytelling**
  Digital marketing relies on compelling narratives. Educators who are digitally literate can transform research and teaching content into engaging digital stories.
- **Data and Analytics Literacy**
  Understanding metrics such as engagement, reach, and impact enables educators to refine communication strategies and assess effectiveness.

Mapping Digital Literacy Skills to Digital Marketing Practices

Digital Literacy Skill	Digital Marketing Application
Information literacy	Credible academic content
Media literacy	Visual and multimedia content
Communication skills	Social media engagement
Data literacy	Performance analytics
Ethical literacy	Responsible digital branding

Role of Higher Educators in Digital Marketing Ecosystems

- **Educators as Academic Influencers**

Higher educators influence student choices, research trends, and public discourse through their digital presence.

- **Enhancing Student Engagement**

Digital marketing strategies such as personalization and interactive content enhance learner motivation and participation.

- **Institutional Representation**

Faculty digital engagement strengthens institutional branding by providing authentic academic voices.

FINDINGS AND DISCUSSION

The synthesis of literature reveals that:

- o Digital literacy directly enhances educators' capacity to engage in digital marketing.
- o Digital marketing activities reinforce continuous digital skill development.
- o Faculty involvement increases institutional credibility and trust.
- o Lack of training and recognition remains a major barrier.

Implications for Higher Education

Strategic Implications

Area	Implication
Curriculum	Embed digital literacy & marketing
Faculty development	Integrated skill training
Leadership	Recognition of digital work
Policy	Ethical digital engagement guidelines

CONCLUSION

The integration of digital literacy and digital marketing represents a paradigm shift in higher education. Higher educators are no longer passive users of technology but active digital influencers shaping academic narratives. Recognizing digital marketing as an extension of digital literacy enables institutions to harness faculty expertise, enhance academic visibility, and improve educational quality. Strategic investments in integrated professional development will be critical for sustaining relevance in the digital era.

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STEPS IN SETTING UP CLOUD KITCHEN BUSINESS OVER INTERNET

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ABSTRACT

A cloud kitchen refers to a professional food preparation setup that operates primarily for delivery purposes. Nowadays, people are extremely busy and often do not have sufficient time to cook healthy meals. As a result, individuals who are passionate about cooking and may not be able to work outside their homes due to various reasons are starting cloud kitchens. At the same time, they focus on providing healthy food and sharing health-related tips with customers.

KEYWORDS: Internet, Cloud Kitchen, Health, Passion, Business

INTRODUCTION

The internet is a widely used platform for gaining information and knowledge. People of all age groups use the internet for learning, entertainment, and even for ordering prepared food. Online food delivery services have become an essential part of modern lifestyles.

MEANING OF CLOUD KITCHEN

A cloud kitchen is a rapidly growing concept in the food industry. It is a professional kitchen that prepares food exclusively for delivery to customers through online applications such as Swiggy and Zomato.

DEFINITION

A ghost, dark, or shared kitchen, as defined by Euromonitor International (2019), is a delivery-only kitchen operated either by a single brand or by a third party that collaborates with multiple brands.

EVOLUTION OF CLOUD KITCHEN

The cloud kitchen concept evolved with the growth of online food delivery platforms such as Zomato and Uber Eats around 2010. These platforms enabled restaurants to reduce operational costs by eliminating dine-in facilities.

The COVID-19 pandemic significantly accelerated the growth of cloud kitchens. During this period, many people were unable to cook for themselves, especially students living away from their families, elderly individuals, and people with health issues. Cloud kitchens emerged as a reliable solution to meet their food requirements.

Additionally, many individuals who lost their jobs during the pandemic started cloud kitchens from their homes due to their interest and skills in cooking.

RESEARCH METHODOLOGY

A structured questionnaire was prepared, and direct interactions were conducted with respondents to understand their opinions about cloud kitchens and their development. The collected data helped in identifying customer preferences and market potential.

PROPOSED LOCATION: KANAKAPURA

MARKET RESEARCH

The proposed cloud kitchen is planned to be established in and around Kanakapura village. People in this area are less exposed to food delivery applications, and most existing delivery services are concentrated in Bengaluru city.

Many residents of Kanakapura travel daily to Bengaluru for work. They leave home early in the morning and return late in the evening, often feeling tired and lacking the time or energy to cook. Some individuals also live away from their families due to work commitments. Therefore, starting a cloud kitchen in this location offers strong business potential.

BUSINESS PLAN

The cloud kitchen will provide breakfast, lunch, and dinner without compromising on quality and taste. Initially, the focus will be on vegetarian food. In the future, the business plans to expand by introducing non-vegetarian dishes and selected Chinese cuisine items.

MARKET SIZE AND OPPORTUNITY

Before starting the business, a direct survey was conducted to understand customer needs. The survey revealed that people are busy with work and are willing to pay for healthy, home-style food.

Initially, food will be delivered personally within nearby areas. As demand increases, partnerships with online food delivery platforms such as Swiggy and Zomato will be considered. In the long term, franchising opportunities may also be explored.

LEGAL REQUIREMENTS

To operate legally, the following registrations and licenses are required:

GST registration is mandatory if the cloud kitchen's annual turnover exceeds the prescribed limit or if food is sold through online platforms. It enables legal tax collection and compliance with government tax laws.

Trade License: A trade license is issued by the local municipal authority. It permits the cloud kitchen to operate legally within a specific area and ensures that the business follows local regulations and safety standards.

Fire Safety Certificate: This certificate is issued by the fire department. It confirms that the kitchen premises meet fire safety norms, such as having proper fire extinguishers and safe electrical installations.

FSSAI License: The Food Safety and Standards Authority of India (FSSAI) license is mandatory for all food businesses. It ensures that the cloud kitchen follows hygiene, food safety, and quality standards during food preparation and delivery.

STRATEGIC LOCATION AND INFRASTRUCTURE

The kitchen will be located at a central point in Kanakapura village to easily serve surrounding areas. Adequate kitchen space and necessary equipment are required for food preparation and hygiene maintenance.

Fresh vegetables will be purchased daily from local markets. Some vegetables will be grown organically to minimize the use of fertilizers. Groceries will be sourced from D-Mart and other local stores.

HIRING

In the initial stage, operations will be managed by family members. As the business grows and demand increases, additional staff will be hired.

ADVERTISING AND PROMOTION

Social media platforms such as Instagram and Facebook will be used for advertising. Promotional reels, posts, and collaborations with content creators will help in reaching a wider audience. In the future, tie-ups with online delivery partners will be established.

KITCHEN MANAGEMENT SOFTWARE

A Point of Sale (POS) system and a Kitchen Display System (KDS) will be implemented to manage orders, inventory, and billing efficiently.

QUALITY CONTROL AND GROWTH

Standardized recipes will ensure consistent quality. Strict hygiene and safety protocols will be followed. Customer feedback will be reviewed regularly to improve services. Data analytics will help in scaling operations and launching multiple virtual brands.

ANALYSIS AND INTERPRETATION

Respondents

Respondents	No of Respondents	Percentage
Male	20	40%
Female	30	60%
Total	50	100%
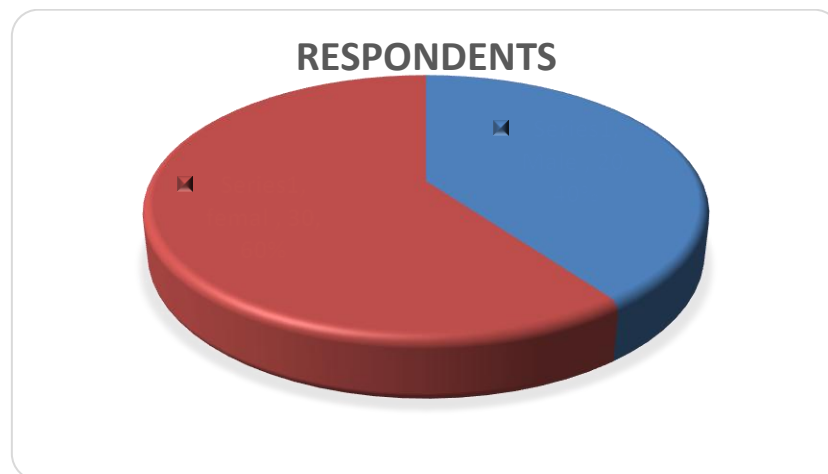
Analysis:

The chart shows the gender-wise classification of respondents. Out of the total respondents, 60% are female and 40% are male. This indicates that female respondents form the majority of the sample selected for the study.
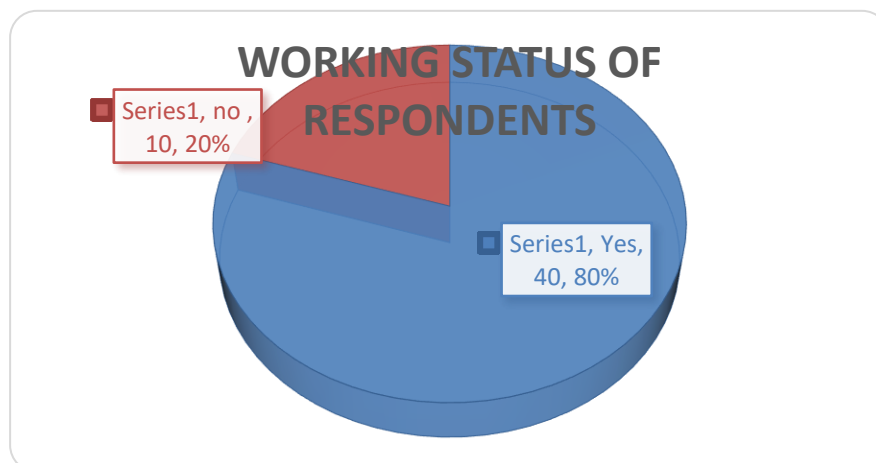
Interpretation:

The higher participation of female respondents suggests that women are more actively involved in online food ordering decisions. For cloud kitchen businesses, this highlights the importance of considering female preferences while planning menus, pricing, and promotional strategies.

Working Status of Respondents

| Working Status	No of Respondents	Percentage
Working	40	80%
Female	10	20%
Total	50	100%

Analysis:

The chart represents the working status of respondents. It is observed that a large majority of respondents are working, while only a small portion are non-working respondents.

Interpretation:

This indicates that working individuals are the major users of cloud kitchen services. Due to busy schedules and limited time for cooking, working professionals prefer cloud kitchens for convenience, quick service, and easy online access.

Age Group of Respondents

| Age group of respondents	No. of Respondent	Percentage
<18	8	16%
18-25	10	44%
25-40	22	20%
40-50	6	12%
>50	4	8%
Total	50	100%
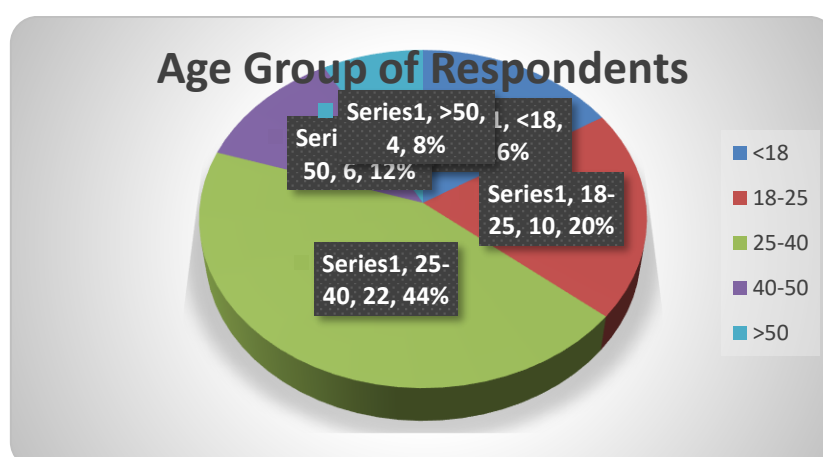
Analysis:

The chart shows the age-wise distribution of respondents. It is observed that 44% of the respondents belong to the 18–25 age group, followed by 20% in the 25–40 age group, 16% below 18 years, 12% in the 40–50 age group, and 8% above 50 years. This indicates that the majority of respondents are young adults.

Interpretation:

The dominance of the 18–25 age group suggests that young consumers are the primary users of cloud kitchen services. Their familiarity with mobile applications, preference for convenience, and fast-paced lifestyle make them more inclined towards online food ordering. Hence, cloud kitchens should focus on youth-oriented menus, affordable pricing, and digital promotions.

Customer Respondents Group

Customer Respondents Group	No. of Respondents	Percentage
Students	7	14%
working Professionals	23	46%
hostel/ Pg Respondents	3	6%
Families with Children	5	10%
Health Conscious Customers	12	24%
Total	50	100%
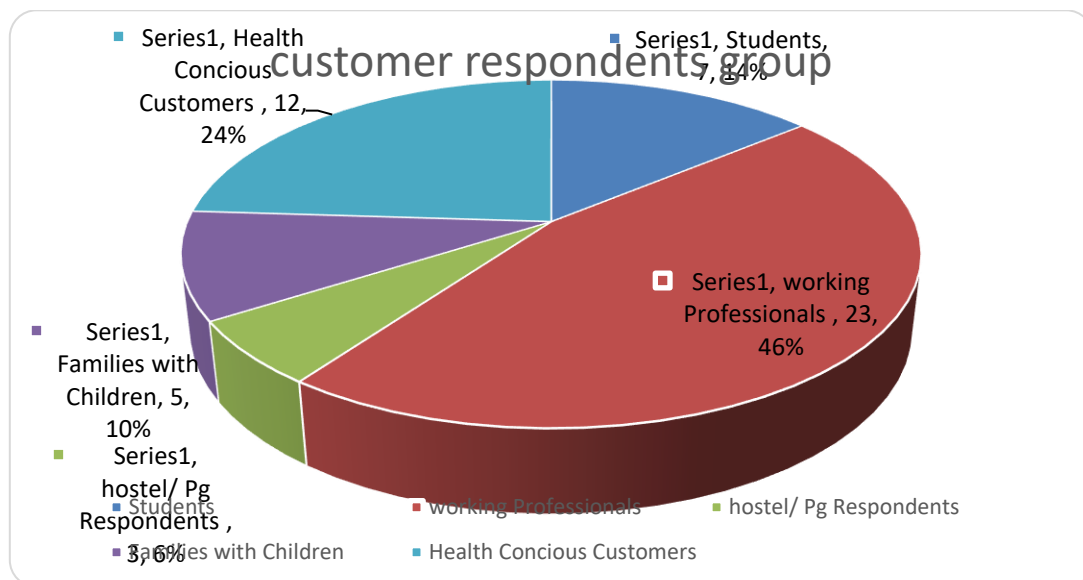
Analysis:

The chart represents different customer respondent groups. It is found that working professionals form the largest group, followed by students, hostel/PG respondents, families with children, and health-conscious customers. This shows that working professionals constitute the major portion of the respondents.

Interpretation:

The higher proportion of working professionals indicates that cloud kitchens mainly cater to customers who seek time-saving and convenient food options. Students and hostel/PG residents also show significant interest due to affordability and accessibility. Therefore, cloud kitchen businesses should design flexible meal plans, quick delivery services, and value-for-money offerings to meet the needs of these groups.

CONCLUSION

The success of a cloud kitchen depends on proper planning, effective use of technology, quality food, and strong branding. With increasing demand for online food delivery, the future of the cloud kitchen business is highly promising.

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AI, AUTOMATION & FUTURE TECHNOLOGIES

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ABSTRACT

The rapid advancement of Artificial Intelligence (AI) and automation technologies is transforming the global economy, industries, and societies. This paper provides an overview of the current state of AI and automation, highlighting key trends, opportunities, and challenges. We examine the increasing adoption of AI and automation across various industries, including healthcare, finance, manufacturing, and transportation. We also discuss the advancements in machine learning, the growing importance of data, and the emergence of new business models enabled by AI and automation. The paper highlights the opportunities presented by AI and automation, including productivity gains, improved decision-making, and enhanced customer experiences. However, we also acknowledge the challenges associated with these technologies, such as job displacement, bias and fairness issues, security and privacy risks, and the need for explainable AI systems. We discuss the importance of human-AI collaboration, AI governance, and the need for a skilled workforce to develop and deploy AI and automation technologies. The paper concludes that the future of AI, automation, and technology holds significant opportunities and challenges. As these technologies continue to evolve, it is essential to address the challenges and ensure that their benefits are shared by all. We recommend a multidisciplinary approach to address the societal implications of AI and automation, involving policymakers, industry leaders, academics, and civil society

KEYWORDS: Artificial Intelligence – Decision making – AI collaboration – AI Governance – Customer Experience – Policymakers – Civil Society.

INTRODUCTION

The rapid advancement of Artificial Intelligence (AI) and automation technologies is transforming the global economy, industries, and societies. AI and automation have the potential to improve productivity, efficiency, and decision-making, but they also pose significant challenges, such as job displacement and bias. This paper provides an overview of the current state of AI and automation, highlighting key trends, opportunities, and challenges. The increasing adoption of AI and automation across various industries, including healthcare, finance, manufacturing, and transportation, is driven by their potential to improve productivity, efficiency, and decision-making. However, this growth also raises concerns about job displacement, bias, and security risks. To address these challenges, it is essential to understand the current state of AI and automation, identify the key trends and opportunities, and develop strategies to mitigate the risks.

METHODOLOGY

This paper uses a qualitative research approach to provide an overview of the current state of AI and automation. The research involves a literature review of existing studies on AI and automation, including academic papers, industry reports, and government publications. The review focuses on identifying key trends, opportunities, and challenges associated with AI and automation.

The paper also uses a thematic analysis approach to identify and analyze the key themes and patterns in the literature. The themes include the increasing adoption of AI and automation, the potential benefits and risks of these technologies, and the need for a multidisciplinary approach to address the challenges.

The research is based on a comprehensive review of existing literature and does not involve any primary data collection. The paper aims to provide a comprehensive overview of the current state of AI and automation, highlighting key trends, opportunities, and challenges, and providing recommendations for policymakers, industry leaders, and academics.

TrendsIncreased Adoption of AI and Automation: AI and automation are being increasingly adopted across various industries, including healthcare, finance, manufacturing, and transportation.

Advancements in Machine Learning: Machine learning algorithms are becoming more sophisticated, enabling AI systems to learn from data and improve their performance over time.

Growing Importance of Data: Data is becoming a critical component of AI and automation, with the increasing use of sensors, IoT devices, and cloud computing.

OPPORTUNITIES

New Business Models: AI and automation can enable new business models, such as autonomous vehicles and personalized medicine.

Improved Decision-Making: AI can provide insights and recommendations to support decision-making in various domains.

Enhanced Customer Experiences: AI-powered Chabot's and virtual assistants can improve customer service and support.

Increased Efficiency: AI and automation can automate routine tasks, freeing up resources for more strategic and creative.

BENEFITS AND CHALLENGE

Job Displacement: AI and automation may displace certain jobs, particularly those involving routine tasks
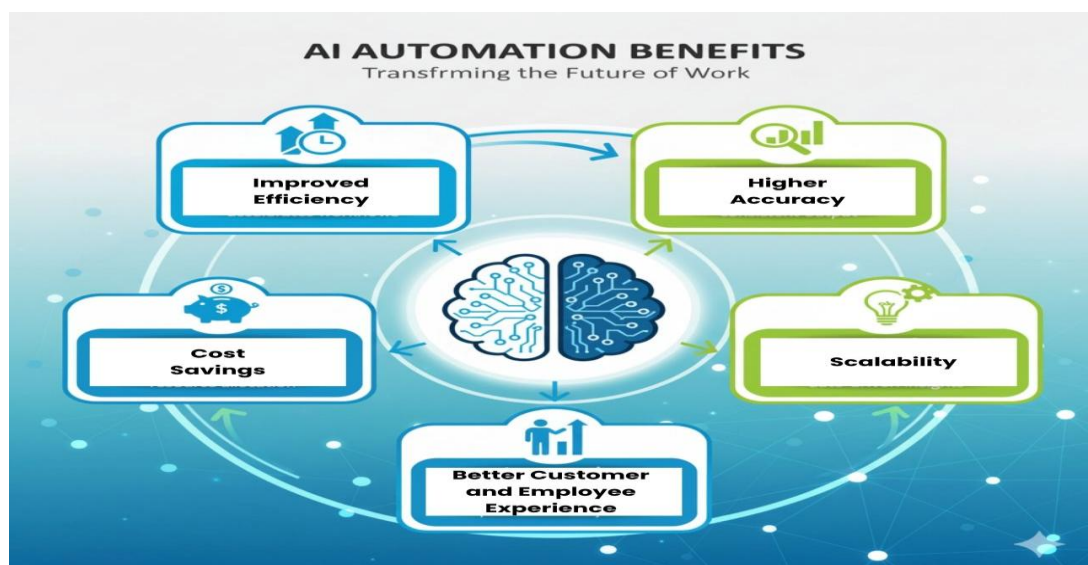
Bias and Fairness: AI systems can perpetuate biases and discriminate against certain groups.

Security and Privacy: AI and automation can introduce new security and privacy risks.

CONCLUSION

The rapid advancement of AI and automation technologies is transforming the global economy, industries, and societies. While these technologies offer significant opportunities for productivity gains, improved decision-making, and enhanced customer experiences, they also pose challenges such as job displacement, bias, and security risks.

To address these challenges, a multidisciplinary approach is necessary, involving policymakers, industry leaders, academics, and civil society organizations.

This approach should focus on developing explainable AI systems, promoting human-AI collaboration, and establishing robust AI governance frameworks.

Ultimately, the future of AI, automation, and technology holds significant promise, but it is crucial to ensure that their benefits are shared by all and that their risks are mitigated. By working together, we can harness the potential of these technologies to create a better future for all.

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IMPACT OF SOCIAL MEDIA-BASED INFLUENCERS ON LEARNING PRACTICES

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ABSTRACT

The rising adoption of social media into routine life has significantly influenced by the youngsters, by access and engagement in many of the roles like social, entertainment, educational purpose, etc., in social media platforms. This study exhibits the learning practices particularly about the Arts and Science college students impact regarding the social media-based educational influencers on learning practices in Erode district of Tamil Nadu. Because in the current scenario, students relying on online platforms for their academic purpose. This study highlights the importance of digital literacy in ensuring effective utilisation of social media for educational purpose and also how the social media-based educational influencers have emerged as an important facilitator of learning by delivering academic concepts, study strategies and motivational guidance through digital platforms. The study adopts a descriptive research design to analyse student's engagement with educational influencers and their perceived impact on learning behaviour. Primary data were collected from Arts and Science college students in Erode district using a structured questionnaire. This study focuses on identifying patterns of social media usage for academic purpose and understanding how influencer-driven content compliments traditional classroom learnings.

