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A STUDY ON THE EFFECTIVENESS OF AI-ENABLED DEVICES AND SOCIAL MEDIA ADVERTISING IN SHAPING CONSUMER BUYING PATTERNS IN CHENNAI

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ABSTRACT

Artificial Intelligence (AI) has significantly transformed digital marketing by enabling personalized communication, predictive analytics, and intelligent consumer engagement through social media platforms. This study examines the impact of AI-enabled social media marketing on consumer purchase patterns, with a specific focus on consumers in Chennai city. The objectives of the study are to identify the influence of AI-driven social media advertising on consumer purchase intention, assess the changing nature of consumer decision-making in an AI-driven marketing environment, and analyze the role of AI applications such as chatbots, recommendation systems, predictive analytics, and personalized marketing in shaping consumer buying behaviour. The study adopts a descriptive research design and collects primary data through a structured questionnaire from 191 respondents selected using purposive and convenience sampling techniques. Statistical tools such as percentage analysis and correlation analysis were used to interpret the data. The findings reveal that young consumers are the most active users of social media and online shopping platforms, with a majority spending considerable time on social media. The study concludes that the integration of AI technologies in social media marketing enables businesses to deliver highly personalized experiences, improve customer engagement, and influence purchasing decisions, thereby providing a competitive advantage in the digital marketplace.

KEYWORDS: Artificial Intelligence (AI), Social Media Marketing, Consumer Purchase Behaviour, Personalized Recommendations, Online Impulse Buying Behaviour, Digital Marketing, Consumer Decision-Making.

INTRODUCTION

The contemporary business environment is undergoing a profound transformation driven by rapid advancements in digital technologies, among which Artificial Intelligence (AI) has emerged as one of the most influential forces reshaping marketing practices and consumer behaviour. With the exponential growth of data, increased internet penetration, and widespread adoption of smart devices, AI has become deeply embedded in the daily lives of

consumers. Its integration into social media advertising and AI-enabled devices has significantly altered how consumers perceive information, evaluate alternatives, and ultimately form purchase intentions. As organizations strive to remain competitive in an increasingly saturated digital marketplace, understanding the role of AI in influencing consumer purchase behaviour has become both a strategic necessity and an important academic concern. Social media platforms have evolved far beyond their original purpose of social interaction and communication. Today, they function as sophisticated commercial ecosystems powered by AI-driven algorithms that curate content, predict preferences, and deliver personalized advertising experiences. These platforms continuously analyze user data such as browsing behaviour, search patterns, demographic information, and online interactions to generate highly customized advertisements. Unlike traditional advertising, which relies on mass communication, AI-enabled social media advertising focuses on precision targeting, ensuring that promotional messages reach consumers who are most likely to respond positively. This paradigm shift has redefined how purchase intentions are formed, as consumers are increasingly exposed to advertisements that align closely with their personal needs, interests, and lifestyles.

In this context, the present study seeks to explore the role of AI-enabled devices in social media advertising and their influence on consumer purchase intention. It also aims to identify how consumer decision-making power has evolved in the current digital scenario and to analyze the relationship between consumer buying behaviour and virtual assistance technologies.

REVIEW OF LITERATURE

Krishna & Prathapkumar, (2023) indicated that the impact of AI on personalized marketing is disruptive and has thoroughly changed the way organizations communicate with their audiences and meet their needs. Research insights provide an understanding of key aspects of this influence. AI-driven chatbots, voice assistants, and conversational interfaces have reinvented customer interactions by providing responses that are immediate, personalized, and contextual. Dahiya & Garg, (2023) explained that the increase of digital technology, impacted by the wide usage of smartphones and the effect of social media, caused a fundamental transformation in how a venture communicates with their customers. It becomes a necessity for a business to adapt to the changing environment where communication is popular through social platforms. Satapathy & Nanda, (2023) point out that the amalgamation of AI with marketing has enhanced efficiency across numerous stages of marketing starting from data analysis to personalized customer interactions, AI has become a strong asset for the market. By providing automation for standard tasks and enabling customised experiences for customers, AI enhances marketing efficiency and ensures the competitiveness of businesses in the fast pace generation. In their study, Liu, Gupta, and Patel (2023) examined the use of responsible AI principles in digital health social media marketing. They emphasised the significant impact it may have on transforming the field while also addressing ethical issues. Social media platforms such as Twitter and Facebook have become essential tools for medical practitioners and authorities to distribute and handle health-related information, with artificial intelligence (AI) playing a pivotal role in improving these digital capabilities.