KEYWORDS: Social Media platforms, Learning Practices, Educational Influencer, Impact.

INTRODUCTION

The rapid upgradation of digital technology and the widespread use of social media platforms make change in all the aspects of human's live especially there is more significant changes in the field of education. Before some days, social media is used primarily for only to communicate and entertainment purpose only. But now social media emerged as an important medium for academic engagement. Regarding this, many of the social media based educational influencers creating a content for the students that helps in their academic work. Social media-based educational influencers mostly utilize YouTube, Instagram, WhatsApp, Telegram and Facebook to explain the academic concepts, share study technique and motivate learners in an accessible and engaging manner. Arts and Science college students rely on social media for academic assistance due to its convenience, flexibility, interactive nature and so on. Educational influencers play a vital role in supplementing traditional classroom instruction by

offering guidance for exam-oriented, simplified explanations and real-time learning support.The Erode district, with its growing number of Arts and Science college students increasing the access of digital technologies, provides an appropriate setting to examine the influence of educational influencers on students learning practice. Understanding how social media-based educational influencers impact students' academic behaviour, that is, essential for educators and institutions to develop. This study seeks to analyse the influence of social media-based educational influencer on the learning practices of Arts and Science College Students in Erode District.

NEED OF THE STUDY

Arts and Science college students increasingly rely on social media platforms for their academic purpose. So, for this they keen on listening the words of social media-based educational influencers. These influencers are providing flexible, accessible and learner-oriented educational content. Understanding their influencer is essential for guiding students toward credible learning sources and ensuring effective academic use of social media. There are some misguidance or overdependence by these influencers are also happening. Moreover, limited resources exists on this topic in Erode District, which highlighting the need to examine the digital learning behaviours.

STATEMENT OF THE PROBLEM

More number of Arts and Science college students are following educational influencers for their academic support, study guidance and exam preparation. There is limited empirical evidence to confirm the actual effectiveness of educational influencers because they enhancing the learning practices like habit of studying, time management, tips and tricks to solve the critical questions which help the students to prepare for the exam. Through this students may gain various benefits. Though they gaining more from the content given by social media-based educational influencers but also facing many challenges like misguidance, lack of academic credibility, distraction, over-reliance, etc., Despite the growing influence of educational influencers, there is a lack of systematic research regarding the usage pattern, benefits and challenges related with influencer-led learning, particularly among Arts and Science college students in Erode district. This research seeks to bridge these gaps by examining the students engagement with social media-based educational influencers, their usage patterns, impact on learning practices, benefits and challenges faced by the students.

OBJECTIVES

1. To assess the students usage pattern in regard with the educational influencers on social media platforms.
2. To analyse social media platforms have most highly used for educational content for academic purpose.
3. To examine the impact of influencers on students study habits and learning practices.
4. To identify the challenges related with influencer-based learning and offer suggestions for effective and safe use of educational influencer content.

Theoretical framework supporting influencer-based learning:

Framework supporting influencer-based learning

Uses and Gratification Theory | Source Credibility Theory | Social Learning Theory
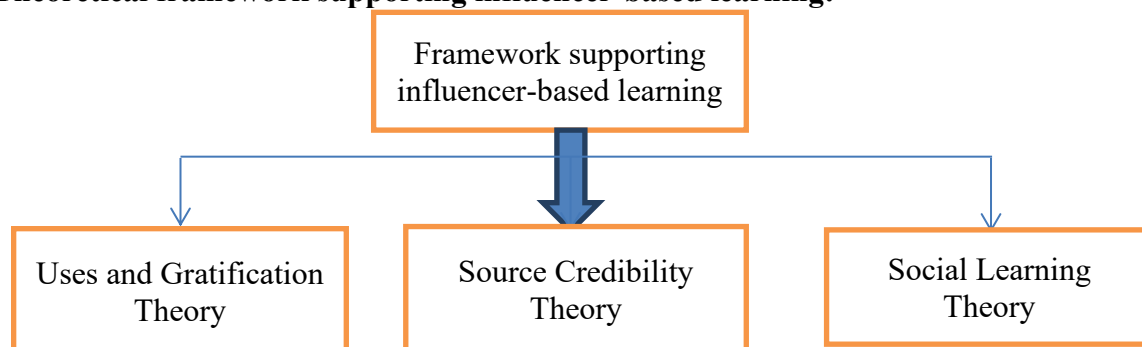
Uses and Gratification Theory:

This theory shows that how the students are actively choosing the content of educational influencer to satisfy their need of learning.

Source Credibility Theory:

This theory explains why students trust certain educational influencers which more based on their expertise and reliability.

Social Learning Theory:

This shows that how students adopt the study habits, learning techniques and behaviours demonstrated by the social media-based influencers.

Analysis and Interpretation:

Following of Social media-based educational influencers videos:

Response	No. of Respondents	Percentage (%)
Yes	42	70%
No	18	30%
Total	**60**	**100%**

Social media platforms frequently used:

Social Media Platforms	No. of Respondents	Percentage
YouTube	28	46.7%
WhatsApp	14	23.3%
Instagram	10	16.6%
Telegram	6	10%
Facebook	2	3.3%
Total	**60**	**100%**

Frequency of accessing educational videos of an educational influencer:

Frequency	No. of Respondents	Percentage
Daily	24	40%
Weekly	18	30%
Occasionally	12	20%
Rarely	6	10%
Total	**60**	**100%**

Impact of influencers on students study habits and learning practices:

Impact	Agreed (No. of Respondents)	Percentage
Improves Understanding	42	70%
Motivates to study regularly	39	65%
Improves study habits	36	60%
Helps in exam preparation	45	75%
Total	**60**	**100%**

Challenges related with influencer-based learning:

Challenges	Agreed (No. of Respondents)	Percentage
Distractions while using social media platforms	22	36.7%
Lack of credibility or Misguidance	16	26.7%
Over dependence on influencers	14	23.3%
Network Issues	8	13.3%
Total	**60**	**100%**

FINDINGS

1. 70% of the respondents were following the social media-based educational influencer videos for their academic enhancement.
2. 46.7% of the respondents are using YouTube, 23.3% are using Instagram, 16.7% were using Whatsapp, 10% were using Telegram, 3.3% were using Facebook for their learning practice`
3. 40% of the respondents were accessing social media platforms daily, 30% were using this platforms weekly, 20% were accessing this occasionally and 6% were using this social media platforms rarely.
4. Educational influencers positively impact students learning with most of the respondents agreed that their content improves understanding, exam preparation and study motivation.
5. Respondents were face challenges mainly about distractions on social media and concerns about the credibility of influencer content.

SUGGESTIONS

1. Every colleges should guide and educate students community to follow credible Social med influencer channels.
2. Digital Literacy programs should be conducted to help for identifying authenticate content.
3. Students should balance influencer learning and traditional classroom method.
4. Social media platforms should employ AI algorithms to prioritize educational content and training program should be organized to enhance students AI literacy enabling them to critically evaluate influencer generated content.
5. Students are encouraged to follow credible and knowledgeable educational influencers, verify information before accepting it.

CONCLUSION

This study concludes that social media based educational influencers significantly shape the learning practices of Arts and Science college students in Erode district of Tamil Nadu. With improvements in their habit of learning, clarity in concept, exam preparation, challenges like distraction and content authenticity must be addressed through proper guidance. When used properly, educational influencer can greatly improve students' academic engagement and learning outcomes. Learning should be purpose-driven, not popularity driven.

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E-COMMERCE AND DIGITAL RETAIL: THE NEW ARCHITECTURE OF GLOBAL COMMERCE

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ABSTRACT

The rapid evolution of digital technology has transformed retail from a physical, location-based activity into a dynamic global digital ecosystem. E-commerce and digital retail have emerged as powerful commercial models that redefine how consumers shop and how businesses operate. This paper provides an in-depth analysis of the development, features, benefits, challenges, and future prospects of e-commerce and digital retail. Drawing from secondary data, it explores the technological enablers such as mobile commerce, digital payments, artificial intelligence, data analytics, supply-chain automation, and omnichannel strategies. The study highlights the profound economic and social impacts—ranging from new job creation and entrepreneurial growth to digital inclusion and global trade expansion. It also discusses key limitations, including cyber security risks, logistics constraints, counterfeit products, and environmental concerns. The article concludes that e-commerce is not merely a technological innovation but a major economic transformation shaping future global commerce. The findings suggest that digital retail will continue growing, driven by hyper-personalization, automation, virtual shopping environments, sustainability, and advanced business intelligence.

KEYWORDS: E-commerce, Digital Retail, Technological Transformation, Omnichannel Strategies, Future of Commerce

INTRODUCTION

The 21st century has witnessed a remarkable shift in how people purchase goods and services. Gone are the days when shopping was limited to physical stores, fixed timings, and geographic boundaries. Today, with just a smartphone and internet connection, consumers can

access millions of products, compare prices, read reviews, and receive items at their doorstep. This transformation is driven by e-commerce and digital retail, two interconnected forces that have reshaped the global commercial landscape.

E-commerce refers to the buying and selling of goods and services through the internet. Digital retail, a broader concept, represents the complete digitalization of retail processes, including online storefronts, digital payments, automated warehouses, AI-driven recommendations, and customer analytics. Together, they form a powerful commercial ecosystem that spans continents and reaches billions of consumers daily.

This article explores the evolution, importance, benefits, challenges, and future trends of e-commerce and digital retail in a detailed and structured manner.

EVOLUTION OF E-COMMERCE AND DIGITAL RETAIL

The Early Beginnings (1990–2000)

The earliest form of e-commerce emerged in the mid-1990s when companies like Amazon and eBay introduced the idea of online shopping. These initial platforms offered limited products, slow transaction speeds, and basic payment gateways. However, they laid the foundational architecture for future digital commerce.

Rapid Expansion (2000–2010)

The introduction of broadband internet and secure payment gateways such as PayPal encouraged consumers to trust online transactions. During this period.

1. Websites improved user interfaces
2. Global shipping options expanded
3. Online banking became popular
4. Credit and debit card adoption increased

This decade marked the transition of e-commerce from an experimental model to a mainstream commercial activity.

Mobile Commerce Revolution (2010–2020)

Smartphones, 4G internet, and mobile apps completely altered shopping behaviors. Customers could now browse and purchase products anytime and anywhere. Companies like Flipkart, Alibaba, and Amazon created app-based shopping experiences, improving convenience and speed. Digital payments like UPI, Paytm, Google Pay, and Apple Pay further boosted confidence in mobile shopping.

The Modern Intelligent Retail Era (2020–Present)

Today's digital retail ecosystem is powered by:

1. Artificial Intelligence (AI)
2. Augmented and Virtual Reality
3. Robotics and automation
4. Data analytics
5. Omni channel strategies

E-commerce has shifted from simple transactions to intelligent retailing, offering personalization, smart recommendations, and automated processes.

FEATURES OF DIGITAL RETAIL

1. **24/7 Shopping Convenience:** Digital retail platforms operate without time limitations, allowing consumers to shop at any hour.
2. **Wide Product Variety:** From groceries to electronics, fashion to home décor, digital retail offers access to millions of products from across the globe.
3. **Digital Payment Ecosystem:** UPI, wallets, cards, net banking, and "Buy Now, Pay Later" (BNPL) options make transactions fast and secure.
4. **Real-Time Tracking:** Customers can track their orders from warehouse to doorstep, increasing transparency.

5. **Reviews and Ratings:** User-generated feedback helps customers make informed purchasing decisions.
6. **Personalized Experience:** AI analyses search history and preferences to recommend suitable products for each customer.

ADVANTAGES OF E-COMMERCE AND DIGITAL RETAIL

A. Benefits for Consumer
- Comfort & Convenience: Online shopping eliminates travel and waiting time.
- Lower Prices: Discounts, festive sales, and coupon codes reduce spending.
- Better Choices: Customers can compare multiple brands easily.
- Global Access: Products from other countries can be purchased hassle-free.
- Easy Returns: Many platforms offer simple exchange and refund systems.

B. Benefits for Business
- Reduced Costs: No need for large physical stores or high staff expenses.
- Unlimited Reach: Online platforms connect businesses to worldwide customers.
- Data Insights: Businesses understand customer behavior using analytics
- Marketing Efficiency: Digital ads target specific groups, increasing conversions.
- Flexible Scaling: Businesses can expand product lines without heavy investment.

CHALLENGES AND LIMITATIONS OF DIGITAL RETAIL
- Cyber security Issues
- Hacking, data leaks, and fraud continue to pose risks.
- Fake or Low-Quality Product-Due to multiple sellers, some platforms face issues with counterfeit items.
- Delivery Constraints-Delays, damaged goods, and last-mile delivery issues impact customer satisfaction.
- High Competition-Small businesses struggle to compete with large marketplaces offering lower prices.
- Lack of Physical Experience-Customers cannot touch or test the product before buying, leading to return issues.
- Environmental Concerns
- Excessive packaging and frequent deliveries contribute to carbon emissions.

TECHNOLOGICAL DRIVERS OF DIGITAL RETAIL
- Artificial Intelligence (AI)
- AI collects data and learns user preferences, improving:
- Product recommendation
- Chatbot assistance
- Pricing strategies

INVENTORY MANAGEMENT
- Big Data Analytics
- Retailers use data to understand
- Customer behavior
- Product demand
- Market trends- This helps maximize sales and reduce losses.
- Robotics and Automation-Warehouses use robots for picking, packing, and sorting, reducing human error and delivery time.
- Augmented and Virtual Reality (AR/VR)-AR allows customers to "try on" clothes or visualize furniture at home before purchase.
- Block chain Technology-Improves transparency, reduces fraud, and enhances the security of online payments.
- Internet of Things (IoT)-Smart devices can automatically reorder products (example: smart fridges ordering groceries).

ECONOMIC AND SOCIAL IMPACT OF E-COMMERCE
- Job Creation
- Delivery services
- Packaging
- Warehousing
- Digital marketing
- IT and customer support

GROWTH OF SMALL ENTREPRENEURS
- Platforms like Meesho, Flipkart Marketplace, and Etsy allow small sellers to reach national and global customers.
- Digital Inclusion-Even rural businesses can now sell products online, improving financial independence.
- Changing Consumer Habits-People prefer convenience, cashless transactions, and home delivery over physical shopping.

FUTURE TRENDS IN E-COMMERCE AND DIGITAL RETAIL
- Hyper-Personalization.
- AI will predict customer needs and recommend items before they search.
- Voice Commerce-People will shop using voice commands through devices like Alexa or Google Home.
- Drone Delivery-Drones may deliver products within minutes, reducing delivery time drastically.
- Metaverse Shopping-Customers will be able to walk through virtual stores and interact with 3D product
- Subscription-Based Models.
- Sustainable Retail-Eco-friendly packaging, electric delivery vehicles, and carbon-neutral operations will dominate the future.

CONCLUSION

E-commerce and digital retail have revolutionized global shopping behavior and business operations. They offer convenience, competitive pricing, broader choices, and global access while enabling businesses to operate efficiently with lower costs and higher reach. Although they face challenges such as cyber security risks, delivery issues, and environmental impact, technological advancements continue to strengthen this digital ecosystem. The future of commerce is undoubtedly digital. With AI, automation, AR/VR, and sustainable innovations, e-commerce will continue to expand and deeply influence consumer lifestyles and global trade. In essence, e-commerce is not just a shopping method, it is a new cultural and economic system shaping the world's future.

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DIGITAL MARKETING AS A COMPETITIVE NECESSITY: A THEMATIC REVIEW OF SOCIAL MEDIA ADOPTION IN ETHNIC RESTAURANTS

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ABSTRACT

The digitalisation fundamentally changed the search, assessment and experience of food and dining by consumers and made digital marketing a strategic need and not a promotional instrument in the restaurant business. This change is especially fateful to ethnic restaurants, which count on cultural authenticity, the symbolic meaning and experience value to compete in digitally mediated and highly saturated markets. Although more scholarly focus is currently paid to the digital marketing in the hospitality sector, the studies on ethnic restaurants are still theoretically disjointed and underdeveloped in terms of empirical data. The paper bridges this gap by performing a thematic literature review on the peer-reviewed literature that was published between 2003 and 2025 on the subject of social media and digital marketing adoption among ethnic restaurants. Based on the works found in the scopus and the Web of Science databases, the authors of the review find six prevailing themes, including: (1) digital marketing as a competitive and dynamic potential; (2) electronic word-of-mouth and online reviews; (3) influencer marketing and user-generated content; (4) drivers and barriers to technology adoption; (5) cultural authenticity and experience consumption; and (6) performance outcomes and strategic implications. The paper enhances the theory by conceptualising digital marketing as a process by which ethnic restaurants in translation of cultural resources to competitive advantage. An elegant conceptual framework is put forward and implications are drawn on theory, practice and sustainability-oriented tourism research.

KEYWORDS: Digital marketing; social media; ethnic restaurants; authenticity; electronic word-of-mouth; tourism; thematic review.

INTRODUCTION

Digital technologies and platform economies have led to the increased change in the restaurant business, coupled with tremendous shifts in consumer behaviour (Kaplan and Haenlein, 2010; Kannan and Li, 2017). The internet review websites, social media, and mobile technologies have reorganized consumer search of restaurants, creating expectations, and post-consumption experiences (Sigala, 2018). In this regard, digital marketing has become more of

a centralized strategy of communication, which determines competitiveness, legitimacy, and long-term existence (Teece, 2007).

This change is particularly acute in the case of ethnic restaurants. The ethnic restaurants provide culturally connoted dining experience that serves as heritage, tradition and identity (Beverland, 2005). They generally vie on the basis of authenticity, symbolic meaning and richness of experience as opposed to standardisation and price leadership as the mainstream chains (Pine and Gilmore, 1999). Nevertheless, ethnic food is associated with the increased consumer uncertainty associated with the lack of familiarity with the cuisines, ingredients, and cultural conventions. Therefore, the basics of trust-building like online reviews, peer recommendations and visual story telling are key influencers of consumer choice (Litvin et al., 2008; Vermeulen and Seegers, 2009).

Organisationally, most of the ethnic restaurants are small and they are independent and run by migrant entrepreneurs. These facilities are often limited in their structural capabilities such as inadequate financial resources, marginal location, and the lack of brand presence (Rogers, 2003). The digital marketing platforms provide economical resources that enable such companies to eliminate these drawbacks by increasing visibility, reaching niche markets, and providing cultural stories on a large scale (Sigala, 2018; Fu, 2024). Ethnic restaurants are able to use social media to make the intangible cultural resources visible in the market as a signal of authenticity and high quality (Kolar and Zabkar, 2010).

Even it has developed, the literature of academic studies concerning digital marketing in ethnic restaurants is still scattered in hospitality management, tourism, marketing, information systems, and cultural consumption literatures. Much of the available literature is based on hotels or big restaurant chains, with ethnic restaurants frequently being analysed as framed in context but not conceptually distinct forms of organisations (Choi et al., 2021).

Additionally, in earlier research, the authors often focus on tactical results (e.g., engagement metrics) without effectively theorizing the interaction of digital marketing capabilities and cultural resources to create competitive advantage (Dwivedi et al., 2021).

To fill these gaps, this paper uses thematic literature review as one of its aims, which are

1. To synthesise the current existing literature on social media and digital marketing adoption in ethnic restaurants
2. To further the theoretical knowledge by incorporating the perspectives of strategic management and cultural consumption
3. To come up with a conceptual framework that can be subjected to empirical tests in future, especially in the fields of tourism and sustainability research.

By so doing, the paper addresses the appeals within the context of Tourism Management and Sustainability to conduct more theory-based and context-sensible hospitality research (Gretzel et al., 2007; Sigala, 2018).

METHODOLOGY

Review Design

The approach that was taken was a thematic literature review that made it possible to have an integrative synthesis of different theoretical and methodological traditions. The method is especially suitable to the emergent and interdisciplinary areas of research in which concept fragmentation is a feature and theory building is still underway (Dwivedi et al., 2021). Thematic reviews in contrast to systematic reviews or meta-analyses focus more on interpretive richness, pattern identification and conceptual synthesis (Snyder, 2019). Such a method would be quite consistent with the goals of the given research, as the study is aimed at the theoretical advancement of the digital marketing adoption among ethnic restaurants, instead of measuring the sizes of the impact.

Data sources and selection criteria

Systematic searches of two databases, Scopus and Web of Science were used to identify peer-reviewed journal articles, which are broadly recognised in providing a comprehensive coverage of quality-tourism, hospitality, and sustainability research (Gretzel et al., 2007). The search strings were used to combine keywords based on the digital marketing and social media (e.g., digital marketing, social media, electronic word-of-mouth, online reviews, influencer marketing) and ethnic restaurants (e.g., ethnic dining, cultural restaurants, migrant-owned restaurants). The studies had to meet the following criteria:

- had to operate within the restaurant or hospitality environment;
- had to discuss the adoption, use, or results of digital or social media marketing; and
- had to provide theoretical or empirical evidence, based on ethnic, cultural, or independent restaurant settings (Choi et al., 2021). Non-peer-reviewed materials and pure technical research were filtered out to achieve the methodological rigour and relevance to the target journals (Snyder, 2019).

Analytical procedure

An inductive thematic analysis process was used in the analysis of the selected articles. Preliminary open coding was used to discover common constructs and concepts in the studies and axial coding was used to cluster these constructs under higher order themes through constant comparison (Braun and Clarke, 2006). The ensuing six prevailing themes comprised strategic, cultural, technological, and performance-associated aspects of digital marketing adoption in ethnic restaurants, which adhere to best practices of qualitative synthesis (Dwivedi et al., 2021).

Thematic Findings and Theoretical Synthesis

Digital marketing as a dynamic competitive capability

One of the core concepts in the literature conceptualises the concept of digital marketing as strategic capability, as opposed to tactical communication endeavor. The digital marketing capabilities are presented, based on the resource-based view, as intangible valuable resources, rare and imbedded in organisational routines (Barney, 1991). Nevertheless, within digitally turbulent environments, researchers are placing an increasing stress on dynamic capabilities and note the capacity of firms to detect shifts in the market, exploit opportunities, and refocus resources on that basis (Teece, 2007). Hospitality empirical data confirms that the ability to conduct social media marketing has a positive impact on the brand performance, customer interaction, and competitiveness (Choi et al., 2021; Fu, 2024). In the case of ethnic restaurants, these capabilities are especially relevant since they allow transforming culturally-enclosed resources, including culinary heritage, symbolic meanings, and narratives, into market-oriented indicators of authenticity and quality (Kolar and Zabkar, 2010). The digital marketing therefore acts as a process whereby the cultural capital is converted into competitive advantage, a process that stretches the traditional strategic management theory to culturally enshrined service settings.

Trust formation and use of electronic word-of-mouth

It is always noted that electronic word-of-mouth (eWOM) is among the strongest factors that dictate restaurant choices in the digital world (Hennig-Thurau et al., 2004). Internet reviews help to decrease the information asymmetry through peer-review of the quality of food, service, and atmosphere, which is important especially to customers who are not familiar with the ethnic food (Litvin et al., 2008). The literature proves that review valence, review volume, and review credibility are critical factors in making a purchase intention, restaurant image, and financial performance (Wu et al., 2015; Wang et al., 2021). Theoretically, eWOM serves as a trust-building and legitimising tool that helps to counter the cultural uncertainty (Vermeulen and Seegers, 2009). In the case of ethnic restaurants, positive reviews are the social evidence that helps to reassure the consumer about hygiene quality, taste, and the stability of service, which helps to try and visit the restaurant again (Nazlan et al., 2024).

Influencer marketing, UGC and authenticity signalling

User-generated content (UGC) and influencer marketing have become effective tools of digital communication in the restaurant industry. According to previous studies, micro-influencers can create more trust, engagement and perceived authenticity as compared to celebrity endorsers because of their perceived relatability and credibility (Lou and Yuan, 2019; Schouten et al., 2020). Ethnic restaurants have found visual marketing platforms like Instagram and Tik Tok to be especially effective since they are more visual, based on short video, and storytelling, which are more sensory and experiential experiences, especially when it comes to ethnic food (Anjos, 2022). In theoretical terms, UGC can be seen as an instance of co-created authenticity, where consumers are engaged in meaning-making conditions and strengthen cultural discourses with the help of peer endorsement (Munar and Jacobsen, 2014).

The drivers of technology adoption and structural limitations

The Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology are quite often used to explain the adoption of technologies in ethnic restaurants (Davis, 1989; Venkatesh et al., 2003). Perceived usefulness, perceived ease of use and owner-manager attitudes have continually proven to be key driving forces of adoption, mostly in small and independently owned establishments (Taylor and Todd, 1995). Nevertheless, the sources also note that there are still certain obstacles such as low levels of digital literacy, insufficient time, and formal strategic planning, which are usually even more significant among migrant-owned ethnic restaurants (Rajagopal and Vinayachandran, 2024). The growing access to low-cost, mobile-targeted digital platforms has removed entrance barriers, and has enabled more small ethnic businesses to adopt them with these limitations (Sharma, 2023).

Experiential consumption and Cultural authenticity

Authenticity is one characteristic of the ethnic dining experiences and a source of consumer motivation (Beverland, 2005). The consumer is becoming more interested in having a dining experience that is considered to be culturally authentic as opposed to standardised or commercialised (Holt, 2002). Through social media, ethnic restaurants can cultivate discourses about tradition, origin, and craftsmanship, and this makes them have greater perceived authenticity and symbolic value (Kolar and Zabkar, 2010). How consumers perceive is the subject matter of experiential consumption theory which postulates that emotional and symbolic value interacts the engagement and loyalty relationship (Pine and Gilmore, 1999; Lemon and Verhoef, 2016). Digital storytelling can turn dining into a culturally significant experience, strengthen the identity, emotional bondage, and long-term relations with customers (Sigala, 2018).

Implications on performance and sustainability

The literature determines the financial and non-financial results that are linked with the adoption of digital marketing in the restaurant setting. Although the evidence on the short-term sales impacts is inconclusive, there is consistent evidence of increase in brand value, consumer interaction, advocacy, and online presence (Katsikeas et al., 2016; Voorveld et al., 2018).

Digitally, the aspect of sustainability is that digital marketing promotes the economic and cultural sustainability of the ethnic restaurants through increased organisational resilience, conservation of culinary culture, and sustenance of migrant entrepreneurship (Buhalis and Law, 2008). All of these results concur with the realm of Sustainability that is focused on long-term sustainability and the creation of socio-cultural values and economic performance.

Conceptual Framework and Theoretical Contribution

Theoretical contribution table

Area of literature	Dominant assumptions in prior research	Limitations identified	Contributions of this study

Digital marketing in hospitality	Digital marketing treated primarily as a tactical promotional tool focused on engagement metrics	Limited theorisation of strategic and cultural mechanisms, overemphasis on large chains	Reframes digital marketing as a dynamic capability that enables strategic renewal in small ethnic restaurants (Teece, 2007; Choi et al., 2021)
Ethnic restaurant research	Focus on authenticity and consumer perceptions	Weak integration with strategic management theory	Integrates resource-based view to explain how cultural resources are converted into competitive advantage (Barney, 1991; Beverland, 2005)
eWOM and online reviews	Reviews examined mainly as predictors of purchase intention	Limited understanding of legitimacy and trust formation in culturally unfamiliar contexts	Conceptualises eWOM as a legitimising mechanism that reduces cultural uncertainty (Litvin et al., 2008; Vermeulen and Seegers, 2009)
Influencer marketing and UGC	Emphasis on engagement and credibility outcomes	Under-theorised role in cultural meaning-making	Positions UGC as co-created authenticity in experiential consumption (Lou and Yuan, 2019; Munar and Jacobsen, 2014)
Sustainability and tourism	Sustainability often framed in environmental terms	Limited attention to cultural and economic sustainability of small food enterprises	Extends sustainability discourse to include cultural preservation and migrant entrepreneurship through digitalisation (Buhalis and Law, 2008; Sigala, 2018)

Integrative conceptual framework

The contribution of this review to theory is that it conceptualises digital marketing as a mediating process by which the resources embedded with a particular culture within ethnic restaurants are transformed into a competitive advantage. Combining the resource-based perspective (Barney, 1991), the dynamic capability approach (Teece, 2007), and the cultural consumption perspectives (Holt, 2002), the framework identifies perceived authenticity and customer engagement as mediators between digital marketing capabilities and performance results. Precisely, the digital marketing can empower the ethnic restaurants to feel the expectations of the consumers, convey cultural stories, and collaboratively produce the value through storytelling on social media, eWOM management, and engaging influencers (Sigala, 2018). The proposed contextual moderators that shape these relationships are firm size, migrant ownership and cultural orientation, which are consistent with recent proposals in Tourism Management that theorise should be context-sensitive (Gretzel et al., 2021).

Future Research Scope

In order to enhance research in the field of digital marketing, ethnic restaurants and tourism sustainability, this review suggests a systematic future research agenda. In line with the anticipations of the Tourism Management and Sustainability, the agenda is characterized by theoretically anchored, methodologically critical, and context-specific agendas.

Future Research Scope for Digital Marketing and Ethnic Restaurants

Research theme	Key research questions	Theoretical lenses	Suggested methods	Journal relevance
Dynamic digital capabilities	How do ethnic restaurants develop and renew digital marketing capabilities over time?	Dynamic capabilities theory (Teece, 2007)	Longitudinal surveys; panel data	Tourism Management
Cultural authenticity signalling	How do digital narratives shape perceived authenticity across cultures?	Cultural consumption; authenticity theory (Beverland, 2005)	Experiments; visual content analysis	Tourism Management
eWOM and legitimacy	How do online reviews legitimise culturally unfamiliar cuisines?	Signalling theory; trust formation (Litvin et al., 2008)	Text mining; sentiment analysis	Tourism Management; Sustainability
Influencer–consumer co-creation	How does UGC contribute to co-created cultural meaning?	Co-creation; experiential consumption (Pine and Gilmore, 1999)	Netnography; qualitative interviews	Tourism Management
Migrant entrepreneurship	How does digital marketing support migrant-owned restaurant resilience?	Resource-based view (Barney, 1991)	Comparative case studies	Sustainability
Sustainability outcomes	How does digitalisation contribute to cultural and economic sustainability?	Triple-bottom-line sustainability	Mixed-methods designs	Sustainability

This agenda is to inspire scholars to transcend cross-sectional designs and engagement measures to longitudinal, experimental, and qualitative designs that have the ability to portray cultural meaning, learning processes, and sustainability outcomes.

CONCLUSION AND CONTRIBUTION

The paper has established that digital marketing is an imperative to competition in the case of the ethnic restaurant, which functions in the digitally mediated and experience-based tourism markets. The synthesis of fragmented literature and the coordination of strategic management with cultural consumption lenses provides the paper with some theoretical development since it re-conceptualises digital marketing as a dynamic capability that enables transformation of cultural resources into competitive advantage through ethnic restaurants (Barney, 1991; Teece, 2007).

The review is useful to the field of Tourism Management in that it shows the influence of digital platforms on destination food experience, trust perception, and perception of authenticity. It helps build Sustainability through the fore-sight of the digital marketing in

upholding the economic and cultural sustainability of the migrant-owned and culturally embedded food firms (Buhalis and Law, 2008).

In the management context, the results highlight the significance of balancing digital marketing plans with cultural positioning instead of generic type of promotional programs. To policymakers and destination managers, the research proposes that the digital capability building may be used as an instrument of sustaining culinary heritage, improving small business resilience and fostering inclusive tourism development. Together, such contributions make the paper one of the theoretically sound and practically useful contributions to the modern studies of tourism and sustainability.

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SEARCH ENGINE OPTIMIZATION, SEARCH ENGINE MARKETING AND DIGITAL ADVERTISING OPTIMIZATION

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ABSTRACT

The study focus search engine optimization(SEO), search engine marketing(SEM) and digital advertising optimization. This is a online platforms optimization of digital advertising strategies. In this study, primary data collected from student of MBA 1st Year and 2nd Year. The study based on primary data which is collected through structural questionnaire after collecting data analysis with the help of percentage method and graphically representation. 5 point Likert scale applied in this study to measure the awareness level of students about SEO, SEM and digital advertising. The study concluded that a comparative study consistently show that SEO and SEM strategies to grow up business in digital advertising optimization. We find digital marketing strategies, online business growth and advertisement also. They promote search engine optimization, search engine marketing and digital advertising optimization.

KEYWORDS: Brand Awareness, Search Engine Optimization, Digital Marketing, Marketing Strategies, Business Growth, Search Engine Marketing, Advertisement, Online Platforms

INTRODUCTION

In this research paper, we focused about search engine optimization, search engine marketing and digital advertising optimization. They are enhance the online platforms such as social media, e-commerce, learning and communication. Digital marketing strategies make a web pages of websites and they helps to control traffic of websites and visibility also.

Search engine optimization (SEO) can classified into two factors like websites and they enhance online platforms shown in this diagram.
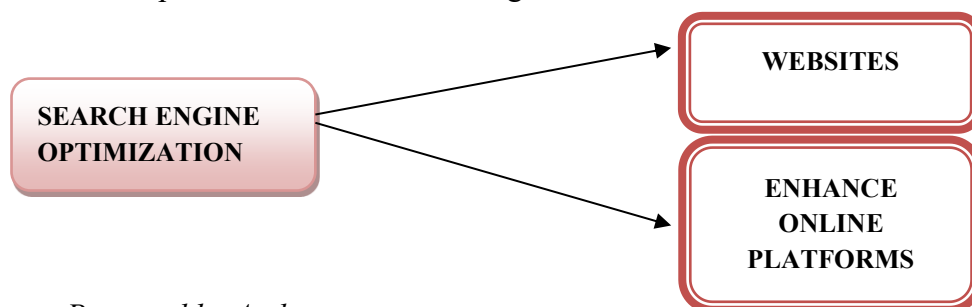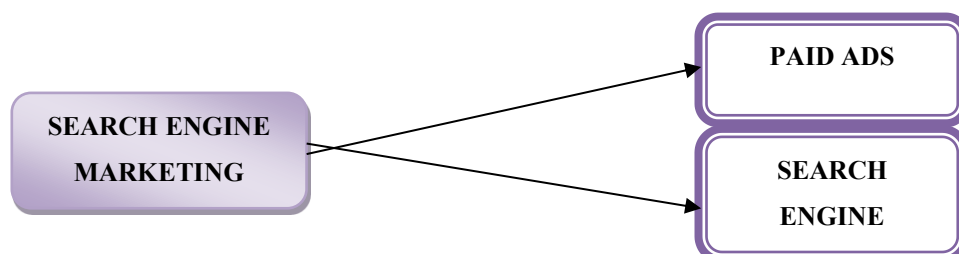

Source: Prepared by Author

Websites: Website is a long term process. It is a collection of many web pages, text, images, videos. We make a web pages and joint the all web pages to merge and make a website. We **Enhance Online Platforms:** It is enhance online platforms like quality improve as well as website improve.

Engine Marketing(SEM) : It is a long term period strategies in digital marketing. They used high quality and controlled traffic and provide the product and services.
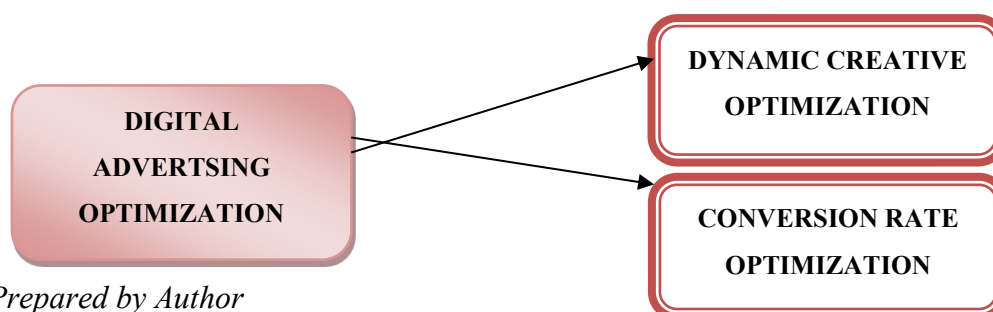

Source: Prepared by Author

Paid Ads : These types of ads are promote for text, video, image, banner and online platforms like WhatsApp, Facebook, Twitter, Goggle etc. They give immediately best results in search engine marketing.

Search Engine : Search engine can be define as the optimization of websites like yahoo, Google, Mozilla, Linux, SQL etc.

Digital Advertising Optimization : It is a improve performance and its continuous process to analyses the budget, targeting, controlling, positioning etc.

Source: Prepared by Author

In **dynamic creative optimization,** it is create images, videos, headlines and using the tailor ads in the real time.

Conversion Rate Optimization: Conversion rate optimization used to enhance the websites, web pages and it is part of digital advertising optimization.

LITERATURE REVIEW

- **Sudhanshu Singh, Hitesh Kesarwani (2025),** In this paper, we enhance the social media platforms like we post originality in social media platforms and don't use copyright post. Search engine optimization can long period and short period both of them use in digital marketing strategies as well as digital advertisement also.

- **RichaArora, ParulTyagi (2024),** In this study, we observe the online platforms are more effective and innovative in search engine optimization and search engine marketing. They control traffic of websites through by search engine.

- **MahimaChaudhary, ShikhaKumrawat (2024),** In this research paper, They implement the online platforms, search engine marketing also. It is growth of digital platforms through by search engine optimization as well as strategies to promote digital awareness.

- **Dr Ch BalaRaju (2019),** In this research paper, It is a maintain communication skills and developed the online platforms through by SEO, SEM and Digital Advertising Optimization. They enhance the digital media like Facebook, Instagram, Twitter, E-mails. These are promote to digital platforms for students and teachers also.

- **HamzaSalimKhraim, PHD (2015),** In this study, we can focus on search engine like Firefox, yahoo, goggle, opera, internet explorer, etc. It is provide information to related digital advertisement, and online platform work effectively.

OBJECTIVES

1. To study about SEO, SEM and digital advertisement.
2. To promote online platforms.
3. To compare analysis of SEO and SEM strategies.
4. To business growth in digital advertising optimization.

RESEARCH METHODOLOGY

In this research methodology in the perfection plan for conducting research, which is includes the techniques, reasoning, specific procedures used for collecting, analyzing and interpretation the collected data. Data collected from the primary and secondary sources. Secondary sources from report, website, articles, research papers, journal, etc. Primary data collected through structural questionnaire from respondent belonging to Ramanand Institute of Pharmacy and Management, College, Haridwar, Uttarakhand. Respondent study in MBA 1st Year and MBA 2nd Year. In this study, we were used simple random sampling method apply to collect sample from the respondent. The number of sample size is 175 students from MBA 1st Year and MBA 2nd Year of study area. In this study, data collection period is during the month of November 2025. Five point Likert scale applied in the study as, Very Unhelpful, Unhelpful, Neutral, Helpful, and Very Helpful and also used Strong Disagree, Disagree, Neutral, Agree, and Strongly Agree.
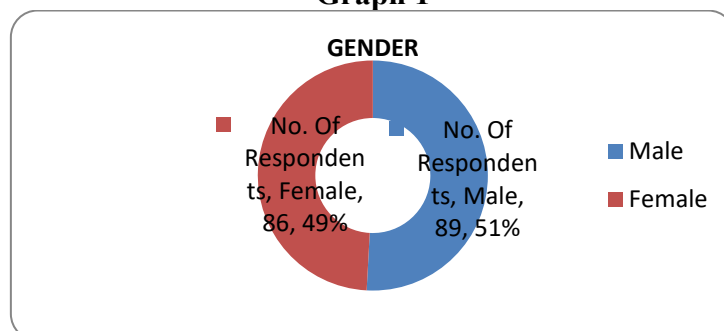
DATA ANALYSIS

Table 1
Classification as per Gender Sanitization

Gender	No. Of Respondents	Percentage %
Male	89	50.86
Female	86	49.14
Total	**175**	**100**

Source: Author Primary Data Collection and Compilation

Graph 1

Interpretation: This is gender sanitization table and they are identify the students like male and female. We have total number of respondent of 89 male students and 86 female students give the respondent.

Table 2
Classification as per Age Group
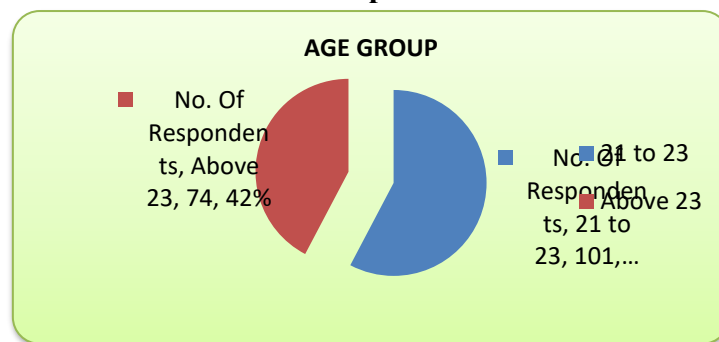
Age	No. Of Respondents	Percentage %
21 to 23	101	57.71
Above 23	74	42.29
Total	**175**	**100**

*Source: Author Primary Data Collection and Compilation*

Graph 2

Interpretation: In this graph, we can show the age group of MBA 1st Year students like 21 to 23 age group gives 101 respondent and MBA 2nd Year students like above 23 age group srudnets give 74 respondent.

Table 3
Highest Educational Qualification

Course	No. Of Respondents	Percentage %
B.com	96	54.86
BBA	58	33.14
Other	21	12.00
Total	**175**	**100**

Source: Author Primary Data Collection and Compilation

Graph 3
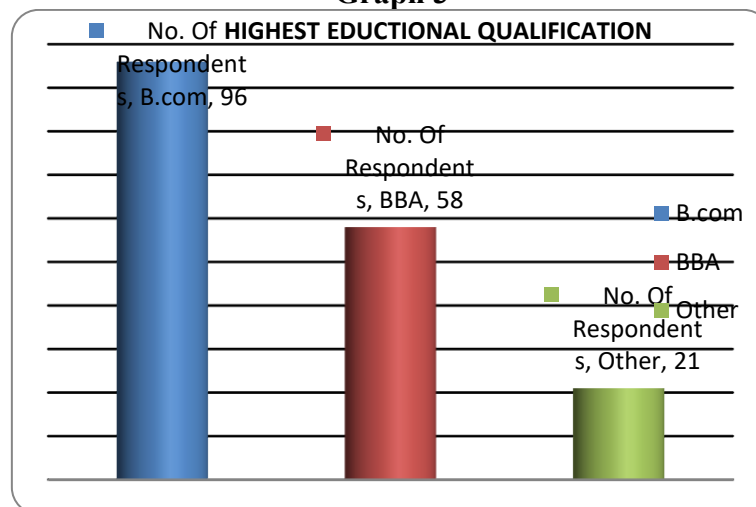
Interpretation: In this table, we find the educational qualification of many courses like B.com, BBA and Others. Now, B.com course students give 96 respondent, BBA course students gives 58 students and Others course students gives 21 respondent.

Table 4
SEO Effect Directly Digital Marketing

Statement	V.UH	UH	N	H	V.H	Total
Is SEO effect directly digital marketing?	11(6.29)	24(13.71)	59(33.71)	65(37.14)	16(9.15)	175(100)

Source:Author Primary Data Collection and Compilation, V.UH = Very Unhelpful, UH = Unhelpful, N = Neutral, H = Helpful, V.H = Very Helpful.

Graph 4
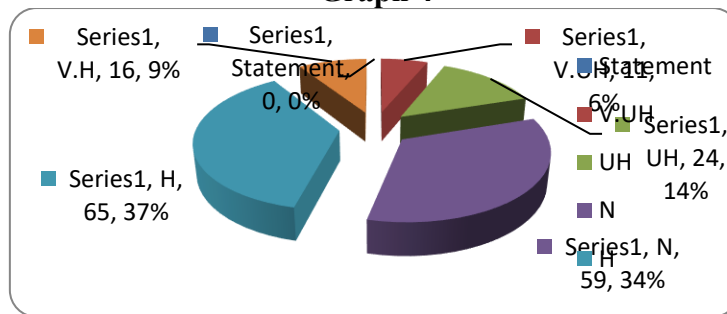
Interpretation: This graph says that is SEO effect directly digital marketing. Then students were give various types of respondent. 65 students are helpful in SEO effect directly digital marketing. 59 students can says that they are neutral in SEO effect directly digital marketing.
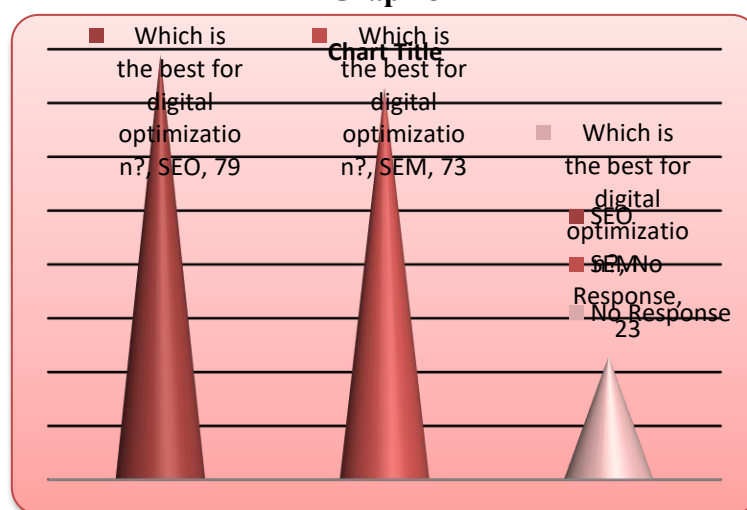
Table 5
Best For Digital Optimization

Statement	SEO	SEM	No Response	Total
Which is the best for digital optimization?	79(45.15)	73(41.71)	23(13.14)	175(100)

Source: Author Primary Data Collection and Compilation

Graph 5

Interpretation: In this table, Which is the best for digital optimization. Then students give 79 respondent SEO is the best for digital optimization, 73 respondent of students SEM is the best for digital optimization.