RESEARCH DESIGN

The present study follows a descriptive and explanatory research design. This type of design is chosen because it helps the researcher clearly understand how AI-Enabled Devices and Social Media Advertising in Shaping Consumer Buying Patterns in Chennai. The descriptive research design is used to explain the existing situation. It helps in describing consumers' awareness of AI enabled devices such as personalized advertisements, and product recommendations, and their general attitude toward their buying pattern. This

approach mainly answers the “what” aspect of the study, such as what kind of social marketing strategies are used and how consumers respond to them.

STATEMENT OF PROBLEM

The rapid integration of Artificial Intelligence (AI) into digital platforms has significantly transformed the way businesses communicate with consumers and influence their buying behaviour. AI-enabled devices and social media platforms have become central to delivering personalized advertisements, product recommendations, and interactive marketing experiences. Through continuous analysis of consumer data, these intelligent systems tailor content, predict preferences, and shape purchase-related decisions. Although such advancements enhance convenience and engagement, they have also altered traditional consumer decision-making processes. Despite the widespread adoption of AI-driven social media advertising, there is limited empirical evidence explaining how AI personalization, recommendation accuracy, and repeated exposure through AI-enabled devices specifically influence consumer purchase intention.

OBJECTIVES

- To identify the impact of AI-driven social media advertising on consumer purchase intention.
- To assess the changing nature of consumer decision-making power in the current AI-driven digital marketing environment.
- To analyze the influence of Artificial Intelligence applications such as chatbots, recommendation systems, predictive analytics, and personalized marketing on consumer buying behavior in Chennai.

SAMPLING TECHNIQUE

The study adopts a combination of purposive and convenience sampling techniques, both of which are non-probability sampling methods. Under purposive convenient sampling, respondents were selected based on specific criteria, including consumers from Chennai City who are exposed to social media platforms, AI-enabled marketing devices such as google assistant, alexa, chat bot and product promotions, ensuring that they had sufficient awareness and experience to provide relevant information. The sample size considered for the study is 392 respondents. These respondents are consumers from Chennai City who are familiar with social media marketing platforms and products. The sampling unit for the study consists of individual consumers residing in Chennai City who use google assistant and chat bot platforms for their purchase activities. The study is based on both primary and secondary sources of data, which together helped in achieving the objectives of the research and ensuring a balanced analysis. Primary data were collected directly from consumers residing in Chennai City using a well-structured questionnaire.

Table 1
Demographic Profile

Demographic	Category	No. of Respondents	Percentage (%)
Age	Below 21	33	17.28
	21 – 30 Years	82	42.93
	31 – 40 Years	29	15.18
	41 – 50 Years	25	13.09
	Above 50 Years	22	11.52
	Total	191	100

Gender	Male	109	57.07
	Female	82	42.93
	Total	191	100
Highest Education Level	Undergraduate	71	37.17
	Postgraduate	86	45.03
	Professional	34	17.80
	Total	191	100
Employment Status	Student	63	32.98
	Private Employee	52	27.23
	Government Employee	54	28.27
	Self-Employed	22	11.52
	Total	191	100
Average Time Spent on Social Media	less than 1 hour	36	18.85
	2-5 hours	89	46.60
	5-7 hours	40	20.94
	7 and above	26	13.61
	Total	191	100
Preferred Online shopping Platform	Amazon	86	45.03
	Flipkart	48	25.13
	Meesho	31	16.23
	Myntra	19	9.95
	Others	7	3.66
	Total	191	100.00

Source: Primary Data

The above table shows that the demographic profile of the respondents provides an overview of the background characteristics of the sample selected for the study on AI-enabled social media marketing and consumer purchase patterns. The majority of respondents belong to the 21–30 years age group (42.93%), indicating that young adults form the largest segment of the sample, followed by below 21 years (17.28%), 31–40 years (15.18%), 41–50 years (13.09%), and above 50 years (11.52%). In terms of gender, 57.07% of the respondents are male and 42.93% are female, showing slightly higher male participation while still maintaining considerable female representation. Regarding educational qualification, 45.03% of respondents are postgraduates, 37.17% are undergraduates, and 17.80% possess professional qualifications, indicating that most respondents are well educated and familiar with digital technologies and AI-based marketing tools. With respect to employment status, 32.98% are students, 28.27% are government employees, 27.23% are private employees, and 11.52% are self-employed, reflecting a diverse occupational background among the

respondents. The analysis of social media usage shows that 46.60% spend 2–5 hours daily on social media, 20.94% spend 5–7 hours, 13.61% spend more than 7 hours, and 18.85% spend less than 1 hour, indicating that most respondents are active social media users. In terms of preferred online shopping platforms, Amazon is the most preferred (45.03%), followed by Flipkart (25.13%), Meesho (16.23%), Myntra (9.95%), and others (3.66%), suggesting that major e-commerce platforms dominate consumer preferences for online purchases.