Table 6
Which is more effective online platforms in digital marketing?

Online Platforms	No. Of Respondents	Percentage %
Facebook	26	14.86
Instagram	54	30.86
Twitter	14	8.00
WhatsApp	66	37.72
E-mail	9	5.14
Others	6	3.42
Total	175	100

*Source:Author Primary Data Collection and Compilation*

Graph 6
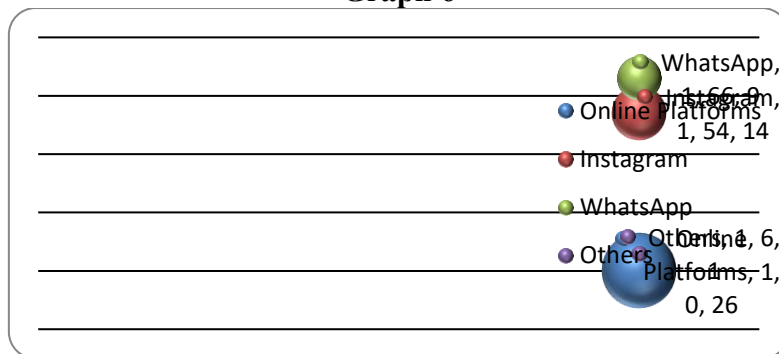
Interpretation: In this graph, Which is more effective online platforms in digital marketing. Then students give respondent like they highest utilize WhatsApp is 66 students and 54 students give respondent to Instagram, 26 students give Facebook, 14 students gives Twitter, 09 students give respondent to E-mail and 06 students says that Others.

Table 7
Digital advertising helpful for business growth.

Statement	S.D	D	N	A	S.A	Total
Digital advertising helpful for business growth.	5(2.86)	13(7.43)	57(32.57)	77(44.00)	23(13.14)	175(100)

Source:Author Primary Data Compilation, S.D = Strongly Disagree, D = Disagree, N = Neutral, A =Agree, S.A = Strongly Agree

Graph 7
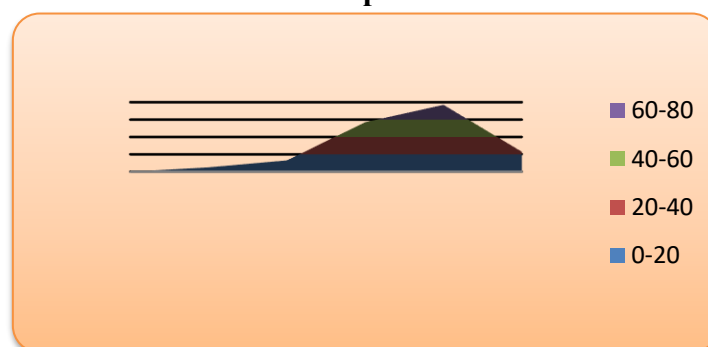
Interpretation: Table 07, Digital advertising helpful for business growth. Students gives respondent like 77 students are agree for digital advertising helpful for business growth, 57 students are neutral for digital advertising helpful for business growth.

FINDINGS

1. It is demographic profile because we utilize the gender sensitization. In this table, maximum 89 male students and 86 female students. If we are taking about age group graph identify the 21 to 23 years is the highest respondent is 101.
2. Students aware about the highest educational qualification. 54.86% B.com students give highest respondent.
3. In this study about SEO effect directly digital marketing, students give 65 helpful respondent and 59 students neutral.
4. Students can says that 79 highest number of respondent to search engine optimization is the best for digital optimization.
5. 37.72% student's gives WhatsApp is more effective online platforms in digital marketing.

6. 44.00% student's agree to digital advertising helpful for business growth but 32.57% student's are neutral.

CONCLUSION

It is concluded from the study search engine optimization, search engine marketing and digital advertising optimization in play important role in online platforms like paid ads, make websites, social media. More students want to utilize online platforms for a business growth and learning purpose also. SEO involves in content like text, videos, images and SEM involve in search engine like Google, yahoo, e-mails, Mozilla etc. In the study about digital advertising marketing, it is enhance the targeting, social media,e-commerce platforms also. Search engine optimization also control traffic of web pages, internet.

SUGGESTION

1. Student's have must utilize the search engine optimization for make a websites and growth of a business and learn about it.
2. We suggest about the digital advertising optimization enhance the knowledge of everyone and grow up online platforms.
3. We provide the some software to learn about the how to make a website such as html, java. These are software to enhance the student's knowledge. Then they grow up in business world.

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EMERGING TECHNOLOGIES AND FUTURE PROSPECTS IN E-COMMERCE: OPPORTUNITIES AND CHALLENGES FOR THE ONLINE RETAIL LANDSCAPE

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ABSTRACT

The rapid evolution of e-commerce, driven by digital innovation and changing consumer expectations, has transformed the global retail landscape. This paper explores the emerging technologies shaping online commerce, including artificial intelligence (AI), machine learning (ML), augmented reality (AR), blockchain, social commerce, and mobile commerce, and examines their impact on customer engagement, operational efficiency, and personalized shopping experiences. The study highlights key opportunities such as global market reach, convenience, cost efficiency, digital innovation, and omnichannel integration, while addressing critical challenges including cybersecurity, intense competition, logistics complexities, customer trust, and technology adoption barriers. By integrating insights from scholarly research, industry reports, and case studies, this work provides a comprehensive overview of the current trends, future prospects, and strategic considerations for businesses aiming to remain competitive in a rapidly evolving digital ecosystem. The findings underscore the importance of technology-driven innovation and strategic adaptation for sustainable growth in e-commerce.

KEYWORDS: E-commerce, Artificial Intelligence, Augmented Reality, Omnichannel Integration

INTRODUCTION

The digital revolution has transformed industries across the world, with e-commerce emerging as one of the most dynamic and influential sectors. What began in the 1990s as simple online marketplaces has evolved into a global, multi-trillion-dollar ecosystem driven by technological innovation and changing consumer expectations. Today, e-commerce is no longer just a convenient method of purchasing goods and services it represents an interactive, data-driven, and highly personalized retail experience that is reshaping the global economy.

As online retail continues to expand, innovation has become essential for businesses to remain competitive. Rapid technological advancements, coupled with evolving consumer behaviour, demand that retailers adopt new tools and strategies to enhance customer engagement. The future of e-commerce is being defined by emerging technologies such as artificial intelligence (AI), machine learning (ML), augmented reality (AR), voice commerce, blockchain, social commerce, and mobile commerce. These technologies are transforming how consumers search, evaluate, and purchase products, while enabling businesses to create seamless, secure, and personalized shopping experiences.

In this paper, we examine the emerging technologies and future prospects shaping the online retail landscape. We explore how data-driven personalization, omnichannel integration,

enhanced security systems, and innovative digital interactions are redefining e-commerce business models. Furthermore, the paper discusses the opportunities and challenges presented by these advancements, highlighting how businesses can strategically leverage them to sustain growth and remain competitive in a rapidly evolving digital environment.

Definition

E-commerce refers to the buying and selling of products and services through electronic means, without the use of physical paper-based processes. While it is commonly associated with online shopping over the internet, any commercial transaction conducted entirely through electronic systems can be classified as e-commerce. These transactions may involve digital platforms, electronic data interchange (EDI), mobile applications, and online payment systems.

E-commerce activities are generally categorized into three major types:

- Business-to-Business (B2B): Transactions between companies, such as those conducted by firms like Cisco.
- Business-to-Consumer (B2C): Transactions where businesses sell directly to consumers, as seen with platforms like Amazon.
- Consumer-to-Consumer (C2C): Transactions between individual consumers, typically facilitated by online marketplaces such as eBay.

These categories form the foundation of the modern digital marketplace and illustrate the wide scope of electronic commerce.

OBJECTIVES OF THE STUDY

The objectives of the present study are:

- To analyse the emerging trends and opportunities in the e-commerce sector driven by technological advancements.
- To examine the key challenges and barriers affecting the growth and adoption of e-commerce.
- To identify the major factors contributing to the expansion and future prospects of the online retail landscape.

METHODOLOGY

Research Methodology

Research methodology refers to the systematic process used to collect, analyse, and interpret information for making informed conclusions. It provides a structured approach for examining concepts, identifying patterns, and supporting business and academic decision-making. The methodology may involve various techniques such as published literature reviews, interviews, surveys, and other qualitative or quantitative tools. It draws from both current and historical sources to develop a comprehensive understanding of the subject.

Research Design

This study is based entirely on secondary data, collected from credible sources including research articles, academic journals, books, conference papers, reports, and authenticated websites. The collected data has been used to study the evolution, conceptual framework, definitions, key players, emerging trends, future prospects, and challenges in the field of e-commerce.The study also incorporates quantitative insights derived from previously published statistical and analytical reports.

LITERATURE REVIEW

The field of e-commerce has witnessed profound transformation over recent decades, largely driven by continuous technological innovation. Emerging technologies such as Artificial Intelligence (AI), Machine Learning (ML), Augmented Reality (AR), Voice Commerce, Blockchain, Social Commerce, and Mobile Commerce are reshaping online retail operations and redefining consumer experiences. This literature review synthesizes key scholarly and industry insights on how these technologies are influencing the future of e-commerce, altering business models, and enhancing the overall digital retail ecosystem.

Augmented Reality (AR) in E-Commerce

Augmented Reality has emerged as a transformative technology in e-commerce, enabling consumers to visualize products in real-world settings before making purchase decisions. This immersive technology is particularly impactful in sectors such as furniture, fashion, and beauty, where spatial visualization or product trial significantly influences buying behaviour.

Research by PwC (2020) indicates that the integration of AR in e-commerce can substantially reduce product return rates, as customers gain a clearer understanding of the product prior to purchase. For instance, IKEA's AR application allows users to place virtual furniture within their home environments, helping them assess size, fit, and aesthetic compatibility. In the fashion industry, AR-powered virtual try-on solutions developed by brands such as ASOS and Gucci allow customers to experiment with clothing and accessories digitally, enhancing convenience and engagement.

Beyond product visualization, AR is increasingly utilized in interactive marketing and product demonstrations. According to Dacko (2021), AR-driven experiences elevate customer engagement, foster brand loyalty, and improve conversion rates by creating more compelling and personalized shopping interactions.

Table 1
Applications and Impact of Augmented Reality in E-Commerce

Industry Sector	AR Implementation	Examples
Fashion	Virtual try-ons for clothing and accessories	ASOS, Gucci
Beauty	Digital makeup try-ons and interactive skincare demonstrations	Sephora, L'Oréal
Furniture	Visualization of furniture in real-world home environments	IKEA, Wayfair

Artificial Intelligence (AI) and Machine Learning (ML) in E-Commerce

AI and ML have emerged as core technologies driving innovation in e-commerce. Their ability to process vast volumes of consumer data allows businesses to deliver personalized experiences, optimize internal operations, and improve profitability. According to Kumar et al. (2021), AI-enabled personalization significantly enhances customer satisfaction and increases conversion rates. Platforms such as Amazon and Netflix use AI-powered recommendation systems that analyse browsing history, purchase patterns, and user preferences to suggest highly relevant products, thus elevating customer engagement.

ML algorithms also contribute to improving backend operations. They enhance demand forecasting, inventory management, supply chain planning, and customer segmentation by identifying behavioural and market patterns. Retail giants such as Walmart and Alibaba use ML-based predictive models to minimize stockouts, reduce overstocking, and improve operational efficiency. Furthermore, AI-driven chatbots provide round-the-clock customer support, reducing response time and operational costs while improving user interaction. Brands like H&M and Sephora have successfully integrated chatbot technology to enhance customer service and streamline shopping assistance.

Table 2
AI and ML Technologies and Their Effects on Online Retail

Technology	Impact on E-Commerce	Examples
AI-Driven Chatbots	Provides 24/7 automated customer service, boosting	H&M, Sephora

	engagement and reducing operational costs.	
ML-Based Demand Forecasting	Improves inventory planning and reduces stockouts or excess inventory.	Walmart, Alibaba
AI-Based Personalization	Enhances customer experience through tailored product suggestions, resulting in higher sales conversions.	Amazon, Netflix

Social Commerce and Mobile Shopping

Social media platforms have become a pivotal element of the e-commerce ecosystem, giving rise to social commerce, which enables consumers to make purchases directly within these platforms. According to Statista (2020), the social commerce market is projected to reach $604 billion by 2027, underscoring the growing importance of integrating e-commerce with social media strategies. Platforms like Instagram, Facebook, and TikTok allow brands to engage with consumers more directly and efficiently. For instance, Instagram's "shoppable" posts enable users to buy products without leaving the app, while Facebook Marketplace provides a platform for local buying and selling. TikTok combines e-commerce features with influencer marketing, allowing brands to leverage content-driven sales.

Mobile shopping, or m-commerce, is another critical trend shaping the online retail landscape. As more consumers rely on smartphones for browsing and purchasing, businesses must optimize websites and applications for mobile devices to ensure a seamless shopping experience. eMarketer (2020) projects that mobile commerce will account for over 45% of total e-commerce sales in the U.S. by 2024, highlighting the importance of mobile-optimized strategies.

Table 3
Social Commerce and Mobile Shopping Features in E-Commerce

Platform	Features	Examples of Brands
Facebook	Marketplace and shop tabs for direct sales	Walmart, Target
Instagram	"Shoppable" posts allowing in-app purchases	H&M, Zara
TikTok	E-commerce integration combined with influencer marketing	Fashion Nova, Shein

The future of e-commerce is increasingly shaped by these emerging technologies and trends. AI and ML facilitate personalized shopping experiences and operational efficiency, while AR and voice commerce enhance consumer interaction and simplify purchasing. Blockchain promises greater transaction security and product authenticity, and social commerce coupled with mobile shopping continues to grow as a central component of the digital retail ecosystem. Businesses that effectively integrate these technologies can provide enhanced consumer value, capitalize on new growth opportunities, and maintain competitiveness in a rapidly evolving market. Collectively, these innovations are poised to define the next wave of e-commerce development.

Blockchain Technology in E-Commerce

Blockchain technology has emerged as a transformative tool in e-commerce, offering enhanced transparency, security, and operational efficiency. Its decentralized and immutable ledger ensures that transactions are secure, verifiable, and tamper-proof, which is particularly valuable in sectors vulnerable to fraud and counterfeit products.

Table 4
Role of Blockchain in Enhancing Security, Transparency, and Payments in E-Commerce

Technology	Impact on E-Commerce	Examples
Product Authentication	Ensures product authenticity, mitigating counterfeiting risks.	Louis Vuitton, Rolex
Cryptocurrency Payments	Offers alternative payment methods, reducing transaction fees and improving security.	Overstock, Shopify
Transaction Transparency	Provides tamper-proof transaction records, fostering trust between consumers and businesses.	IBM, VeChain

According to Morkunas et al. (2021), blockchain adoption strengthens trust between consumers and retailers by providing a transparent record of all transactions and guaranteeing product authenticity. Leading luxury brands such as Louis Vuitton and Rolex have leveraged blockchain to verify product authenticity and prevent counterfeiting, thereby safeguarding their brand reputation and consumer confidence.

In addition to authentication, blockchain simplifies payment processes by reducing dependence on intermediaries, lowering transaction costs, and accelerating payment settlements. Cryptocurrencies like Bitcoin and Ethereum provide secure, efficient alternatives to traditional payment methods, expanding consumer choices and enhancing the overall shopping experience.

Opportunities in E-Commerce
Global Market Reach

E-commerce eliminates the limitations of geographical boundaries, allowing businesses to access a global audience. Unlike traditional brick-and-mortar stores, which cater mainly to local customers, online platforms enable companies to sell products internationally. This expanded reach opens up new markets, increases potential revenue streams, and allows businesses to diversify their customer base. For example, a small business in India can sell products directly to customers in the USA, Europe, or Australia through platforms like Amazon or Shopify, without needing a physical presence in those countries.

Convenience and Accessibility

One of the key drivers of e-commerce growth is the convenience it offers to consumers. Customers can browse, compare, and purchase products 24/7 from any location using computers or mobile devices. This accessibility eliminates the need to visit physical stores, saves time, and provides instant access to a wide range of products. The convenience factor enhances customer satisfaction and loyalty, as shoppers appreciate the flexibility of online transactions and home delivery.\Personalization and Customer Insights

E-commerce platforms leverage advanced technologies such as artificial intelligence (AI), machine learning, and big data analytics to gather insights into customer behaviour. By analyzing purchase history, browsing patterns, and preferences, retailers can deliver personalized product recommendations, targeted promotions, and tailored services. Personalization not only improves the shopping experience but also increases conversion rates and customer retention, as consumers feel understood and valued by the brand.

Cost Efficiency

Operating an online store generally requires less capital investment than maintaining physical retail outlets. Businesses save on expenses such as rent, utility bills, and in-store

staffing. Additionally, automation in inventory management, order processing, and customer support further reduces operational costs while minimizing human errors. Cost efficiency enables smaller businesses to compete with larger retailers and allocate resources to growth strategies such as marketing, product development, and technology upgrades.

Innovation in Digital Technologies

Emerging digital technologies are transforming the online shopping experience. Tools like augmented reality (AR) and virtual reality (VR) allow consumers to virtually try products before purchasing, enhancing confidence in their choices. Mobile commerce (m-commerce) provides seamless shopping on smartphones, while AI-powered chatbots offer instant customer support. These innovations attract tech-savvy customers, improve engagement, and differentiate brands in a competitive market, ultimately driving growth in e-commerce sales.

Omnichannel Integration

Omnichannel strategies integrate online and offline retail channels to provide a consistent and seamless customer experience. For instance, customers may browse products online, purchase them through a mobile app, and pick them up at a nearby store (click-and-collect). Such integration enhances convenience, fosters customer trust, and builds brand loyalty. Retailers can also collect data from multiple touchpoints to better understand consumer behavior, refine marketing strategies, and improve overall service quality.

Challenges in E-Commerce

Cybersecurity and Data Privacy

E-commerce platforms collect and process vast amounts of sensitive customer information, including personal details, financial data, and purchase history. This makes them prime targets for cyberattacks such as hacking, phishing, identity theft, and payment fraud. Security breaches not only result in financial losses but also severely damage consumer trust and the reputation of the business. Ensuring robust cybersecurity measures, such as encryption, secure payment gateways, and regular security audits, is crucial to maintain customer confidence and comply with data protection regulations.

Intense Competition

The online retail market is highly competitive, with numerous platforms offering similar products and services. This often leads to aggressive pricing strategies, frequent promotional campaigns, and intense marketing efforts. Businesses face challenges in differentiating themselves, retaining customers, and sustaining profit margins. In such an environment, continuous innovation, effective branding, and personalized customer engagement become essential strategies to survive and thrive.

Logistics and Supply Chain Management

Efficient logistics and supply chain operations are critical for timely delivery, inventory management, and handling returns. Challenges such as high shipping costs, delayed deliveries, limited transportation infrastructure, and complex last-mile delivery issues can negatively affect customer satisfaction. Businesses must invest in advanced supply chain technologies, real-time tracking systems, and reliable courier partnerships to ensure smooth operations and maintain competitive service levels.

Customer Trust and Authenticity

Consumers often hesitate to purchase online due to concerns over counterfeit products, misleading product descriptions, or substandard service. Establishing and maintaining trust requires transparency, quality assurance, and consistent customer support. Reviews, ratings, secure payment options, and clear return policies help build credibility, but businesses must continually address trust-related concerns to retain customer loyalty.

Technology Adoption and Integration

Emerging technologies like artificial intelligence, augmented reality, virtual reality, and advanced analytics can enhance the e-commerce experience, but small and medium-sized

enterprises (SMEs) often struggle with adoption. High implementation costs, lack of technical expertise, and challenges in integrating new systems with existing operations pose significant barriers. Overcoming these issues requires investment in training, scalable technology solutions, and partnerships with technology providers.

CONCLUSION

E-commerce has emerged as a dynamic and transformative sector, redefining how consumers interact with products and services globally. The integration of emerging technologies such as AI, ML, AR, blockchain, and mobile commerce has enhanced personalization, operational efficiency, and customer engagement, offering significant growth opportunities. However, businesses must navigate challenges including cybersecurity threats, intense competition, logistics management, and technology adoption barriers. Strategic adoption of digital innovations, investment in secure and efficient systems, and a focus on building consumer trust are essential for sustaining competitiveness. The future of e-commerce lies in leveraging these technologies to deliver seamless, interactive, and personalized shopping experiences while addressing operational and regulatory challenges. Businesses that successfully balance innovation with risk management will be well-positioned to capitalize on the evolving online retail landscape.

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"FACTORS INFLUENCING CUSTOMER PREFERENCE FOR ONLINE SHOPPING: AN ANALYTICAL STUDY IN KANNIYAKUMARI"

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ABSTRACT

The emergence of online shopping has brought a significant shift in consumer purchasing behavior, reshaping the retail landscape across India. The rapid adoption of smartphones, expansion of internet, and the growth of e-commerce platforms also have enabled consumers to access a wide range of products with greater convenience, competitive pricing, and flexible payment options. Now days online shopping has become an integral part of modern consumer lifestyles, influencing how individuals search for, evaluate, and purchase goods and services. In Kanyakumari District, the growth of online shopping reflects this broader national trend; however, customer preference toward online platforms is not uniform across the district. While urban consumers are increasingly adopting online shopping, acceptance remains comparatively lower in semi-urban and rural areas. Factors such as limited digital literacy, unreliable internet access, delayed delivery services, concerns about online payment security, and doubts regarding product quality continue to influence consumer attitudes. Moreover, strong local buying traditions and the availability of trusted neighborhood retail stores further affect consumers' willingness to transition from conventional shopping methods to online platforms. Despite the increasing presence of e-commerce companies and digital marketplaces in the district, there is a lack of localized empirical evidence explaining the specific factors that shape customer preferences in Kanyakumari District. Understanding these determinants is essential for retailers and online platforms to design effective marketing strategies, improve service quality, and enhance customer trust and satisfaction. In this context, the present study aims to analyze the various factors influencing customer preference for online shopping in Kanyakumari District, with particular emphasis on convenience, pricing, product variety, delivery reliability, payment security, and demographic characteristics. By identifying these key influences, the study seeks to provide valuable insights for businesses and contribute to the existing literature on consumer behavior in the digital marketplace.