CORRELATION

		Correlation				
		PR	BT	CVA	PA	OIBP
PR	Pearson Correlation	1	.802**	.793**	.672**	.449**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	191	191	191	191	191
BT	Pearson Correlation	.802**	1	.793**	.689**	.544**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	191	191	191	191	191
CVA	Pearson Correlation	.793**	.793**	1	.774**	.573**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	191	191	191	191	191
PA	Pearson Correlation	.672**	.689**	.774**	1	.700**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	191	191	191	191	191
OIBP	Pearson Correlation	.449**	.544**	.573**	.700**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	191	191	191	191	191

Source: Primary Data

The above table examines the relationship between Personalized Recommendations (PR), Brand Trust (BT), Consumer Value Assessment (CVA), Purchase Attitude (PA), and Online Impulse Buying Behaviour (OIBP). The results reveal that all variables are positively correlated and statistically significant at the 0.01 level, indicating a strong relationship between AI-driven marketing factors and consumer purchase behaviour. A very strong positive correlation ($r = 0.802$) exists between personalized recommendations and brand trust, suggesting that AI-based personalized suggestions help build greater trust among consumers toward brands. Similarly, personalized recommendations and consumer value assessment ($r = 0.793$) show a strong relationship, indicating that personalized marketing messages enhance consumers' perception of product value. The relationship between personalized recommendations and purchase attitude ($r = 0.672$) indicates that AI-driven recommendations positively influence consumers' willingness to purchase. A moderate relationship ($r = 0.449$) is observed between personalized recommendations and online impulse buying behaviour, suggesting that personalized suggestions also encourage spontaneous purchases. Furthermore, brand trust and consumer value assessment ($r = 0.793$) have a strong positive relationship, while brand trust and purchase attitude ($r = 0.689$) indicate that increased trust in brands

positively affects consumer purchasing attitudes. The relationship between consumer value assessment and purchase attitude ($r = 0.774$) shows that higher perceived value improves consumers' buying attitudes. Finally, purchase attitude and online impulse buying behaviour ($r = 0.700$) demonstrate a strong relationship, indicating that a positive purchase attitude significantly increases the likelihood of impulse buying.

FINDINGS

The analysis of the study on AI-enabled social media marketing and consumer purchase patterns reveals several important findings. The demographic results show that the majority of respondents (42.93%) belong to the 21–30 years age group, indicating that young consumers are the most active users of social media and online shopping platforms. In terms of gender, 57.07% of respondents are male and 42.93% are female, showing slightly higher participation of male consumers. Most respondents are well educated, with 45.03% postgraduates, 37.17% undergraduates, and 17.80% professionals, suggesting greater awareness of digital technologies. Regarding employment status, 32.98% are students, followed by 28.27% government employees, 27.23% private employees, and 11.52% self-employed, indicating diverse occupational representation. The study also shows that 46.60% of respondents spend 2–5 hours daily on social media, highlighting significant exposure to AI-driven digital advertisements. Among online shopping platforms, Amazon (45.03%) is the most preferred, followed by Flipkart (25.13%), Meesho (16.23%), and Myntra (9.95%).

The correlation analysis indicates strong positive relationships among the variables, particularly between Personalized Recommendations and Brand Trust ($r = 0.802$), Personalized Recommendations and Consumer Value Assessment ($r = 0.793$), and Brand Trust and Consumer Value Assessment ($r = 0.793$), suggesting that AI-driven personalization enhances consumer trust and perceived value. Additionally, Personalized Recommendations significantly influence Purchase Attitude ($r = 0.672$), while Purchase Attitude strongly influences Online Impulse Buying Behaviour ($r = 0.700$). Since all correlation values are statistically significant at the 0.01 level, the findings confirm that AI-enabled social media marketing factors such as personalized recommendations, brand trust, and perceived value significantly influence consumer purchase behaviour.

SUGGESTIONS

Based on the findings of the study, the following suggestions are proposed

- **Enhance AI-based Personalized Marketing**
Businesses should improve AI-powered recommendation systems to provide personalized product suggestions based on consumers' browsing history, preferences, and purchase patterns.
- **Strengthen Brand Trust through Transparency**
Companies should ensure transparency in their AI-driven marketing practices and protect consumer data to build long-term trust and credibility among customers.
- **Utilize AI Chatbots for Customer Interaction**
Organizations should implement AI-powered chatbots to provide instant customer support, product recommendations, and guidance during the purchasing process.
- **Increase Social Media Engagement**
Since consumers spend significant time on social media, companies should actively use platforms such as Instagram, Facebook, and YouTube to promote AI-driven advertising campaigns.
- **Focus on Personalized Promotions and Offers**
AI tools can help businesses create customized promotions, discounts, and targeted advertisements that improve the perceived value of products.
- **Encourage Positive Purchase Attitudes**

Brands should provide engaging content such as product reviews, testimonials, and demonstrations to influence consumer attitudes toward purchasing.

- **Target Young Digital Consumers**

Since the majority of respondents belong to the younger age group, marketers should design innovative digital marketing strategies that appeal to tech-savvy consumers.

CONCLUSION

The study examined the impact of AI-enabled social media marketing on consumer purchase patterns. The results indicate that artificial intelligence plays a significant role in shaping modern consumer behaviour by providing personalized recommendations, improving brand trust, and enhancing customer engagement.

In conclusion, the integration of artificial intelligence in social media marketing strategies enables businesses to better understand consumer needs, improve customer experiences, and influence purchasing decisions. Therefore, organizations that effectively adopt AI-driven marketing technologies will gain a competitive advantage in the rapidly evolving digital marketplace.

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IMPACT OF DIGITAL BANKING SERVICES ON CUSTOMER SATISFACTION AND TRUST: A STUDY OF BANK CUSTOMERS IN CHENNAI

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ABSTRACT

The rapid growth of digital banking has transformed the way customers access and interact with banking services. This study investigates the impact of digital banking service factors on customer satisfaction and trust among bank customers. A quantitative research approach was adopted, with primary data collected from 226 active digital banking users through structured questionnaires, and secondary data sourced from relevant literature, reports, and academic studies. Percentage analysis was employed to examine the demographic profile of respondents, while multiple linear regression analysis was conducted to assess the influence of key digital banking service factors—convenience, ease of use, reliability, security, and customer support—on customer trust. The results indicate that most respondents are young, male, students, and belong to lower-income groups, reflecting the profile of active digital banking users. Regression findings demonstrate a significant positive relationship between digital banking service factors and customer trust, with ease of use and convenience emerging as the strongest predictors, followed by security and reliability, whereas customer support was not statistically significant. The study highlights the importance of enhancing usability, convenience, reliability, and security in digital banking platforms to strengthen customer trust and encourage wider adoption. These insights provide actionable guidance for banks aiming to improve service quality and customer engagement in the digital era.

KEYWORDS: Digital Banking, Customer Satisfaction, Customer Trust, Regression Analysis, Service Quality

INTRODUCTION

The banking industry has undergone significant transformation with the rapid advancement of digital technologies. Traditional banking systems that relied heavily on physical branches and face-to-face interactions are gradually being replaced by technology-driven service delivery models. Digital banking services such as internet banking, mobile banking applications, automated teller machines, and online payment platforms enable customers to perform financial transactions conveniently without visiting bank branches.

These technological developments have improved accessibility, efficiency, and convenience in banking services.

In India, the growth of digital banking has been supported by increasing internet penetration, smartphone usage, and various initiatives aimed at promoting digital financial transactions. Urban centers such as Chennai have experienced rapid adoption of digital banking services as customers increasingly prefer quick and convenient banking solutions. As digital platforms become more widely used, banks are focusing on improving digital service quality to enhance customer experiences.

Customer satisfaction and trust are critical factors determining the success of digital banking services. Customer satisfaction refers to the degree to which digital banking services meet customers' expectations in terms of convenience, efficiency, reliability, and accessibility. When digital banking platforms operate smoothly and securely, customers are more likely to develop positive perceptions toward banking services.

Trust plays an equally important role in digital banking because financial transactions conducted through electronic platforms involve concerns related to security, privacy, and reliability. Customers must feel confident that banks can protect their personal and financial information while providing secure and dependable digital services.