KEY WORDS: Online shopping, customer preference, customer behaviour, e-commerce, kanyakumari

INTRODUCTION

The growth of online shopping has led to a substantial transformation in consumer buying behavior, significantly altering the retail environment in India. Increased smartphone usage, improved internet connectivity, and the expansion of e-commerce platforms have enabled consumers to access a wide variety of products with enhanced convenience, competitive pricing, and flexible payment facilities. Consequently, online shopping has

become an essential component of contemporary consumer lifestyles, influencing the way individuals search for, evaluate, and purchase goods and services.

In Kanyakumari District, the growth of online shopping reflects this broader national trend; however, customer preference toward online platforms is not uniform across the district. While urban consumers are increasingly adopting online shopping, acceptance remains comparatively lower in semi-urban and rural areas. Factors such as limited digital literacy, unreliable internet access, delayed delivery services, concerns about online payment security, and doubts regarding product quality continue to influence consumer attitudes. Moreover, strong local buying traditions and the availability of trusted neighborhood retail stores further affect consumers' willingness to transition from conventional shopping methods to online platforms.

Despite the increasing presence of e-commerce companies and digital marketplaces in the district, there is a lack of localized empirical evidence explaining the specific factors that shape customer preferences in Kanyakumari District. Understanding these determinants is essential for retailers and online platforms to design effective marketing strategies, improve service quality, and enhance customer trust and satisfaction. In this context, the present study aims to analyze the various factors influencing customer preference for online shopping in Kanyakumari District, with particular emphasis on convenience, pricing, product variety, delivery reliability, payment security, and demographic characteristics. By identifying these key influences, The study aims to offer meaningful insights to businesses while enhancing the current understanding of consumer behavior in the online marketplace

REVIEW OF LITERATURE

- **Gefen, Karah anna, and Straub (2003):** This study emphasized the role of trust in online shopping. The authors found that consumer trust in e-commerce platforms strongly affects purchase intentions, especially in online transactions involving payment security and personal information.
- **Kotler and Keller (2016):** Kotler and Keller discussed consumer buying behavior in the digital environment and identified factors such as price, product variety, promotional offers, and convenience as key determinants influencing online purchasing decisions.
- **Pavlou(2003):** Pavlou examined the relationship between perceived risk and consumer intention to shop online. The study revealed that concerns related to product quality, payment security, and privacy reduce consumers' willingness to engage in online shopping.
- **Raman(2019):** Raman's study on Indian consumers found that delivery reliability and after-sales service significantly influence customer satisfaction and repeat purchase behavior in online shopping platforms, particularly in semi-urban and rural areas.
- **Singh and Roshan (2020):** This study analyzed demographic factors affecting online shopping behavior and concluded that age, education level, and income play a crucial role in determining consumers' preference for online shopping in India.

STATEMENT OF PROBLEM

The rapid growth of online shopping has significantly transformed consumer buying behavior across India, including Kanyakumari District. With increased smartphone penetration, internet accessibility, and the availability of multiple e-commerce platforms, consumers are now offered greater convenience, variety, and competitive pricing. Despite this expansion, customer preference for online shopping in Kanyakumari District remains inconsistent and uneven, particularly across urban, semi-urban, and rural areas.

Consumers in the district exhibit varying levels of acceptance of online shopping due to several influencing factors such as limited digital literacy, unreliable internet connectivity, delayed or inconsistent delivery services, lack of trust in online payment systems, concerns about product quality, and restricted availability of desired products. Additionally, strong local

purchasing habits and the continued reliance on traditional brick-and-mortar retail stores further affect consumers' willingness to shift toward online platforms.

While e-commerce companies and retailers are actively expanding their presence, they often lack district-specific insights into the factors that most strongly influence customer preferences. The absence of localized empirical data makes it difficult for businesses to design effective strategies to enhance customer satisfaction, build trust, and improve service delivery in this region. Therefore, there is a clear need to systematically analyze the key determinants influencing customer preference for online shopping in Kanyakumari District. This study seeks to bridge this research gap by identifying and evaluating the major factors affecting consumer choices, thereby enabling retailers and e-commerce platforms to improve service quality, customer experience, and overall market penetration within the district.

OBJECTIVE
1. To identify the key factors such as convenience, pricing, product variety, and trust that influence customer preference for online shopping in Kanyakumari District.
2. To analyze the impact of delivery reliability, payment security, and customer service quality on consumers' online shopping decisions in the district.
3. To evaluate how demographic variables such as age, income, education, and locality (urban/semi-urban/rural) affect online shopping preferences among customers in Kanyakumari District.

Target respondents
1. **Population:** Among the customers of kanniyakumari district
2. **Sampling method: Convenience sampling –** Customers were selected based on their willingness and availability to participate
3. **Sample size: 460 responded (** or based on final survey data)

Mode of Data collection:
1. The questionnaires were distributed via **google form** and printed copies where necessary.
2. Data was collected over a period of 2-3 weeks.
3. Participants were assured of **confidentiality** and **anonymity**.

LIMITATION OF THE STUDY
1. The study is confined to Kanyakumari District only; therefore, the findings may not be generalized to other districts or regions.
2. The research is based on primary data collected through a structured questionnaire, and the accuracy of the results depends on the honesty and awareness of the respondents.
3. Convenience sampling was adopted for selecting respondents, which may lead to sampling bias and limit the representativeness of the population

RESEARCH METHODOLIGY
The present study adopts a descriptive and analytical research design to examine the factors influencing customer preference for online shopping in Kanyakumari District.

Area of the Study
The study is confined to **Kanyakumari District**, covering respondents from **urban, semi-urban, and rural areas**, in order to understand regional variations in online shopping preferences.

Sources of Data:
Primary Data:
Primary data were collected through a structured questionnaire administered to consumers in Kanyakumari District.

Secondary Data:
Secondary data were collected from journals, books, research articles, websites, and reports related to online shopping and consumer behavior.

Sampling Design:
- **Population:** Customers residing in Kanyakumari District
- **Sampling Technique:** Convenience sampling
- **Sample Size:** 460 respondents

Method of Data Collection:

The questionnaire was distributed through **Google Forms** and **printed copies** where online access was limited. Data were collected over a period of **two to three weeks**, and respondents were assured of confidentiality and anonymity.

Tools for Data Analysis:
- The collected data were analyzed using appropriate statistical tools such as:
- Percentage analysis
- Mean and ranking analysis

Period of the Study

The study was conducted during a period of **two to three weeks**, during which data collection and preliminary analysis were carried out.

LIMITATIONS OF FACTORS INFLUENCING CUSTOMER PREFERENCE:

Subjective Nature of Customer Preference:

Customer preference is highly subjective and varies from individual to individual based on personal attitudes, experiences, and expectations, which may affect the accuracy of measurement.

Changing Technological Environment:

The impact of factors such as convenience, trust, and payment security may change over time due to rapid technological advancements and improvements in e-commerce platforms.

Difficulty in Measuring Psychological Factors:

Psychological and emotional factors such as impulse buying, perceived enjoyment, and brand attachment are difficult to quantify through structured questionnaires.

Influence of Temporary Market Conditions:

Short-term factors such as promotional offers, discounts, festive sales, and advertising campaigns may temporarily influence customer preferences during the period of data collection.

Variation in Digital Literacy:

Differences in digital literacy and awareness among consumers can influence their perception and evaluation of online shopping factors.

Bias Due to Past Experiences:

Customers' previous positive or negative experiences with online shopping platforms may bias their responses and influence their assessment of preference-related factors.

Limited Scope of Factors Considered:

The study focuses on selected factors influencing customer preference and may not include all possible determinants such as cultural influences, peer pressure, or lifestyle factors.

BENEFITS:

Understanding Customer Preference:

The study helps in identifying the key factors that influence customer preference for online shopping in Kanyakumari District, providing a clear understanding of consumer expectations and behavior.

Support for E-commerce Platforms:

The findings assist online retailers and e-commerce platforms in improving service quality, payment security, delivery systems, and customer support based on consumer preferences.

Aid to Traditional Retailers:

The study offers insights to traditional retailers to understand changing consumer behavior and adopt digital strategies to remain competitive.

Region-Specific Insights:

By focusing on Kanyakumari District, the study provides localized insights that help businesses design district-specific marketing and operational strategies.

Improvement in Customer Satisfaction:

Understanding influencing factors enables businesses to enhance customer experience, leading to increased satisfaction, trust, and repeat purchases.

Academic Contribution:

The study contributes to existing literature on online shopping and consumer behavior by providing empirical evidence from a specific geographical region.

Guidance for Future Researchers:

The research findings and methodology can serve as a reference for future studies related to e-commerce and customer preference

DATA ANALYSIS AND INTERPRETATION:

The below table show about the satisfaction level of customers in kanniyakumari district ,about the factors influencing customer behaviour

DEMOCRATIC PROFILE

Variable	Category	Frequency	Percentage
GENDER	Male	184	40
	Female	276	60
AGE GROUP	Below 30	115	25
	30-50	189	41
	50 Above	156	34
PROFESSION	Student	184	40
	Working	184	40
	Non-Working	92	20
EDUCATION	Graduated	322	70
	Non-Graduated	138	30

The demographic profile indicates that the majority of respondents are female (60%), while males account for 40% of the sample. In terms of age, most respondents fall within the 30–50 years age group (41%), followed by those above 50 years (34%), and below 30 years (25%). Regarding profession, an equal proportion of respondents are students (40%) and working individuals (40%), whereas non-working respondents constitute 20%. With respect to educational qualification, a significant majority of the respondents are graduates (70%), while non-graduates represent 30% of the total sample.

S.NO	REASONS	HS (5)	SA (4)	NE (3)	DS (2)	HDSA (1)	TOTAL	MEAN SCORE
1.	I prefer online shopping because it saves time.	230	150	50	20	10	460	4.24
2.	Online shopping allows me to shop anytime, anywhere.	250	100	100	5	5	460	4.27
3.	online platforms easy to navigate and use.	200	150	50	40	20	460	4.02
4.	Discounts and promotional offers influence decision to shop online.	250	100	100	5	5	460	4.38

5.	In online shopping prices are more competitive than offline stores.	200	150	50	40	20	460	4.02
6.	Cashback and reward points encourage me to shop online frequently.	250	100	50	50	10	460	4.15
7.	wide range of products motivates me to shop online.	150	150	100	40	20	460	3.80
8.	Online shopping provides access to products not available locally.	250	80	70	30	30	460	4.07
9.	Detailed product information online helps me make better purchase decisions.	175	150	100	15	20	460	3.97
10.	The trust online shopping platforms to protect my personal information.	250	80	70	30	30	460	4.07
11.	I am confident that products delivered online match the description on the website.	150	175	100	15	20	460	3.91
12.	Positive reviews and ratings influence my online purchase decisions.	250	100	80	20	10	460	4.22
13.	Recommendations from friends and family encourage me to shop online.	100	250	80	20	10	460	3.89
14.	I am satisfied with my overall experience of online shopping.	300	40	50	60	10	460	4.22
15.	I prefer online shopping over traditional retail shopping.	250	100	80	20	10	460	4.22

The mean score analysis indicates that respondents generally have a positive attitude toward online shopping. Factors such as discounts and promotional offers (mean score 4.38), shopping anytime and anywhere (4.27), and time-saving nature of online shopping (4.24) emerged as the most influential reasons. Trust-related aspects, including data protection, product information, and platform reliability, also received high agreement levels, with mean scores above 4.0. Overall satisfaction with online shopping is high, reflecting favorable consumer perceptions. However, aspects like variety of products and peer recommendations received comparatively lower mean scores, though they still indicate moderate agreement. Overall, the findings confirm strong customer preference for online shopping.

SUGGESTION

Promote Digital Literacy and Awareness:

Online retailers should focus on increasing digital awareness by offering simple training programs, demonstrations, and support in regional languages, particularly for consumers in rural and semi-urban areas, to help them confidently use online shopping platforms.

Improve Delivery Efficiency and Logistics Infrastructure:

Ensuring consistent and timely delivery across the district is essential. Strengthening last-mile delivery systems and engaging local logistics providers can significantly improve reliability and customer satisfaction.

Build Confidence in Online Payment Systems:

To reduce apprehension regarding online transactions, e-commerce platforms should highlight secure payment methods, offer flexible options such as cash-on-delivery, and maintain transparent refund and return procedures.

Maintain Product Quality and Information Accuracy:

Clear and detailed product descriptions, authentic images, and genuine customer reviews should be emphasized to minimize discrepancies between expectations and actual products received.

Adopt Region-Specific Marketing Approaches:

Marketing strategies should be customized to reflect local consumer behavior, cultural preferences, and purchasing patterns within Kanyakumari District, rather than relying solely on standardized national campaigns.

Strengthen Customer Support Services:

Providing responsive customer service in local languages and establishing effective complaint resolution mechanisms can enhance trust and improve the overall shopping experience.

Offer Demographic-Oriented Incentives:

E-commerce companies can increase adoption by designing promotional offers and loyalty schemes tailored to different age groups, income levels, and educational backgrounds.

Encourage Collaboration with Local Retailers:

Integrating local vendors into online platforms can create a hybrid shopping model, helping traditional retailers expand their reach while increasing consumer acceptance of online shopping.

CONCLUSION

The present study provides a comprehensive understanding of the factors influencing customer preference for online shopping in Kanyakumari District. The findings reveal that online shopping has gained substantial acceptance among consumers, primarily due to its time-saving nature, convenience of shopping anytime and anywhere, attractive discounts, and competitive pricing. The high mean scores for these factors indicate a generally positive attitude toward online shopping among respondents.

The study also highlights the significant role of trust-related factors such as secure payment systems, protection of personal information, accurate product descriptions, and reliable delivery services in shaping consumer preferences. Demographic variables—including age, education, occupation, and locality—were found to influence online shopping behavior, with higher adoption observed among educated, working, and urban consumers. However, acceptance remains relatively lower in semi-urban and rural areas due to limitations in digital literacy, internet accessibility, delivery efficiency, and concerns about product quality and payment security.

Overall, the research confirms that while online shopping is well integrated into modern consumer lifestyles in Kanyakumari District, its growth is uneven across different segments of the population. The study underscores the need for e-commerce platforms to adopt region-specific strategies, strengthen logistics and customer support, and enhance digital awareness to improve customer trust and satisfaction. By addressing these challenges, online retailers can

expand their market penetration and contribute to a more inclusive and sustainable digital retail ecosystem in the district.

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COST -EFFECTIVENESS OF DIGITAL MARKETING OVER TRADITIONAL MARKETING

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ABSTRACT

In the modern business environment, marketing plays a crucial role in reaching customers and generating sales. With the rapid growth of the internet and social media, digital marketing has emerged as a powerful alternative to traditional marketing methods. This study aims to analyse the cost-effectiveness of digital marketing compared to traditional marketing using primary data. A structured questionnaire was used to collect data from respondents, and the results were analysed using percentage analysis and simple statistical tools. The findings reveal that digital marketing is more cost-effective, provides better reach, measurable results, and higher return on investment (ROI) compared to traditional marketing. The study concludes that businesses, especially small and medium enterprises, should focus more on digital marketing strategies to achieve marketing efficiency and competitiveness.

KEYWORDS: Digital Marketing, Traditional Marketing, Cost Effectiveness, ROI, Primary Data

INTRODUCTION

Marketing is an essential activity for every organisation to promote products and services. Traditionally, businesses relied on methods such as newspapers, television, radio, banners, and pamphlets to reach customers. These traditional marketing methods involve high costs and limited audience targeting. In recent years, digital marketing has gained popularity due to increased internet usage, smartphones, and social media platforms.

Digital marketing includes online advertising, social media marketing, email marketing, search engine optimisation (SEO), and influencer marketing. These methods allow businesses to reach a large audience at a comparatively lower cost. This study focuses on comparing the cost-effectiveness of digital marketing over traditional marketing using primary data collected from consumers and business professionals.

STATEMENT OF THE PROBLEM

Many organisations continue to spend large amounts on traditional marketing without analysing its effectiveness and cost efficiency. At the same time, digital marketing is rapidly growing, but its cost-effectiveness is not clearly understood by all businesses. Hence, there is a need to study whether digital marketing provides better value for money when compared to traditional marketing. This study attempts to analyse this problem using primary data.

OBJECTIVES OF THE STUDY

- To study the awareness of digital marketing among respondents.
- To analyse the cost-effectiveness of digital marketing.
- To compare digital marketing and traditional marketing.

- To understand consumer preference towards marketing methods.
- To present findings suitable for a paper presentation.

RESEARCH METHODOLOGY

- **Research Design**

  The study follows a descriptive research design.

- **Source of Data**

  The study is based entirely on primary data collected from respondents.

- **Sample Size**

  The sample size of the study is 100 respondents.

- **Sampling Technique**

  A convenience sampling method was adopted.

- **Tool for Data Collection**

  A structured questionnaire was used.

- **Tool for Data Analysis**

  Percentage analysis was used for interpreting the data.

DATA ANALYSIS AND INTERPRETATION

Table 1
Awareness of Digital Marketing

Particulars	Respondents	Percentage
Yes	88	88%
No	12	12%
Total	100	100%

Interpretation: The table shows that a large majority of respondents are aware of digital marketing, indicating its wide acceptance.

Table 2
Preference of Marketing Method

Particulars	No. of Respondents	Percentage (%)
Digital Marketing	70	70%
Traditional Marketing	20	20%
Both	100	100%

Interpretation: Most respondents prefer digital marketing, showing a shift from traditional marketing methods.

Table 3
Cost-Effectiveness of Marketing Methods

Particulars	No. of Respondents	Percentage (%)
Digital Marketing	72	72%
Traditional Marketing	18	18%
Not Sure	10	10%
Total	100	100%

Interpretation: The majority believe that digital marketing is more cost-effective compared to traditional marketing.

Table 4
Reach and Audience Targeting

Particulars	No. of Respondents	Percentage (%)
Digital Marketing	75	75%
Traditional Marketing	15	15%
Both	10	10%
Total	100	100%

Interpretation: Digital marketing provides a wider reach and better targeting, according to most respondents.

Table 5
Return on Investment (ROI)

Particulars	No. of Respondents	Percentage (%)
Digital Marketing	70	70%
Traditional Marketing	20	20%
Not Sure	10	10%
Total	100	100%

Interpretation: Digital marketing is perceived to generate higher ROI than traditional marketing.

FINDINGS OF THE STUDY

- The majority of respondents are aware of digital marketing.
- Digital marketing is considered more cost-effective.
- Digital marketing offers a wider reach and better targeting.
- Higher return on investment is associated with digital marketing.

SUGGESTIONS

- Businesses should focus more on digital marketing strategies.
- Small and medium enterprises can reduce marketing costs through digital platforms.
- A combination of digital and traditional marketing can be used for better results.

LIMITATIONS OF THE STUDY

- The study is based on a limited sample size of 100 respondents, which may not represent the entire population.
- Convenience sampling was used, so the results may be subject to personal bias.
- The responses are based on individual perception and experience, which may vary from person to person.
- The study is restricted to a specific period and may change with time.
- Since the study uses only primary data, comparison with previous research findings is limited.

CHALLENGES FACED DURING THE STUDY

- Collecting responses from respondents was time-consuming.
- Some respondents were not fully aware of marketing concepts.
- A few respondents were hesitant to give honest opinions.
- Interpreting subjective responses into numerical data was challenging.
- Limited access to diverse respondent groups posed a challenge.

CONCLUSION

The study clearly indicates that digital marketing is more cost-effective than traditional marketing. It requires less investment, provides a wider reach, and offers measurable results. While traditional marketing still has limited relevance, digital marketing is more suitable for modern business needs. Hence, the paper concludes that digital marketing is the preferred marketing method in the present scenario.

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A STUDY OF DIGITAL MARKETING AND ITS METHODS

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ABSTRACT

Digital marketing is the part of marketing that uses digital based technology i.e. desktop, mobile phone, mobile apps and other digital media. Digital marketing is also famous as online marketing and internet marketing. Digital marketing platforms encourage product and services. Digital marketing efficiently started in 1990 when the Archie Search train was reputable. In the 1990s, the term digital marketing was introduced. With the growth of server/client structural design and the popularity of individual computers, Customer Relationship Management (CRM) application became a important factor in marketing skill. In the 2000s, with rising numbers of Internet users and the birth of the I Phone, patrons began searching for crop and making decisions about their needs online first, instead of consulting a seller, which created a new trouble for the marketing department of a company. In calculation, a survey in 2000 in the United Kingdom found that most retailers motionless needed to list their own domain address. These evils encouraged marketers to find new ways to incorporate digital skill into market growth. In the 2000s, growth of social media such as You tube, LinkedIn, face book and twitter, patrons are highly dependent on social media. Digital marketing entitles businesses to reach the right people with the right message. Through digital marketing, companies can appreciate their audience's preferences, behavior, and demographics. This study has mostly focused on digital marketing and its components. Digital promotion includes online advertising; email marketing, search train optimization (SEO), social media marketing (SMM), content marketing, paid search marketing, mobile marketing, online status management, and video marketing etc.

KEYWORD: Digital Marketing, Method, Internet Marketing, CRM.

INTRODUCTION

Digital marketing is the part of advertising that uses digital based skill i.e. desktop, mobile phone, mobile apps and other digital media. Digital advertising is also notorious as online marketing and internet marketing. Digital marketing platforms encourage creation and services. Digital marketing efficiently started in 1990 when the Archie Search locomotive was established. In the 1990s, the term digital marketing was introduced. With the growth of server/client structural design and the fame of personal computers, Customer Relationship organization (CRM) applications became a important factor in marketing skill. In the 2000s, with rising numbers of Internet users and the birth of the iPhone, customers began stabbing for products and making decisions about their needs online first, instead of consulting a wholesaler, which created a new trouble for the marketing section of a company. In addition, a review in 2000 in the United Kingdom found that most retailers still needed to

Register their own domain address. These troubles optimistic marketers to find new ways to combine digital technology into market growth. In the 2000s, development of social media such as you tube, LinkedIn, face book and twitter, consumers are highly reliant on social media. Digital marketing entitles businesses to reach the right citizens with the right message.