Therefore, examining the impact of digital banking services on customer satisfaction and trust has become an important area of research in the modern banking environment. Understanding customers' perceptions and experiences with digital banking can help banks improve service quality, strengthen customer confidence, and encourage greater adoption of digital financial services. In this context, the present study focuses on analysing the impact of digital banking services on customer satisfaction and trust among bank customers in Chennai.

REVIEW OF LITERATURE

Saranya et al. (2025) conducted a study on customer perception toward e-banking services in the modern digital banking environment. The study highlighted that technological advancements and the rapid growth of internet-based banking services have significantly changed the way customers interact with financial institutions. It examined various aspects such as customer awareness, convenience, service efficiency, security, and reliability of e-banking services including online fund transfers, mobile banking, and internet banking. Using a descriptive research design, the study collected primary data through structured questionnaires and analyzed the responses using statistical tools such as percentage analysis and chi-square tests. The findings indicated that most customers perceive e-banking services as convenient and time-saving due to easy accessibility and round-the-clock availability. However, the study also emphasized that concerns related to data privacy and transaction security continue to influence customer trust and the overall adoption of e-banking services.

Poojari et al. (2025) examined the impact of digital banking services on customer satisfaction in the Indian banking sector. The study discussed the transformation of traditional banking into digital platforms due to increasing internet penetration, technological development, and supportive government initiatives promoting digital payments. It focused on key factors influencing customer satisfaction, including ease of use, accessibility, reliability, security, and transaction speed. The research adopted a descriptive research design and collected primary data from digital banking users through a structured questionnaire, while secondary data were obtained from journals, reports, and official publications. Statistical tools such as percentage analysis and correlation analysis were used to interpret the data. The findings revealed that digital banking services have a significant positive influence on customer satisfaction, particularly when services are secure, easy to use, and accessible. The study suggested that banks should continuously improve digital infrastructure and customer awareness programs to strengthen satisfaction and long-term customer relationships.

Kappil et al. (2025) analyzed service quality and user satisfaction in e-banking through the Electronic Banking Service Quality (EBSQ) model. The study aimed to understand how different dimensions of digital banking service quality influence customer satisfaction in a technologically evolving banking environment. Primary data were collected from digital banking users using structured questionnaires, and the analysis was conducted using advanced statistical techniques. The research examined factors such as reliability, website design, privacy, security, and customer support. The results revealed that reliability, website design, privacy protection, and security significantly influence customer satisfaction with digital banking services. The study further emphasized that banks must focus on improving these service quality dimensions to enhance customer satisfaction and strengthen customer trust in digital banking platforms.

Chu et al. (2024) investigated the impact of digital banking services on customer satisfaction in the context of rapid digital transformation in the banking industry. The study focused on key dimensions such as convenience, security, and personalization that influence customers' experiences with digital banking platforms. Data were collected through questionnaires and analyzed using empirical statistical methods to understand the relationship between these service dimensions and customer satisfaction. The findings indicated that convenience, secure transaction systems, and personalized banking services significantly enhance customer satisfaction levels. The study concluded that banks must continuously innovate and improve digital banking features to maintain competitiveness and deliver better customer experiences in the evolving digital financial environment.

Joseph et al. (2024) examined the relationship between electronic banking attributes, customer trust, and customer loyalty in commercial banks. The study highlighted that the growing adoption of digital banking services has transformed the interaction between banks and customers, making trust an important factor in maintaining long-term customer relationships. Using a mixed-method research approach, the study collected data from customers belonging to different demographic groups to analyze how electronic banking attributes influence trust and loyalty. The results showed that factors such as service quality, usability, and security significantly influence customer trust. Furthermore, the study identified that customer trust plays a mediating role between electronic banking attributes and customer loyalty, ultimately contributing to customer retention and long-term satisfaction.

STATEMENT OF THE PROBLEM

The rapid advancement of digital technology has significantly transformed the banking sector by introducing various digital banking services such as mobile banking, internet banking, automated teller machines, and online payment systems. These services have made banking transactions faster, more convenient, and accessible to customers. With the increasing use of smartphones and internet connectivity, customers are increasingly adopting digital banking platforms for their daily financial activities.

Despite these advantages, several challenges continue to influence customers' perceptions and usage of digital banking services. Issues related to security, privacy, system reliability, and technical errors may affect customer confidence in digital banking platforms. Customer satisfaction and trust therefore play a crucial role in determining the successful adoption and continued use of digital banking services. If customers perceive digital banking services as reliable, secure, and efficient, their satisfaction and trust toward banks are likely to increase.