Digital Marketing Components

Digital Marketing Methods are discussed below:

1. Search Engine Optimization.
2. Pay-per-click (PPC).
3. Social Media Marketing.
4. Content Marketing.
5. Email Marketing.
6. Mobile Marketing.
7. Webinars.
8. Affiliate Marketing.

Search Engine Optimization

SEO is also famous as Search Engine Optimization. The aim of search train optimization (SEO) is to amplify natural transfer to your website.

Technical strategies are used in SEO tricks to raise search engine visibility and progress rankings. Some search engines are Google, Bing, and Yahoo. These three engines are the most hyped. To keep their websites at the top of search engine results, digital marketing managers focus on optimizing various factors, counting keywords, cross links, back links and original content.

1. Make certain that the website is compatible with mobile devices.
2. Identify important keywords and use them tactically throughout the content.
3. Create several back links.
4. Voice search optimization.
5. Boost the website's overall user knowledge.
6. Prioritize topical clusters over keywords.
7. Utilize local listings and landing pages to target local searches.

Pay per Click (PPC)

PPC is another significant element of a digital marketing plan. PPC's an online publicity model. In this modal an advocate pays a publisher every time an announcement link is "clicked" on. besides, PPC is known as the cost-per-click (CPC) model. The pay-per-click model is obtainable chiefly by search engines for example Google and communal networks i.e. face book. Your pay-per-click campaigns can be twisted in a variety of ways.

Check out its five Methods in brief:

1. Groups of ads.
2. Keywords.
3. Campaigns.
4. Landing pages.
5. Advertisement text.

Social Media Marketing Social media has conquered the globe in the cohort that we are now living in. People of every age.

Use social media platforms. Our youth is so much reliant on social media. They start pretentious everything revealed on social media platforms is true. Social Media Marketing is a main part of Digital Marketing. It becomes so easy to draw customers through Instagram, Facebook etc.

• A number of brands have developed through Social Media Marketing. One of the main examples of Urbane. They ongoing it on Integra and have now reached a high level of success.

• There are many others Social Media platform for building customer-seller relationships.

• Without a important social media attendance, your company won't live the social media craze.
• To enlarge brand awareness and establish a solid association with your future audience, you must work on your social media plan and create social media campaigns.
 • When the suitable social media strategies are used, you can change your fans and group into subscribers and buyers.

Content Marketing Content marketing

Is a marketing plan utilizes to attract, charm and retain an spectators by Creating and sharing significant articles, videos, podcasts and other media. This advance confirmed knowledge, promotes brand alertness, and keeps your business top of brain when it's time to buy what you sell. A critical tactic to attract new clients is content marketing.
• It can progress SEO rankings as well as inform your aim market about the issues your creation can help them with.
• Consumers today are looking for high-quality content. Without relevant content, there is no cause to visit a person's website, participate in their social media posts, read their emails, or converse with the business.
• Therefore, it is critical to create relevant substance for your website as good content can attract possible customers to your corporation and aid in the attainment of your objectives.

Email Marketing

Sending promotional emails to a embattled audience of possible clients or customers is identified as Email Marketing. It is mainly popular among e-commerce companies as a income of retaining customers.
 • Sending modified messages that are precise to the needs and interests of clientele through email marketing is still a victorious strategy.
• An effectual method of internet marketing to farm prospects and entice them to your brand and military is email marketing. moreover, it is a productive and inexpensive way to converse with customers and complete business objectives.
• Email marketing aids in all aspects of marketing, from generating leads to cultivation them so they can become potential clientele and boost your sales.
 • For your business, you should deliberate on your email marketing plan. In order to drive pertinent traffic and leads, the first step is to work on the buyer character and send them a embattled message that is modified and well-optimized for numerous devices.

Mobile Marketing

A product or service is purposely promoted through mobile phones and other mobile devices during mobile marketing. This includes mobile publicity in downloaded apps or text messages. However, a careful approach to mobile marketing also entails optimizing comfortable, landing pages, emails, and websites for mobile users.

A Scope of Digital Marketing 2024

Marketing strategies have changed along with the methods that clientele obtain information. TV publicity followed radio publicity, and as the internet grew, TV publicity distorted to digital marketing. In adding to these normal market trends, the COVID-19 plague is increasing the reach of digital marketing on the internet.

Even while many firms still find TV to be their most efficient advertising medium, digital marketing enables enterprises to reach worldwide spectators online. The number of service in digital marketing is certainly growing as actions in the industry maintain to expand at a rapid rate. Social media news feeds are how over half of clientele find businesses. Businesses may connect with almost 1 million customers on Instagram alone, while over 9 million companies utilise Face book to reach customers.
Businesses use social media platforms in their digital advertising strategies for both business-to-business (B2B) and business-to-consumer (B2C) interactions.

B2B: B2B marketers use social media sites like LinkedIn and Twitter to create leads. furthermore, they frequently depend on PPC marketing to reach their target markets at a sensible cost. B2C:
Using social media sites like Facebook, Instagram, Interest, and Twitter, B2C marketers think on raising brand consciousness and picture people to their websites and products. While sharing fabric and advertisement on Face book and other well-known platforms is still a helpful method

CONCLUSION

To recap, digital marketing has a bright future for long term sustainability of the product or military in the current technical market with all its pros and cons. Compared to Internet marketing, digital marketing deserves a closer assessment. Digital marketing can also be originate in software and gadgets that are used by users to trade data, not just on the Internet. As a result, since a man can converse via TV as well as a mobile network, digital marketing combines digital and network technology. Widespread reach makes it likely for the issue to function on numerous digital platforms.

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INFLUENCER MARKETING A NEW ERA OF BRAND PROMOTION

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ABSTRACT

Digital marketing is so ubiquitous now that it may as well be called simply "marketing." Nearly every business needs an online presence to reach its audience. The history of digital marketing spans several decades, evolving alongside technological advancements and changing consumer behaviours. It began in the 1970s with the advent of email and bulletin board systems, followed by the launch of the World Wide Web in the 1990s, which introduced websites, search engines, and online advertising. The rise of social media platforms in the 2000s, such as Facebook and Twitter, further transformed the digital landscape. The proliferation of mobile devices and the growth of big data, analytics, and artificial intelligence have continued to shape digital marketing. Today, digital marketing encompasses a wide range of strategies, including content marketing, influencer marketing, video marketing, and more, with a focus on personalization, customer experience, and data-driven decision-making. Digital marketing refers to any form of marketing for your business online, from social media and email to paid advertising and SEO. If you're a small business owner thinking about where to begin, this guide breaks down the main types of digital marketing, key strategies and best practices to help you succeed in 2025

KEYWORDS: Search engines, consumer behaviour, social media, paid advertising, marketing automation.

INTRODUCTION

Digital marketing, or online marketing, is the practice of promoting brands, products, or services through digital channels. It uses the internet and various online platforms to reach customers, boost brand visibility, and support business growth. Many businesses rely on digital marketing services or agencies to strengthen their online presence.

Digital marketing is the use of digital channels to market products to boost brand awareness, drive traffic, and hit marketing goals. Digital marketing promotes brands and connects them to potential customers via the internet. Digital marketing is a multifaceted

approach to promoting products, services, or brands through digital channels, aiming to reach and engage with target audiences. It encompasses a wide range of strategies, tactics, and techniques that leverage digital technologies, such as the internet, social media, mobile devices, and analytics, to drive website traffic, generate leads, and boost sales.

One of the key benefits of digital marketing is its ability to provide measurable results, allowing businesses to track performance, identify areas for improvement, and adjust their strategies accordingly. This data-driven approach enables marketers to optimize their campaigns, allocate resources more efficiently, and ultimately achieve a higher return on investment (ROI)

Digital marketing refers to the promotion of products, brands, or services using digital channels such as search engines, social media platforms, email, and websites. It has become an essential component of modern business, allowing companies to reach and engage with their target audience in a more personalized and measurable way. Through digital marketing, businesses can increase brand awareness, drive website traffic, generate leads, and ultimately boost sales. With the majority of consumers turning to the internet to research products and services, digital marketing has become a crucial aspect of any business's overall marketing strategy. By leveraging digital channels and tools, businesses can reach a wider audience, build customer relationships, and stay ahead of the competition in today's fast-paced digital landscape. Effective digital marketing requires a deep understanding of the target audience, a well-planned strategy, and the ability to adapt to the ever-changing digital environment.

STATEMENT OF PROBLEM

The rise of digital marketing has transformed the way businesses interact with their customers, but it also presents several challenges. One of the primary concerns is the difficulty in measuring the effectiveness of digital marketing campaigns, making it hard to determine the return on investment (ROI). Additionally, the rapidly evolving digital landscape requires businesses to constantly adapt to new technologies and trends, which can be overwhelming. Furthermore, with the increasing noise in the digital space, companies struggle to cut through the clutter and engage their target audience effectively. As a result, many organizations find it challenging to develop and implement a successful digital marketing strategy that drives meaningful results and stays ahead of the competition.

This study aims to explore these challenges in-depth and identify potential solutions to help businesses thrive in the digital age.

The study of digital marketing is necessitated by the challenges businesses face in effectively leveraging digital channels to reach and engage their target audiences. Despite the growing importance of digital marketing, many organizations struggle to develop and implement successful strategies that drive measurable returns on investment. The rapidly evolving digital landscape, coupled with increasing competition and changing consumer behaviors, poses significant challenges for businesses seeking to stay ahead. Furthermore, the complexity of digital marketing, including the need to navigate multiple channels, manage large amounts of data, and adapt to new technologies, can be overwhelming. This study aims to investigate these challenges and explore effective solutions to help businesses optimize their digital marketing efforts and achieve their goals.

OBJECTIVES OF THE STUDY

- To analyse digital channel effectiveness of different digital channels
- To identify areas for improvement and opportunities to enhance customer satisfaction and loyalty.
- To analyse the market trends and competitor activity in the digital landscape
- To increase sales and revenue through digital marketing efforts
- To increase brand visibility and awareness among the audience

SCOPE OF STUDY

digital marketing is vast and continually expanding, encompassing a wide range of strategies, tactics, and channels that sssenable businesses to reach, engage .It includes search engine optimization (SEO), which involves optimizing website content and structure to rank higher in search engine results pages (SERPs); pay-per-click (PPC) advertising, which allows businesses to create and publish online ads that are paid for each time a user clicks on them; social media marketing, which leverages platforms like Facebook, Twitter, and LinkedIn to promote products, services, or brands; content marketing, which focuses on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience; email marketing, which involves sending targeted and personalized messages to customers or potential customers via email; and influencer marketing, which partners businesses with influencers to promote products, services, or brands to their followers. Additionally, digital marketing encompasses analytics and reporting, which provide insights into the performance of digital marketing efforts, and mobile marketing, which targets audiences on mobile devices.

With its ability to reach a global audience, target specific demographics, and track measurable results, digital marketing has become an essential component of modern business, enabling companies to stay competitive, build brand awareness, drive website traffic, generate leads, and ultimately boost sales Meanwhile, data mining plays a crucial role in digital marketing by extracting patterns, trends, and insights from large datasets, enabling businesses to better understand their customers, personalize their marketing efforts, and measure the effectiveness of their campaigns.

The integration of digital marketing and data mining empowers businesses to create targeted, personalized, and impactful marketing initiatives that resonate with their audience and drive business success.

SIGNIFICANCE OF STUDIES

Wider Reach

Digital marketing breaks geographical barriers, letting brands connect with audiences worldwide 24/7. Through search engines, social media platforms, and programmatic ads, businesses can target global markets that were once inaccessible or costly to reach via traditional media. This expansive reach not only boosts brand visibility but also opens new revenue streams, especially for e-commerce and Saaul B2B services.

Cost Effectiveness

Compared to TV, radio or print, digital channels offer higher ROI with lower upfront investment. Tools like PPC, social ads, and email campaigns allow precise budget control, real-time bidding, and performance tracking. SMEs can compete with larger enterprises by leveraging targeted campaigns that deliver measurable results without huge ad spends.

Targeted Marketing

Data-driven segmentation enables hyper-personalization. Marketers can target audiences based on demographics, interests, behaviors, and even real-time actions. This precision improves conversion rates, enhances customer experience, and reduces wastage by ensuring the right message reaches the right person at the right time.

Measurable & Data-Rich

Every click, impression, engagement, and conversion is trackable. Platforms provide analytics dashboards that offer insights into campaign performance, customer journey, and ROI. This data-rich environment supports continuous optimization, A/B testing, and informed decision-making.

Improved Customer Engagement

Digital channels facilitate two-way communication. Social media, chatbots, and interactive content allow brands to engage audiences in real time, address queries, gather feedback, and build communities.

METHODOLOGY

This study employs a secondary data approach, gathering insights from reputable journals in the field of digital marketing. Secondary data sources include peer-reviewed articles, industry reports, and academic publications that provide valuable information on digital marketing trends, consumer behaviour, and campaign effectiveness. By analysing existing research, this study aims to synthesize findings and identify patterns that can inform digital marketing strategies. The use of secondary data allows for a comprehensive review of existing literature, enabling the identification of best practices, gaps in current research, and areas for future investigation. This approach provides a foundation for evidence-based decision-making in digital marketing, ensuring that strategies are grounded in proven concepts and industry benchmarks.

CHALLENGES

1. Keeping up with changing algorithms: Adapting to frequent updates in search engine and social media algorithms can be difficult.
2. Data overload: Managing and making sense of vast amounts of data from various digital channels can be overwhelming.
3. Measuring ROI: Accurately measuring the return on investment (ROI) of digital marketing campaigns can be complex.
4. Competition and saturation: Standing out in a crowded digital landscape can be challenging.
5. Data privacy and security: Ensuring compliance with data protection regulations and maintaining customer trust is crucial.
6. Content creation and relevance: Producing high-quality, engaging, and relevant content that resonates with target audiences can be demanding.
7. Ad blockers and ad fatigue: Overcoming ad blockers and ad fatigue to reach target audiences can be a hurdle.
8. Staying up-to-date with trends and technologies: Keeping pace with the latest digital marketing trends, tools, and technologies can be time-consuming.
9. Integration and consistency: Ensuring seamless integration and consistency across multiple digital channels can be a challenge.
10. Talent acquisition and retention: Attracting and retaining skilled digital marketing professionals can be difficult.

OPPORTUNITIES

1. Global Reach: Ability to reach a global audience, expanding customer base and market share. Targeted Advertising: Precise targeting of specific demographics, interests, and behaviors.
2. Measurable ROI: Ability to track and measure campaign effectiveness, making data-driven decisions.
3. Cost-Effective: Reduced costs compared to traditional marketing methods.
4. Increased Engagement: Real-time interactions with customers, building brand loyalty and trust.
5. Personalization: Tailoring messages and content to individual preferences and needs.
6. Data-Driven Insights: Access to valuable customer data and insights, informing marketing strategies.
7. Brand Building: Establishing and maintaining a strong online presence and brand identity.
8. New Business Opportunities: Access to new markets, customers, and revenue streams.

9. Competitive Advantage: Staying ahead of competitors through innovative digital marketing strategies.

SUGGESTIONS

1. Develop a strong content strategy to engage your target audience.
2. Leverage social media platforms for brand awareness and customer engagement.
3. Optimize your website for search engines to improve visibility.
4. Use data analytics to inform your marketing decisions and strategies.
5. Personalize customer experiences through targeted marketing efforts.

CONCLUSION

In conclusion, influencer marketing has evolved into a powerful force shaping the new era of brand promotion, offering brands unprecedented opportunities to connect with audiences authentically. By shifting focus from broad reach to meaningful engagement, prioritizing micro-influencers, co-creation, and transparency, companies can build trust and loyalty in a crowded digital landscape. Leveraging short-video platforms, data-driven insights, and emerging tech like the metaverse will keep brands ahead of the curve. The future of influencer marketing lies in blending creativity with strategy, where brands and influencers collaborate as partners rather than mere advertisers. As consumers demand authenticity over perfection, those who adapt will drive impactful, long-term growth in this dynamic space. The era of influence is here—brands must embrace it thoughtfully.

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INFLUENCE OF SOCIAL MEDIA MARKETING, PROMOTIONAL ACTIVITIES, AND REFERENCE GROUPS ON CONSUMER BUYING BEHAVIOR TOWARD ECO-FRIENDLY PRODUCTS IN TIRUPPUR CITY

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ABSTRACT

Eco-friendly products are becoming market leader day by day. As a result, it is raising the demand for the eco-friendly products around the world. Green consumption is the buying and non-buying decisions completed by consumers based minimum partly on ecological criteria. Green marketing integrates a wide range of activities, including product alteration, production process variations, packaging variations, price alterations as well as altering the promotional theme. The paper aims to impact of social media, promotional efforts and reference groups on consumers buying behavior of eco-friendly products in Tiruppur city. The study adopts convenient and judgmental sampling method, the data has been collected from 200 respondents. The study can help greening development along with influential aspects of the consumers buying behaviorEco-friendly products producing companies will be benefited definition all three aspects of consumers buying behavior of eco-friendly products in Tiruppur City.

Keywords: Eco-Friendly Products, Buying Behavior, Impact Of Aspects, Tiruppur.

INTRODUCTION

Green marketing may be defined as the holistic marketing process responsible for identifying, anticipating and satisfying the consumers and society requirement in a profitable and organic method (Karna et al., 2001). Green marketing comprises a broader array of organizational actions such as product adjustment, variations to the manufacture procedure, delivery change and more and to satisfy human needs or wants, all activities consist green or environmental marketing. It is designed to create and facilitate a swapping intended so that the fulfillment of these needs and wants will happen with least harmful effect on the nature (Polonsky, 1994). Green marketing have to be maintained production of eco-friendly products without waste instead of getting rid of waste, environmental commitment by re-inventing the concept of eco-friendly product, the price of the eco-friendly products depicting the real cost, create profit by generating the operational occasions that derives from the ecological conscience in the market (Pride &Ferrel, 2008).

OBJECTIVES OF THE STUDY

- To show the level of purchase tendency based on demographic characteristics.
- To analyze the social media influences on buying behavior of eco-friendly products.

REVIEW OF LITERATURE

Social media as a vital factor that influence consumers buying behaviors. Consumers steadily examined the blogs on web to see green advertisements. They apply social media to give feedback regarding the eco-friendly products. Social media has transformed the universe of ads and has encouraged a far from outdated promoting. It is harmonized that social media is more useful. Intelligent and more solid that old-fashioned promotion tools (Nufazil A., 2014). Aindrila, B. (2016) exposed that social media is a crucial aspect, which positively influenced buying behavior of eco-friendly products.

The beginning concern for the environment, mainly in consumers' products, has clutched the attention of both experts and academics similarly. With the help of new communication tools like social media, the concern for the environment has been broadly communal. So, more and more consumers are bringing to green buying and consume eco-friendly products and services that are not possible to pollute the environment (Zahid et al., 2017). Social media significantly influences consumers' choice behavior, attitude, perception and buying decision-making from pre-buying information gaining period to post purchase behavior period (Williams &Cothrell, 2000).

The role of social media in consumers' decision-making process for complex purchasing those measured by vital brand differences, high consumer involvement and risk, and which are expensive and infrequent. Social media usage influences consumers' fulfilment in the portions of information scrutinize and alternative evaluation, with satisfaction getting amplified as the consumers' moves along the process towards the final purchase behavior and post-purchase evaluation (Voramontri, D. &Klieb, L., xxxx). Mohammadian&Mohammadreza (2012) is confirmed that social media is the vital aspects to influence consumers buying behavior. So, the strong relationship between social media and eco-friendly products buying. Therefore, it is expected that: H1: Social media significantly influences consumers buying behavior of products. According to Kotler & Keller (2009) promotion involves sales promotion, advertising, sales force, public relations and direct marketing. Sales promotion is an indispensable column in the marketing communication mix which is a procedure to notify, effect and repeat consumer directly or indirectly about the product and service. Sales promotion is a short-term initiative to attract consumers with the aid of monetary and non-monetary incentives. The promotional strategy is effective where high market similarity survives and it aids in brand switching. Correspondingly, sales promotion influence consumers for stockpiling because offers inspire consumers to purchase appurtenances (Kotler & Keller, 2017).

RESEARCHMETHODOLOY

Research methodology is the way to systematically solve the research problems. Through data gathering using various techniques to provide an understanding of gathered data and drawing conclusions about the investigate data. It has two types (i.e) qualitative & quantitative research methods. The data are analysed by using both the above methods. The aim of this study was "**Influence of Social Media Marketing, Promotional Activities, and Reference Groups on Consumer Buying Behavior toward Eco-Friendly Products in Tiruppur City**"in Tiruppur city. In this study mixed methods approach was used, with questionnaires and interviews conducted with 200 respondents. According to the findings of the study, respondent in Tiruppur city had generally positive and negative impact on social media influencer marketing and consumer buying behaviour.

SAMPLE DESIGN:

- Simple percentage.
- Chi-square test.

Percentage Analysis Table
Table 1
Influence of Social Media Marketing on Purchase Decision

Opinion Level	No. of Respondents	Percentage (%)
Strongly Agree	60	30.0
Agree	70	35.0
Neutral	30	15.0
Disagree	25	12.5
Strongly Disagree	15	7.5
Total	**200**	**100.0**

Interpretation
The table shows that **65% of respondents (Strongly Agree + Agree)** believe social media marketing influences their buying behavior toward eco-friendly products, indicating a **strong positive influence**.

Chi-Square Test

Objective
To test whether there is a **significant association between Social Media Marketing Influeand Purchase Decision**.

Hypotheses

- **Null Hypothesis (H₀):** There is no significant association between social media marketing and consumer buying behavior.

- **Alternative Hypothesis (H₁):** There is a significant association between social media marketing and consumer buying behavior.

Observed Frequency Table

Social Media Influence	Buy Eco-Friendly	Do Not Buy	Total
High Influence	90	30	120
Low Influence	40	40	80
Total	**130**	**70**	**200**

Expected Frequency Calculation

$$E = \frac{(Row\ Total \times Column\ Total)}{Grand\ Total}$$

Category	Expected Frequency
High Influence & Buy	(120×130)/200 = 78
High Influence & Not Buy	(120×70)/200 = 42
Low Influence & Buy	(80×130)/200 = 52
Low Influence & Not Buy	(80×70)/200 = 28

Chi-Square Calculation

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

O	E	(O–E)²/E
90	78	1.85
30	42	3.43
40	52	2.77
40	28	5.14
Total χ² Value		**13.19**

Degrees of Freedom

$$(df) = (r-1)(c-1) = (2-1)(2-1) = 1$$

Table Value (df = 1 at 5% level) = 3.8
Decision
- Calculated χ^2 value = **13.19**
- Table value = **3.84**
- Since **13.19 > 3.84**, **H₀ is rejected**.