Although many studies have examined digital banking adoption and customer satisfaction, relatively fewer studies have focused on analyzing both customer satisfaction and customer trust simultaneously in the digital banking environment. Furthermore, limited research has explored these relationships among bank customers in Tamil Nadu, particularly in the context of rapidly expanding digital banking usage in urban areas such as Chennai.

Therefore, it becomes important to examine how digital banking services influence customer satisfaction and trust among bank customers. The present study attempts to address this issue by analyzing the impact of digital banking services on customer satisfaction and trust.

OBJECTIVES OF THE STUDY

1. To examine the level of awareness and usage of digital banking services among bank customers.
2. To analyze customer perceptions toward digital banking service attributes such as convenience, security, reliability, and efficiency.
3. To assess the level of customer satisfaction with digital banking services.
4. To examine the level of customer trust in digital banking platforms.
5. To analyze the impact of digital banking service factors on customer satisfaction and trust.

RESEARCH METHODOLOGY

The present study adopts a descriptive research design to examine the impact of digital banking services on customer satisfaction and trust among bank customers. A quantitative research approach was used to collect and analyze numerical data related to customers' perceptions and experiences with digital banking services.

Both primary and secondary data were used for the study. Primary data were collected through a structured questionnaire distributed to bank customers who use digital banking services such as mobile banking, internet banking, and digital payment platforms. Secondary data were obtained from academic journals, research articles, books, banking reports, and credible online sources to support the theoretical background of the study.

The study used a sample size of 226 respondents, consisting of bank customers who actively use digital banking services. The respondents were selected using the snowball sampling technique, which enabled the researcher to reach participants through referrals and networks of existing respondents.

The collected data were coded and analyzed using Microsoft Excel. Percentage analysis was used to analyze the demographic characteristics of the respondents. In addition, correlation analysis was used to examine the relationship between digital banking services, customer satisfaction, and customer trust. These statistical techniques helped in interpreting the data systematically and understanding the relationship between the variables of the study.

DATA ANALYSIS AND INTERPRETATION

TABLE 1
DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Variable	Category	Frequency	Percentage
Gender	Male	168	74.3
	Female	58	25.7
Age	Below 25 years	144	63.7
	25–35 years	29	12.8
	36–45 years	17	7.5
	46–55 years	16	7.1
	Above 55 years	20	8.8
Educational Qualification	Higher Secondary	22	9.7

	Undergraduate	128	56.6
	Postgraduate	31	13.7
	Professional	23	10.2
	No Formal Education	22	9.7
Occupation	Student	147	65.0
	Salaried	32	14.2
	Business	16	7.1
	Professional	16	7.1
	Homemaker	15	6.6
Monthly Income	Below ₹20,000	136	60.2
	₹20,001–₹40,000	28	12.4
	₹40,001–₹60,000	16	7.1
	₹60,001–₹80,000	26	11.5
	Above ₹80,000	20	8.8

Interpretation

The demographic analysis indicates that the majority of respondents are male (74.3%), while 25.7% are female. Most respondents belong to the below 25 years age group (63.7%), indicating that younger individuals form the largest portion of the sample. In terms of education, a majority of the respondents are undergraduates (56.6%), followed by postgraduates and professionals. The occupational distribution shows that 65% of the respondents are students, while others include salaried employees, business persons, professionals, and homemakers. Regarding income level, most respondents earn below ₹20,000 per month (60.2%), indicating that a large portion of the sample belongs to the lower income group.

**TABLE 2 –
REGRESSION ANALYSIS OF DIGITAL BANKING SERVICE FACTORS ON
CUSTOMER TRUST**

HYPOTHESIS TESTING

H₀ (Null Hypothesis): Digital banking service factors (convenience, ease of use, reliability, security, support) have no significant impact on customer trust.

H₁ (Alternative Hypothesis): Digital banking service factors (convenience, ease of use, reliability, security, support) have a significant impact on customer trust.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.762	0.581	0.571	0.54529

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	90.599	5	18.120	60.940	0.000
Residual	65.415	220	0.297		
Total	156.014	225			

Dependent Variable: Customer Trust

Predictors: Convenience, Ease of Use, Reliability, Security, Support

Interpretation

A multiple linear regression analysis was conducted to examine the impact of digital banking service factors—convenience, ease of use, reliability, security, and customer support—on customer trust. The model shows a strong relationship ($R = 0.762$) and explains 58.1% of the variation in customer trust ($R^2 = 0.581$, adjusted $R^2 = 0.571$). ANOVA results ($F = 60.940$, $p = 0.000$) indicate that the model is statistically significant.

The coefficients reveal that ease of use ($\beta = 0.243$) and convenience ($\beta = 0.235$) are the strongest predictors of trust, followed by security ($\beta = 0.189$) and reliability ($\beta = 0.170$). Customer support ($\beta = 0.086$) is not significant. These findings suggest that enhancing convenience, usability, reliability, and security of digital banking services can strengthen customer trust.

Since your regression table shows p-values < 0.05 for convenience, ease of use, reliability, and security, you reject H_0 and accept H_1 . Customer support is not significant, so it does not affect trust significantly in this model.

FINDINGS

- Majority of respondents were male (74.3%) and under 25 years (63.7%), with most being undergraduates (56.6%) and students (65%).
- Most respondents (60.2%) belonged to the lower-income group ($< ₹20,000$).
- Regression analysis showed a strong relationship between digital banking service factors and customer trust ($R = 0.762$, $R^2 = 0.581$).
- Ease of use ($\beta = 0.243$) and convenience ($\beta = 0.235$) were the strongest predictors, followed by security ($\beta = 0.189$) and reliability ($\beta = 0.170$). Customer support ($\beta = 0.086$) was not significant.
- Overall, convenience, usability, reliability, and security significantly enhance customer trust in digital banking.

SUGGESTIONS

- Improve ease of use and convenience to enhance customer trust.
- Strengthen security and reliability of digital banking services.
- Enhance customer support for timely query resolution.
- Focus marketing and awareness programs on young and student users.
- Provide affordable and accessible solutions for lower-income groups.
- Regularly update systems for smooth, secure, and reliable service.

CONCLUSION

The study concludes that digital banking service factors—especially ease of use, convenience, reliability, and security—have a significant positive impact on customer trust. Younger, student, and lower-income users form the primary user base, highlighting the need for banks to tailor services and awareness programs to these groups. While customer support was not a significant predictor in this study, maintaining high-quality service remains important. Overall, improving usability, security, and reliability can strengthen customer confidence and drive wider adoption of digital banking platforms.

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A STUDY ON THE EFFECTIVENESS OF OMNICHANNEL BUYING IN INFLUENCING CONSUMER BUYING DECISIONS IN CHENNAI

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ABSTRACT

The rapid adoption of digital technologies has transformed consumer shopping behaviour, leading to increased interaction with brands across multiple channels such as physical stores, websites, mobile applications, and social media platforms. This study examines the effectiveness of omnichannel buying in influencing consumer buying decisions with specific reference to consumers in Chennai. The research analyses how factors such as seamless channel integration, convenience, personalization, and information consistency influence consumer trust, perceived value, and purchase intention. A quantitative research approach was adopted, and primary data was collected through a structured questionnaire from 288 consumers in Chennai. The collected data was analyzed using statistical techniques such as correlation, regression, and ANOVA to examine the relationships between omnichannel attributes and consumer buying decisions. The findings indicate that effective integration of multiple retail channels enhances customer experience, increases trust, and positively influences purchase intention and loyalty. The study provides valuable insights for retailers to develop integrated and customer-centric omnichannel strategies that improve consumer engagement and overall shopping experience.

KEYWORDS: Omnichannel Buying, Consumer Buying Decisions, Channel Integration, Purchase Intention, Customer Experience, Chennai Consumers.

INTRODUCTION

The quick development of digital technology and the expansion of consumer touchpoints have drastically changed how consumers look for information, weigh their options, and decide what to buy. Modern customer behavior cannot be adequately explained by traditional buying behavior models that distinguished between online and offline channels. Consumers engage with companies in today's marketplace across a variety of platforms, including websites, mobile applications, social media, physical storefronts, and other digital channels. They frequently switch between these channels prior to completing a purchase.

Omnichannel buying, which focuses on offering a smooth and integrated consumer experience across both digital and physical channels throughout the purchase journey, has emerged as a result of this change. In order to guarantee consistency in price, product details, promotions, and service delivery, omnichannel buying places an emphasis on both the availability of different channels and their efficient integration. In order to create a cohesive

customer experience that increases perceived value and trust, businesses are encouraged to integrate their channels in response to modern consumers' expectations of convenience, accessibility, and personalized interactions.