Interpretation

There is asignificant association between social media marketing and consumer buying behavior toward eco-friendly product.

CONCLUSIONS

Green technology is possible essential theory which plays a role to accomplish the worldwide ecological development. Green or sustainable refers to products that allow for economic growth while conserving for upcoming generations. Green products are those that have less of an effects on environment or are less detrimental to human health than traditional equivalent. Some companies have flourished by marketing products lines as ecologically correct or green. Climate change is the most difficult topic the sphere is facing. Many countries around the world like Bangladesh are becoming endangered and afflicted because of climate change.

LIMITATION AND SUGGESTION

This data may not be the true representative Tiruppur city all green consumers due to sample size and area. The sample size is only two hundreds. Future research is recommended to improve the significance of the sampling by expanding the sample size and carrying out the survey in different geographical areas. The study is conducted in three aspects only as the independent variable. Thus, there may be some other variables which may influence consumers buying behavior of eco-friendly products. Those three aspects are left for the future research.

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LEGAL IMPLICATIONS OF ARTIFICIAL INTELLIGENCE IN DIGITAL MARKETING AND CONSUMER PROTECTION

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ABSTRACT

Artificial intelligence (AI) is a rapidly developing branch of digital marketing that has automated the process of content production by creating content with individual, anticipatory characteristics of consumer behaviour data. However, these developments present a huge problem to the accuracy, transparency, and reliability of AI-generated marketing information. This paper addresses the legal implications of the use of AI in digital marketing, namely, how the inaccuracy and/or misleading outcome of AI could infringe the right of consumers to truth and verifiable information. The research will conduct a comparative and qualitative analysis of the international regulatory frameworks, including the EU AI Act, the General Data Protection Regulation (GDPR), the advertising regulation of the U.S. Federal Trade Commission (FTC), and future policies in such jurisdictions as the U.K., and the Asia-Pacific, in a qualitative and comparative legal study. The findings indicate that AI leads to the increased efficiency of the marketing process, yet, it also leads to the increased dangers of misinformation, bias of the algorithms, and incapability to have a clear responsibility for the misleading information generated by AI. The current legal frameworks fail to help in these issues and there is a regulatory vacuum in the world. The article highlights the need to have uniform international standards and mandatory levels of transparency requirements and explicit liability frameworks to safeguard the consumer in the age of the AI-driven marketing on the internet

INTRODUCTION

Artificial intelligence (AI) has become a crucial part of the digital marketing tool that has reshaped the manner in which businesses conduct, advertise, and communicate with their consumers across the entire world. AI systems have developed automatic content and tailored recommendations depending on the product that the consumer is interested in; it is now engaged in virtually every stage of the marketing process. This has changed with the emergence of big data and machine learning, where marketers are now able to target audiences in a more precise manner than ever before. This has given rise to an algorithmic persuasion, where AI-based insights and behaviour prediction is applied to influence the consumer decision-making process, frequently without the consumer having any idea of what is being done with his or her data or how he or she is being packaged a message.

Although AI can be efficient, personalized, and effective, it also poses actual concerns regarding accuracy, transparency and accountability. Consumers are entitled to access honest, clear, and accurate information, but sometimes AI systems can create false, biased, and partial information. The more marketing is based on automated means, the more consumers are at the risk of being misled by the falsification of the information. The arguments here highlight the

need to have robust consumer protection systems that guarantee the fairness and integrity of online interactions.

Although AI penetration in marketing is swift, the existing rules and regulations are not fully prepared to handle the special issues of AI. The impact of AI-generated marketing content on consumer rights and the legal issues that may occur in case of reaching false and deceptive AI messages by the population have a considerable gap in research. The purpose of the paper is to discuss these problems in a comparative international perspective.

The main goals of the research are to examine the current legal standards, reveal the gaps in the regulations, and suggest ways to protect consumers better in the field of AI-driven marketing. The questions that will guide it are: How does AI influence the accuracy of digital marketing content? What are the risks of AI creating misinformation in the law? And what about international regulations to protect consumer rights in this new technological world?

LITERATURE REVIEW

AI is now a key aspect of digital marketing in the modern world, and its integration, by report, is growing steadily across industries across the world. Deloitte (2023) states that over 60% of marketing leaders automate their work using AI tools, segment customers, and target them individually. AI-based applications, including recommendation engines, chatbots, and predictive analytics, dramatically increase the efficiency of marketing because they can work with huge amounts of data and produce marketable consumer insights (Davenport and Ronanki, 2018).

AI in Digital Marketing: Automation, Personalization, and Targeting

It has been found that with AI, it is possible to provide personalization on a large scale predicting the preferences of the user based on the pattern of their browsing history, the previous purchases, and demographic characteristics (Kumar et al., 2021). This is commonly referred to as hyper-personalization, and it is the foundation of AI-based advertisements on such websites as Google, Meta, and Amazon. Research has also marked that AI-driven automation eliminates human error and increases response times during customer service (Longoni & Cian, 2020).

Table 1

Major Uses of AI in Digital Marketing (Based on Global Industry Reports)

AI Function	Practical Uses	Common Tools
Automation	Email campaigns, chatbots, scheduling	Mailchimp AI, HubSpot AI
Personalization	Product recommendations, custom ads	Amazon AI, Google Ads
Predictive Analysis	Behavior forecasting, churn prediction	Salesforce Einstein
Content Generation	Ad copy, social media posts	GPT-based tools
Audience Targeting	Look-alike modeling, segmentation	Meta Ads AI

Accuracy & Misinformation Issues in AI-Generated Content

Although AI improves the efficiency of marketing, research indicates an increase in literature on how AI generated material is inaccurate (Floridi and Chiriatti,2020). Note that the generative models tend to generate hallucinations, i.e., statements that are confident and incorrect. According to Shin (2023), this kind of misinformation is particularly dangerous in marketing since people tend to believe that digital information is fact-checked. According to a study in the Journal of Advertising Research, consumers with higher chances of believing AI-generated product descriptions (40 percent more) are offered in a professional tone, regardless of whether the information is verified or not (Longoni and Cian, 2020). This promotes the possibility of unintentional deceit.

Ethical Issues: Bias, Transparency, and Manipulation

One of the most recorded issues is algorithmic bias. Noble (2018) and Zuboff (2019) reveal that biased training data can be used to create discriminative advertisement trends, including not showing some groups of people loans or job opportunities. Another problem is transparency Pasquale (2015) mentions that consumers are hardly aware of why certain advertisements are targeted at them since the algorithms that drive them are not transparent.

Table 2
Key Ethical Risks Identified in Literature

Ethical Risk	Explanation	Example
Algorithmic Bias	Unequal treatment due to biased data	Ads shown selectively based on race/gender
Lack of Transparency	Users unaware of how AI influences content	Opaque recommendation systems
Manipulative Persuasion	Behavioural targeting reduces user autonomy	Personalized ads exploiting emotional states
Data Privacy Concerns	Excessive data collection	Cross-platform tracking

International Consumer Protection Frameworks

There are a number of international laws trying to solve AI risks:

- **EU AI Act**: Classifies AI systems by risk level and regulates those affecting consumers (European Commission, 2021).

- **GDPR**: Grants consumers the right to explanation for automated decisions (Voigt & Von dem Bussche, 2017).

- **U.S. FTC Guidelines**: Require that AI-generated marketing claims remain truthful and not misleading (FTC, 2020).

- **OECD AI Principles**: Emphasize fairness, accountability, and transparency (OECD, 2019).

- In spite of these structures, the application of these structures varies among nations, and there are numerous laws in which it does not provide specifications of how AI-created content of marketing should be regulated.

Table 3
Comparison of Major International AI & Consumer Protection Regulations

Regulation	Region	Focus Area	Coverage of AI in Marketing
EU AI Act	European Union	Risk categorization, transparency	Moderate–Strong
GDPR	European Union	Data protection, automated decision rights	Moderate
FTC Guidelines	United States	Advertising truthfulness	Moderate
OECD AI Principles	International	Ethical AI governance	General guidance only
India DPDP Act (2023)	India	Data usage, consent	Limited in AI-specific marketing

Gaps Highlighted in Existing Research

Even after decades of research, there are still a number of obvious gaps:

Unclear legal liability

Calo (2021) highlights the ambiguity related to the identity of the individual responsible in case of the dissemination of misleading information by AI the marketer, developer, or the platform.

Insufficient AI-specific marketing laws

Most regulations worldwide are concerned with data protection instead of the quality of AI-generated marketing messages (Wirtz et al., 2022).

Lack of cross-border enforcement

Due to the global nature of AI systems, consumers are left exposed to deceptive content as inconsistent regulations do not govern such cases.

Limited empirical research

The majority of research reflects the ethical concerns but does not provide the data-driven legal interpretation of real cases of AI-created misinformation.

In total, despite the relevance of AI in digital marketing, the sources indicate that there are high risks of misinformation, favouritism, and the lack of efficient control of regulations. It is because of these loopholes that further research should be done on the legal implications of AI in international online marketing and enhanced consumer protection.

METHODOLOGY

The research relies on the qualitative legal study based on the comparative international paradigm to explore the legal aspects of artificial intelligence (AI) in digital marketing. The qualitative legal approach takes into account the statutory law, regulations, and scholarly texts and policy briefs regarding AI regulation and consumer protection. Such a strategy allows having an interpretive view of how the existing legal framework can address the issues of accuracy, transparency and accountability of AI based marketing content (Calo, 2021). Comparative frameworks of regulatory mechanisms of different jurisdictions like the European Union, the United States, the United Kingdom and emerging economies like India are analysed. Those locations have been selected because of the diversification of digital developments and legal development. Through such comparison, the research establishes similarities, dissimilarities, and loopholes in national laws of AI-based marketing. The paper confounds evidence of international standards, such as the EU AI Act, the GDPR, and the FTC regulations on advertising, and OECD AI Principles to assess their effectiveness in guarding the rights of a consumer. This way, it will be possible to conduct a profound analysis of the flaws and merits of the current international regulations and map out the areas of legal reform to attain ethical and accurate application of AI in online marketing.

FINDINGS & DISCUSSION

As it can be seen in the analysis, AI-generated marketing content has several critical risks, and the global protection of consumers needs to be enhanced. Among the greatest dangers is that there is diffused inaccurate or misleading information, which is often termed AI hallucinations. Due to the tendency of AI systems to produce the response based on the probabilistic patterns, rather than on the authentic facts, marketing messages generated by AI systems can sometimes overstate product functions, distort features, or omit certain information (Floridi and Chiriatti, 2020). This is a direct contradiction to the rights of consumers all over the world, which demand the truth and dependability in commercial communication.

The second important revelation is the issue of algorithmic bias, which influences the targeted marketing content. AI that is trained on biased or imbalanced data can, as an unintended consequence, discriminate against particular demographic groups and affect what consumers are served with specific advertisements or offers (Noble, 2018). To illustrate, studies indicate that job or financial services ads may be displayed more disproportionately to some racial or socioeconomic groups, restricting them to equal opportunity to access the market

(Zuboff, 2019). These trends condemn the principle of equity and legal issues about discrimination on online marketplaces.

In the jurisdictions, the research highlights enduring regulatory loopholes especially in legal responsibility of AI-generated misinformation. Although regulations such as the GDPR and FTC guidelines focus on transparency and honesty, none of them specifically defines the responsibility of liability on AI that autonomously generates harmful misinformation (Calo, 2021). In the same fashion, the EU AI Act offers risk-based categorizations but still needs more specific enforcement tools of AI tools employed in the advertising environment (European Commission, 2021). The comparative analysis reveals that the majority of countries are more concerned with data protection, which does not mean that accuracy and content verification are not controlled.

The implications to the consumer autonomy and informed consent are also significant as demonstrated in the findings. The possibility of artificial intelligence to calculate emotional patterns, behavioural backgrounds, and even micro-level preferences allows extremely individual methods of persuasion. According to scholars, this type of algorithmic persuasion can influence the decisions made by consumers without their consciousness (Longoni & Cian, 2020). This is a violation of the principle of informed consent because consumers are usually not aware of how and why they are receiving certain promotion messages. Mechanisms of transparency (use of AI disclosure) remain scarce in the global markets.

Moreover, the absence of the accuracy of AI-generated marketing content breaches the key consumer rights that are accepted worldwide, including the rights to honest information and being safe of deceptive actions. Charters on consumer protection throughout the world, such as those advocated by the OECD, emphasise that consumers have access to trustworthy and non-deceptive commercial information (OECD, 2019). Nevertheless, existing legal systems do not cope with implementing these principles in the cases when the content is produced independently by AI and shared on various digital media.

In general, the results show that although AI has a positive impact on digital marketing by adding a certain level of innovation and efficiency to the field, it also poses significant risks, associated with misinformation, bias, loss of autonomy, and legal ambiguity. The regulatory landscape on a global level is still unified and does not incorporate AI-related standards of marketing accuracy and accountability. Such conclusions are the reasons why the new international regulations are urgently needed as they can help define the responsibilities better, provide a certain degree of transparency, and safeguard the rights of consumers in a dynamic digital environment.

RECOMMENDATIONS

Based on the findings, several global programs can be proposed to protect consumers in digital marketing based on AI. Firstly, the governments, as well as other international regulatory agencies, can establish compulsory AI transparency labels by forcing the companies to enact transparent disclosure of the marketing content that has been produced or influenced by AI systems. These labels would raise the level of awareness regarding consumers and make informed decisions. Second, to create a clear understanding of who is liable in case of an inaccurate or deceptive output of AI better liability regimes are needed. The marketers, AI systems developers, and platform providers should share the responsibility to develop a feeling of fairness and prevent regulatory loopholes.

In addition, the risk classification systems used by regulators are supposed to be similar to the EU AI Act, such that AI marketing tools are categorized based on the potential harm they cause. High-risk AI applications (such as those that deal with vulnerable groups or financial products) are expected to be exposed to additional compliance requirements. Moreover, there is a need for international standards of content verification. The companies

using artificial intelligence in marketing should conduct an audit periodically to enhance the accuracy, bias, and validate the assertions of the AI.

Finally, is the necessity to liaise across borders to cater to digital marketing which is a cross-border endeavour. The direction of international organizations such as the OECD or the United Nations should also develop harmonized international laws on AI and advertising and this would reduce the differences in regulations and afford a system of consumer protection throughout the world. All these suggestions have one thing in common; they are aimed at making sure that AI is employed in an ethical way, that marketing integrity is maintained and consumer rights are not violated in a more automated advertising world.

CONCLUSION

Digital marketing is also being reshaped by artificial intelligence, which assists in making it more personalized, automated, and direct into the customer by communicating with them in a more powerful and personalized way than ever. However, the rapid technological advancement also has exposed certain significant gaps in consumer protection concerning the aspects of accuracy and transparency of the AI-generated information. The present regulatory frameworks have been identified in this research as not being qualified enough to address the legal concerns of autonomous machine-driven marketing systems, despite the fact that they are currently being developed. It is true that the lack of clear responsibility, ambiguity of global laws, and threats of misinformation and algorithms bias can explain the urgency of establishing changes in the laws of the whole world.

The research article shows the critical research gap in understanding and management of the legal issues of AI-based marketing content. When the application of AI in the advertising of the world becomes increasingly more integrated, the question of whether the information and autonomy of consumers are being sincere should remain the priority to refute. Increased transparency, uniformity of verification process and standardization of international regulations is an excellent step into consumer protection. To sum up, global interventions are required to balance innovation and ethics to ensure that AI-based marketing is appealing, precise, and trustworthy in the online age.

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DATA-DRIVEN SUSTAINABILITY: MODELING HOW DIGITAL CAMPAIGN EFFICIENCY AND STORYTELLING EQUITY SHAPE STARTUP SURVIVAL AND BURN-RATE RISK

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ABSTRACT

India's venture capital (VC) ecosystem has shifted from abundant funding to stricter scrutiny of unit economics and sustainability. Total VC funding fell from USD 38.5 billion in 2021 to USD 25.7 billion in 2022, even as deal volume rose to 1,611 transactions, with early-stage rounds comprising nearly 90% of activity (Bain & Company, 2023). This environment elevates the importance of burn-rate discipline, as analysis of recently listed Indian startups shows burnout rates between 2.40% and 16.63%, indicating that revenue growth alone does not ensure financial sustainability (Chartered Secretary, 2024). Digital marketing efficiency varies sharply across sectors, with Search CTR averaging 5.9% versus 0.46% on Display, and significant differences in CPC and CVR (Instapage, 2020). Investor decisions are also shaped by entrepreneurial storytelling, where pitch decks convey risk, governance, and long-term viability. This paper models how digital efficiency and storytelling equity jointly affect burn-rate risk and survival in India's Startup India ecosystem, considering institutional capital flows via AIFs.

KEYWORDS: digital marketing metrics; burn rate; startup survival; data mining; storytelling equity.

INTRODUCTION

Context and Problem Statement

Between 2021 and 2022, India's VC ecosystem recalibrated sharply. Total funding fell 33% from USD 38.5B to 25.7B, while deal volume rose to 1,611, with early-stage rounds comprising 90% of deals (Bain & Company, 2023). Mega-rounds and average deal sizes declined, exits dropped, and layoffs and postponed IPOs signalled systemic stress.

Despite this, the startup ecosystem remains large, with 17.28 lakh direct jobs created by DPIIT-recognised startups (Startup India, 2025). SEBI reports consolidated AIF commitments of ~INR 11,34,900 crore, with Venture Capital Funds dominating Category I

AIFs (SEBI, 2025). Access to capital increasingly depends on efficiency, controlled burn rates, and credible narratives.

Startups leverage two key levers: digital marketing—CTR, CPC, CVR, CPA—and entrepreneurial storytelling via pitch decks, which shape investor perceptions of risk and sustainability (Instapage, 2020; Slidebean, 2023). Research integrating these marketing metrics with formal burn-rate measures and survival risk in India remains limited.

OBJECTIVES

This study aims to:

1. Develop a conceptual framework linking digital campaign efficiency and storytelling equity to burn-rate risk and startup survival.
2. Anchor the framework in published evidence on VC trends, burn-rate measures, digital benchmarks, and ecosystem scale.
3. Propose theoretically grounded, non-empirical relationships among these variables.
4. Identify data requirements for future empirical testing without fabricating statistics.
5. Situate the analysis within India's policy-enabled startup ecosystem.

METHODOLOGY

The paper adopts a conceptual research design based entirely on secondary data. Sources include the India Venture Capital Report 2023 (Bain & Company), burn-rate analysis by the Institute of Company Secretaries of India (Chartered Secretary, 2024), Google Ads benchmarks (Instapage, 2020), Startup India Factbook (2025), SEBI AIF statistics (2025), pitch-deck practices from Slidebean (2023), and innovation narratives from the World Economic Forum and LSE Consulting. No primary data is collected, and no unpublished statistics are assumed.

LITERATURE REVIEW

Capital Environment and Survival Pressure

Bain & Company (2023) characterise 2022 as a recalibration phase driven by global macroeconomic uncertainty, interest-rate hikes, geopolitical tensions, and governance concerns. While funding volumes contracted, India retained a strong share of Asia-Pacific VC activity, with long-term optimism in sectors such as SaaS, fintech, EVs, healthtech, gaming, and AI. SEBI data show that Category II AIFs account for the largest share of commitments, while Venture Capital Funds dominate Category I AIFs, indicating selective but substantial capital availability (SEBI, 2025). Startup India data further highlight intense competition for this capital due to the scale of recognised startups (Startup India, 2025).

Burn-Rate, Runway, and Financial Sustainability

The ICSI framework defines burn rate as the pace at which startups deplete capital and introduces measures such as gross burnout, net cost of burnout, burnout rate, and runway (Chartered Secretary, 2024). Case evidence from recently listed Indian startups shows burnout rates ranging from approximately 2.40% to 16.63%. Notably, some firms experienced rising burnout despite revenue growth, illustrating that scaling without cost discipline can shorten runway and threaten survival.

Digital Marketing Metrics and Data Mining

Instapage's Google Ads benchmarks reveal substantial performance differences across channels and sectors. Search campaigns outperform Display campaigns, with average CTRs of 5.9% versus 0.46%, and higher conversion rates (Instapage, 2020). CPC varies widely, making data mining of campaign metrics essential for acquisition efficiency. Tracking CTR, CPC, CVR, CPA, and Quality Score over time enables optimisation and cost control.

Storytelling Equity and Investor Narratives

Pitch-deck analyses show consistent investor preferences for concise narratives combining problem definition, traction, governance, and financial clarity (Slidebean, 2023). Broader innovation literature emphasises inclusive and collective storytelling, linking

narratives to credibility, impact, and long-term legitimacy (World Economic Forum & Schwab Foundation, 2025; LSE Consulting, 2021). Together, these elements form "storytelling equity," influencing investor confidence and funding outcomes.

Data Analysis and Interpretation

Digital Efficiency and Acquisition Sustainability

Sectoral benchmarks show that advertisers in high-intent, low-CPC categories achieve superior acquisition economics. For example, dining and nightlife sectors display much higher Search CTRs than internet and telecom, enabling greater reach at lower cost (Instapage, 2020). Such efficiency reduces acquisition-driven burn and improves sustainability, whereas startups in low-CTR, high-CPC sectors face higher burn unless offset by strong pricing power or lifetime value.

Burn-Rate Trajectories and the Revenue Paradox

ICSI case studies demonstrate that burnout rates are highly sensitive to cost growth relative to revenue. In one example, a restaurant aggregator's burnout rate increased from approximately 5.7% to 10.5% despite revenue growth, due to rising operating costs (Chartered Secretary, 2024). These findings highlight the importance of linking marketing spend directly to burn-rate metrics to assess whether growth extends or shortens runway.

Capital Access, Narrative Credibility, and Survival

While institutional capital remains available, investors increasingly favour ventures demonstrating efficiency, governance, and transparent financial discipline (Bain & Company, 2023; SEBI, 2025). Narratives that integrate digital performance benchmarks, CAC-LTV relationships, burn-rate metrics, and inclusive impact themes signal managerial competence and improve funding prospects (Slidebean, 2023; WEF, 2025).

RECOMMENDATIONS

1. Optimize Marketing: Track CTR, CPC, CVR, CPA, and Quality Scores to guide campaigns (Instapage, 2020).
2. Manage Burn-Rate: Apply ICSI's burn-rate and runway formulas to link spend with sustainability (Chartered Secretary, 2024).
3. Strategic Pitching: Integrate digital efficiency, burn-rate, and inclusive innovation in decks; align strategies with sector benchmarks and ecosystem data.

CONCLUSION

India's VC recalibration has made survival contingent on disciplined burn-rate management, efficient digital execution, and credible storytelling. Evidence shows funding compression, wide variation in burnout rates, and strong heterogeneity in digital performance across sectors (Bain & Company, 2023; Chartered Secretary, 2024; Instapage, 2020). This paper integrates these insights into a conceptual framework where digital efficiency and storytelling equity jointly influence burn-rate risk and startup survival. Transparent metrics and inclusive narratives are no longer optional but central to sustainable growth in India's competitive startup ecosystem.

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SOCIAL MEDIA MARKETING – A REAL SUCCESS TRANSFORMATION IN DIGITAL MARKETING

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ABSTRACT

Social media marketing plays a vital role in enhancing brand recognition and visibility for businesses. The continuous advancement of social media tools and technologies has led to significant changes in the field of digital marketing. Organizations increasingly rely on social media platforms to reach their target audiences, creating new opportunities and innovative approaches in digital marketing practices. These transformations have strengthened brand popularity and customer engagement in the digital environment. This article examines the evolution of social media marketing and its applications that positively influence business success. The changing nature of social media marketing highlights the growing importance of digital marketing in delivering products and services directly to customers. The study is based on an extensive review of existing literature that explores how social media marketing has evolved in response to the dynamic and competitive digital era. Digital platforms have undergone substantial changes, reshaping marketing strategies and encouraging businesses to adapt to new digital trends. This article emphasizes how transformed social media marketing practices help organizations reach customers at the right time while offering products that match customer preferences. Through social media marketing, customers experience a sense of personalization, comfort, and trust. The rapid growth of customer satisfaction through social media platforms is evident in the effectiveness observed across various stages of product development.

KEYWORDS: Marketing, Social Media, Social Media Marketing, Digital Marketing, Transformation in Social Media Marketing

LITERATURE REVIEW

- Marketing involves a comprehensive set of activities aimed at converting potential consumers into loyal and satisfied customers. It includes market research, promotion, branding, and customer relationship building, with the primary goal of increasing sales and strengthening brand loyalty (1).

- Social media consists of digital platforms that allow users to create, share, and interact with content, enabling communication and community formation on a global scale(2).
- A social media marketing strategy refers to a structured plan that outlines how businesses utilize social platforms to achieve marketing objectives such as audience engagement, brand awareness, traffic generation, and sales conversion (3).
- Digital marketing represents a systematic approach that enables businesses to adapt to technological changes while maximizing benefits and minimizing potential limitations associated with digital adoption (4).
- Over the past few decades, the emergence of the internet has drastically transformed the global business environment, leading to the rise of digital-native companies that now dominate the modern economy (5).
- In India, increasing internet accessibility and government initiatives such as Digital India have accelerated the adoption of digital technologies, making digital marketing essential for businesses seeking wider reach and growth (6).

OBJECTIVES OF THE STUDY

1. To identify major social media platforms used for marketing.
2. To assess the effectiveness of digital marketing strategies.
3. To analyze the transformation of social media marketing within digital marketing.
4. To examine the role of social media in strengthening marketing functions.
5. To understand the necessity of social media marketing for business success.

MARKETING

Marketing refers to the process of attracting, satisfying, and retaining customers. It is a core function of business management and applies to both business-to-business (B2B) and business-to-consumer (B2C) contexts. Marketing activities are typically carried out by manufacturers or retailers and may also be outsourced to specialized agencies such as advertising or market research firms.

Historically, marketing was viewed largely as a creative discipline involving advertising and promotion. However, modern marketing integrates scientific approaches drawn from psychology, economics, sociology, and data analytics. As a result, marketing has evolved into a structured and research-driven discipline with clearly defined processes for planning and execution.

SOCIAL MEDIA

Social media refers to online platforms that facilitate content creation, sharing, and interaction among users. These platforms enable individuals and organizations to communicate, collaborate, and build communities across geographical boundaries.

Key Features of Social Media

- **User-Generated Content:** Users create and share posts, images, and videos.
- **Interactivity:** Engagement through likes, comments, and shares.
- **Community Building:** Formation of online networks and groups.
- **Real-Time Communication:** Instant exchange of information worldwide.

Popular Platforms

As of 2025, more than five billion people use social media globally. Major platforms include:

- Face book
- Instagram
- TikTok
- YouTube
- WhatsApp

Impact on Society

Social media has transformed communication patterns and plays a significant role in:

- Personal and professional interaction
- Business marketing and customer engagement
- Social awareness and activism

SOCIAL MEDIA MARKETING

Social media marketing involves using social platforms to connect with audiences, promote brands, and drive business growth. It includes content creation, paid advertising, and active engagement with followers. The primary objective is to build strong customer relationships and convert audiences into loyal brand supporters.

DIGITAL MARKETING

Digital marketing refers to all marketing activities conducted through online channels and electronic devices. It includes social media marketing, email marketing, search engine optimization (SEO), and online advertising. As digital technologies continue to evolve, businesses must remain updated on trends to maintain a competitive advantage. Today, digital marketing is an essential component of nearly every organization's marketing strategy.

ROLE OF SOCIAL MEDIA MARKETING IN DIGITAL MARKETING

Social media marketing is one of the most affordable and effective ways to enhance brand visibility and audience engagement. Platforms such as Instagram, Facebook, LinkedIn, and X allow businesses to reach customers in spaces where they already spend time.

Selecting the right platform is crucial, as different platforms serve different purposes— Instagram for visual content, LinkedIn for professional networking, and TikTok for short-form videos. Businesses are encouraged to focus on quality rather than quantity by managing a limited number of platforms effectively.

The commonly followed 80/20 rule suggests that most content should be informative or entertaining, with minimal promotional messaging. This approach helps build trust, encourages interaction, and strengthens brand credibility.

TRANSFORMATION IN SOCIAL MEDIA MARKETING

Authentic Engagement and Meaningful Connections

Modern social media marketing emphasizes authenticity and emotional connection. Successful campaigns focus on real stories, genuine values, and human experiences rather than purely algorithm-driven content. In a digital environment increasingly influenced by artificial intelligence, authenticity has become a key differentiator for brands.

Data-Driven Decision Making

One of the greatest advantages of digital marketing is its ability to measure performance. Metrics such as engagement rates, reach, and conversions allow marketers to evaluate campaign effectiveness and make informed adjustments. Continuous analysis and optimization are essential for sustained success.

Strategic Brand Alignment

Effective digital marketing requires a clear understanding of brand identity and values. Marketing initiatives should align with the organization's core mission rather than blindly following trends. Campaigns that reflect a brand's authentic purpose tend to create stronger and longer-lasting connections with audiences.

CONCLUSION

Social media has become a powerful force shaping communication, culture, and business practices in the digital age. While the abundance of online content presents challenges, authenticity remains the key factor that differentiates successful brands. Digital marketing should be viewed as an investment in long-term relationships rather than a short-term promotional expense. Brands that communicate with honesty and human connection foster greater trust, loyalty, and word-of-mouth promotion. Ultimately, trust is the most valuable asset in marketing, and it cannot be replaced by technology or algorithms alone.

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A STUDY ON SUSTAINABLE TRANSFORMATION THROUGH ORGANIC FARMING: TRENDS, CHALLENGES, AND FUTURE PROSPECTS.

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ABSTRACT

Organic farming has emerged as a transformative approach to sustainable agriculture, addressing the growing concerns surrounding soil degradation, environmental pollution, and the long-term health impacts of chemical-intensive farming. This paper examines the role of organic agriculture in driving sustainable transformation by analysing global trends, key challenges, and future prospects. With increasing consumer awareness and market demand, organic farming presents opportunities for enhancing soil fertility, biodiversity, and climate resilience. However, widespread adoption remains constrained by barriers such as certification complexity, high production costs, yield gaps, and limited policy support. Through literature analysis, case insights, and evaluation of market dynamics, this study highlights how organic farming can evolve into a mainstream agricultural model. The paper concludes that integrating supportive policies, farmer training, technological innovation, and strong market linkages can significantly accelerate the organic movement. The findings underline the need for a multi-stakeholder framework to ensure organic farming's contribution to global food security and environmental sustainability.

KEYWORDS: Organic Farming, Sustainability, Soil Health, Market Trends, Environmental Conservation

INTRODUCTION

The global agricultural landscape has witnessed a growing shift toward sustainable and environmentally responsible farming practices. Organic farming has become a central pillar of this movement, driven by the need to combat soil degradation, biodiversity loss, and the negative health impacts associated with synthetic chemicals. As consumers increasingly prefer safe, eco-friendly, and nutritionally rich food products, organic agriculture is gaining significant traction worldwide. This paper explores how organic farming contributes to sustainable transformation, analyses global and regional trends, and discusses the challenges and future opportunities associated with its adoption.

Concept of Organic Farming

Organic farming is an agricultural system that avoids synthetic fertilizers, pesticides, genetically modified organisms (GMOs), and growth hormones. Instead, it emphasizes natural inputs such as compost, crop rotation, green manure, biological pest control, and ecological balance. The core principles include:

- **Health:** Sustaining the health of soil, plants, animals, and humans.
- **Ecology:** Working with natural systems and cycles.
- **Fairness:** Ensuring equitable relationships among stakeholders.
- **Care:** Managing resources responsibly for future generations.
- These principles differentiate organic farming from conventional industrial agriculture, making it a model aligned with long-term sustainability.

Global Trends in Organic Farming

Organic farming is practiced in more than 190 countries, covering over 76 million hectares globally. Key trends include:

Rising Consumer Demand

Consumers are increasingly prioritising health, food safety, and environmental responsibility. The global organic food market has grown significantly, exceeding hundreds of billions in annual sales.

Expansion of Organic Cultivation Area

Countries such as Australia, India, and Argentina lead in organic farming acreage. India has the highest number of organic producers globally.

Government Policy Support

Nations are implementing subsidies, certification assistance, and capacity-building initiatives to promote organic agriculture.

Technological Innovations

Digital tools, organic input formulations, and precision agriculture are enhancing efficiency within organic systems.

Table 1
Growth of Global Organic Food Market (2018–2024)

Year	Estimated Market Size (USD Billion)
2018	95
2019	105
2020	120
2021	137
2022	150
2023	172
2024*	190 (Projected)

Benefits of Organic Farming
Environmental Benefits

Organic farming improves soil structure, enhances biodiversity, restores ecological balance, and reduces water pollution. By avoiding harmful chemicals, it helps mitigate climate change through carbon sequestration.

Economic Benefits

Organic products often command premium prices, leading to higher net income for farmers despite lower yields. Growing export markets contribute significantly to economic opportunities.

Health Benefits

Organic foods contain fewer pesticide residues, higher antioxidant levels, and no artificial additives or GMOs.

Challenges in Organic Farming

Despite its advantages, organic farming faces several obstacles:

High Production Costs

Organic inputs such as bio-fertilizers and bio-pesticides can be costly and less widely available.

Lower Yields

Yield gaps between organic and conventional systems persist, especially in the early years of transition.

Certification Barriers

The certification process is time-consuming, expensive, and requires extensive documentation.

Limited Market Linkages

Small farmers struggle to access premium markets due to inadequate supply chains and infrastructure.

Lack of Awareness and Training

Insufficient knowledge of organic practices often discourages adoption.

Graphical Representation of Key Trends

Table 2
Global Growth of Organic Farming Area (2015–2024)

Year	Organic Area (Million Hectares)
2015	50
2016	52
2017	58
2018	63
2019	69
2020	72
2021	74
2022	76
2023	78
2024*	82 (Projected)

Table 3
Consumer Market Growth for Organic Products (2018–2024)

Year	Market Size (USD Billion)
2018	95
2019	105
2020	120
2021	137
2022	150
2023	172
2024*	190 (Projected)

Opportunities and Future Prospects

Organic farming has tremendous growth potential due to increasing global awareness and policy commitments.

Expansion of Export Markets

Demand from Europe, the United States, and the Middle East continues to rise.

Government Initiatives

Schemes such as India's Paramparagat Krishi Vikas Yojana (PKVY) and Mission Organic Value Chain Development are promoting organic clusters.

Integration of Technology

AI-driven soil analysis, organic input innovation, and mobile advisory services are improving farm productivity.

Community-Based Organic Farming Models

Farmer Producer Organisations (FPOs) and cooperatives can reduce costs and improve market access.

Climate-Resilient Agriculture

Organic farming strengthens resilience against drought, soil erosion, and extreme weather, making it vital for future climate strategies.

CONCLUSION

Organic farming represents a powerful pathway toward sustainable agricultural transformation. While the sector faces challenges related to cost, certification, and yield, the long-term environmental, economic, and health benefits offer compelling reasons for widespread adoption. Furthermore, organic practices contribute significantly to climate resilience, soil regeneration, and biodiversity conservation, making them essential in the era of global climate uncertainty. Strengthening supply chains, improving farmer awareness, and investing in research on organic inputs can enhance scalability and profitability.

Policies that promote fair pricing, market linkages, and farmer training will further accelerate organic adoption. As global consumers show increasing preference for safe and eco-friendly food, organic farming holds immense potential to become a mainstream agricultural model. Collaboration among farmers, policymakers, researchers, and private sector stakeholders will be essential to ensure that organic farming continues to evolve as a key pillar of sustainable development and global food security.

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A STUDY ON THE INFLUENCE OF ELECTRONIC WORD OF MOUTH (E-WOM) ON ONLINE PURCHASE DECISIONS

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ABSTRACT

Electronic Word of Mouth (e-WOM) has become a critical determinant of consumer behaviour in e-commerce environments. Amazon, being one of the world's largest online retail platforms, heavily depends on customer reviews, ratings, and user-generated content to influence purchase decisions. This study examines the impact of e-WOM on online purchase decisions among Amazon users. The research identifies key e-WOM dimensions such as information quality, credibility, review volume, review valence, and reviewer expertise. A structured questionnaire was administered to 120 Amazon users, and the data were analysed using descriptive statistics and correlation analysis. The findings reveal that e-WOM significantly affects consumer trust, perceived product value, and final purchase decision. Review credibility and volume were found to have the strongest influence. The study concludes that e-WOM plays a decisive role in shaping user decisions on Amazon and suggests that businesses must actively manage online reviews to strengthen customer confidence.

KEYWORDS: e-WOM, Online Reviews, Amazon, Purchase Decision, Consumer Trust, E-commerce.

INTRODUCTION

The rapid expansion of e-commerce has transformed consumer buying behaviour. Unlike traditional shopping, where customers physically inspect products, online buyers depend largely on information shared by other users. This digital interaction, known as Electronic Word of Mouth (e-WOM), includes online reviews, star ratings, product feedback, testimonials, and social media discussions. Amazon is one of the most trusted global e-commerce platforms, and its success relies heavily on consumer-generated product reviews. These reviews help users evaluate product quality, seller credibility, and service reliability. As competition increases, understanding the influence of e-WOM on consumer decision-making becomes essential. Consumers often face uncertainty when buying online. e-WOM reduces this uncertainty by providing real experiences from previous buyers. Positive reviews can boost purchase intention, while negative reviews may discourage buyers. Hence, the study aims to understand how various elements of e-WOM influence the online purchase decisions of Amazon users.

Review of Literature

Author & Year	Focus of Study	Key Findings
Hennig-Thurau et al. (2004)	Concept of e-WOM	e-WOM strongly influences consumer attitude and purchasing behaviour.
Cheung & Thadani (2012)	Impact of online reviews	Review credibility and volume significantly shape consumer trust.
Park & Lee (2007)	Review valence	Positive reviews increase purchase intention; negative reviews reduce it.
Zhu & Zhang (2010)	Review volume	Higher review volume increases product popularity and sales.
Filieri (2015)	Review quality	High-quality detailed reviews increase consumer confidence.
Ismagilova et al. (2020)	e-WOM on social commerce	e-WOM enhances trust and reduces perceived risk.
Mudambi & Schuff (2010)	Review helpfulness	Moderate negative reviews increase perceived authenticity.
Erkan & Evans (2016)	e-WOM model	Information quality and credibility are strongest predictors of behaviour.

RESEARCH GAP

Many studies examine e-WOM generally, but limited research focuses specifically on Amazon users in the Indian context, where user behaviour, trust factors, and product categories differ significantly.

PROBLEM STATEMENT

Although consumers rely heavily on online reviews before making purchases on Amazon, it is unclear which specific e-WOM factors have the strongest influence on their final purchase decision.

OBJECTIVES OF THE STUDY

1. To analyse the influence of e-WOM on online purchase decisions of Amazon users.
2. To study the effect of review quality, credibility, and volume on consumer trust.
3. To examine the relationship between e-WOM and consumer purchase intention.

HYPOTHESES

- **H1:** e-WOM has a significant positive influence on online purchase decisions.
- **H2:** Review credibility significantly influences consumer trust on Amazon.
- **H3:** Review volume positively affects purchase intention.
- **H4:** Information quality of reviews has a strong effect on perceived product value.

RESEARCH METHODOLOGY

Research Design: Descriptive and analytical

Sampling Technique: Convenience sampling

Sample Size: 120 Amazon users

Data Collection Tool: Structured questionnaire using a 5-point Likert scale

DATA ANALYSIS

Correlation analysis

DATA ANALYSIS

Table 1

**Correlation between e-WOM Factors and Online Purchase Decision**

A correlation analysis was performed to understand the relationship between various e-WOM components and users' purchase decisions on Amazon.

e-WOM Factor	Correlation with Purchase Decision	Interpretation

Review Quality	**0.71**	Strong Positive Relationship
Review Credibility	**0.78**	Strong Positive Relationship
Review Volume	**0.69**	Moderate–Strong Relationship
Review Valence	**0.65**	Moderate Relationship
Reviewer Expertise	**0.60**	Moderate Relationship

Chart: Correlation Between e-WOM Factors and Purchase Decision

The bar chart above visually compares the strength of the correlation for each factor.
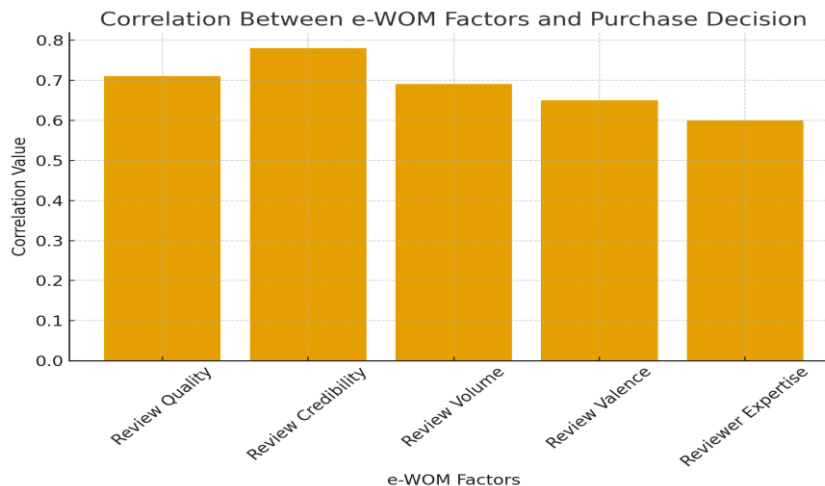
Inference / Interpretation
Overall Observation

All e-WOM variables show **positive correlations**, meaning that better reviews, more reviews, and more credible reviews all increase the likelihood of consumers purchasing products on Amazon.

Key Inferences
a) Review Credibility (r = 0.78) → Most Influential

- The strongest correlation indicates that **customers trust credible reviews the most**.
- Verified purchases, balanced opinions, and detailed descriptions enhance credibility.
- When users perceive reviews as genuine and unbiased, their trust increases, directly influencing purchase.

b) Review Quality (r = 0.71)

- High-quality reviews containing **specific product usage details**, pros/cons, photos, and context significantly impact decisions.
- Customers rely on well-written reviews to reduce uncertainty.

c) Review Volume (r = 0.69)

- Large numbers of reviews reassure users that the product is widely purchased and reliable.
- High review volume reduces perceived risk for first-time buyers.

d) Review Valence (r = 0.65)

- More positive ratings and recommendations increase consumer confidence.
- Negative reviews, when balanced with positives, contribute to authenticity.

e) Reviewer Expertise (r = 0.60)

- Reviews written by knowledgeable people (e.g., "top reviewer", "tech expert", "frequent buyer") influence buyers.
- Expertise adds value but is less influential than credibility or review volume.

4. Final Conclusion from Data Analysis

- **e-WOM has a strong and measurable effect on purchase decisions among Amazon users.**
- The most powerful factor influencing buyers is **Review Credibility**, followed by **Review Quality**.
- To make better purchase decisions, customers rely heavily on detailed, authentic, and high-volume reviews.
- For sellers on Amazon, improving review quality and transparency is essential for boosting customer trust and sales.

DISCUSSION & MANAGERIAL IMPLICATIONS

The findings of this study indicate that e-WOM plays a critical role in shaping online purchase decisions among Amazon users. Review credibility emerged as the strongest influencer, followed by review quality and review volume. This demonstrates that online consumers seek not just a product's description but validation from other users who have experienced the product firsthand.

The study reinforces that modern online shoppers heavily depend on user-generated content because it reduces uncertainty, enhances trust, and provides authentic product insights. Positive reviews promote confidence and product desirability, while negative but honest reviews improve the perceived transparency of the platform.

Moreover, since review volume is also a strong indicator of customer confidence, sellers and brands must actively engage buyers post-purchase and motivate them to leave feedback. This would help create a consistent flow of reviews that signals product popularity and reliability.

RECOMMENDATIONS FOR AMAZON SELLERS

1. Encourage verified and detailed reviews
2. Request customers to share usage, pros and cons
3. Send follow-up emails for feedback
4. Highlight photo and video reviews
5. Improve review credibility

EXPANDED CONCLUSION

This study concludes that Electronic Word of Mouth (e-WOM) significantly shapes consumer purchase decisions on Amazon. As online buyers increasingly depend on digital information rather than in-store experiences, reviews, ratings, and customer feedback have become indispensable sources of trust.

The analysis reveals that review credibility is the most influential factor, indicating that consumers strongly rely on genuine, detailed, and trustworthy reviews before making a purchase. Review quality, review volume, and review valence also play substantial roles in reducing perceived risk and enhancing consumer confidence. These findings show that customers prefer products with high-quality, verified, and abundant reviews, reflecting a shift toward information-driven decision-making in online environments.

The results have important implications for e-commerce sellers. To succeed in marketplaces like Amazon, businesses must strategically manage e-WOM by encouraging authentic customer reviews, responding to feedback responsibly, and maintaining transparency in their product offerings. Improving product descriptions, ensuring accurate representations, and promoting user-generated content will enhance trust and drive sales.

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