The growth of omnichannel strategies has been further aided by technological developments like artificial intelligence, big data analytics, and customer relationship management systems, which allow businesses to monitor client interactions and provide tailored experiences. However, the consistency, dependability, and openness of interactions across channels are critical to the effectiveness of these tactics. Retailing has changed over time, moving from single-channel systems where customers made decisions primarily through physical stores to multichannel systems that included online platforms to traditional stores.

However, there was sometimes a lack of channel coordination in multichannel systems, which resulted in inconsistent pricing, promotions, and service quality. Omnichannel retailing, which combines physical stores, online platforms, mobile applications, and social media to offer a coordinated and consistent buying experience, was eventually developed as a result of these constraints. Consumers can now integrate online and offline channels during their purchasing trip because of technological advancements like smartphones, high-speed internet, digital payments, and real-time inventory systems. Before making a purchase, people regularly switch between online and physical channels to obtain information, weigh their options, and assess products.

The cognitive, emotional, and behavioral facets of consumer decision-making are influenced by this integrated interaction across channels. Purchase intention and customer loyalty are influenced by trust, contentment, and perceived value, all of which are improved by effective channel integration. Demographics, digital literacy, infrastructure, and cultural preferences all have an impact on consumer engagement with omnichannel systems. This is especially true in emerging markets like Chennai, where rising smartphone usage and internet accessibility are influencing consumer purchasing behavior.

In omnichannel settings, ethical factors, including data protection, data usage transparency, and safe customer information management, are equally crucial. To gain the trust of customers, businesses must make sure that consumer data is used responsibly and continue to adhere to legal requirements. Omnichannel purchasing has benefits like convenience, tailored experiences, and better information access, but it also has drawbacks like high implementation costs, complicated operations, and possible data security threats. All things considered, omnichannel buying signifies a profound shift in consumer behavior and retail, where judgments about what to buy are impacted by connected experiences across many channels. Therefore, it is crucial to comprehend how omnichannel shopping influences customer purchasing decisions, especially in metropolitan areas like Chennai, where retail integration and digital use are growing quickly.

REVIEW OF LITERATURE

Akter, S. et al., "What Omnichannel Really Means?", 2021, Issue date: October 2021, clarifies the conceptual meaning of omnichannel retailing. The objective is to define omnichannel retailing clearly. The tools include conceptual literature synthesis. The findings identify seamless integration as the core principle. The suggestions call for standardized definitions. The paper summary stresses conceptual clarity in omnichannel research.

Verhoef, P. C., "Omni-Channel Retailing: Some Reflections", 2021, Issue date: August 2021, provides managerial reflections on omnichannel retailing. The objective is to examine strategic challenges. The tools include conceptual reflection. The findings emphasize execution complexity. The suggestions encourage data-driven omnichannel management. The paper summary concludes omnichannel retailing is strategically vital but operationally challenging.

Xu, X. et al., "Examining Customer Channel Selection Intention in the Omni-Channel Retail Environment", 2019, Issue date: March 2019, analyses factors influencing channel choice. The objective is to identify determinants of channel selection intention. The tools include quantitative modelling. The findings highlight convenience and perceived risk as major factors. The suggestions recommend reducing channel switching barriers. The paper summary emphasizes strategic channel design.

Mosquera, A. et al., "Understanding the Customer Experience in the Age of Omni-Channel Shopping," 2017, Issue date: June 2017, explores experiential dimensions of omnichannel shopping. The objective is to identify factors shaping customer experience. The tools include qualitative content analysis. The findings show that emotional and cognitive experiences influence satisfaction and loyalty. The suggestions emphasize experience-driven strategies. The paper summary positions customer experience as central to omnichannel success.

Frazer, M. et al., "Omnichannel Retailing: The Merging of the Online and Off-Line Environment," 2014, Issue date: January 2014, discusses early omnichannel concepts. The objective is to explore online-offline integration. The tools include conceptual discussion. The findings show increased customer engagement through integration. The suggestions support early omnichannel adoption. The paper summary identifies omnichannel retailing as a foundational retail innovation.

STATEMENT OF PROBLEM

Most omnichannel retailing studies focus on developed markets, with limited research in India, especially at the city level such as Chennai. Few studies examine how factors like channel integration, seamless experience, information consistency, and personalization influence consumer buying decisions. This study addresses this gap by analyzing the impact of omnichannel buying on consumers in Chennai.

SCOPE OF THE STUDY

The study examines Chennai consumers engaged in omnichannel shopping and how factors such as channel integration, seamless experience, personalization, and information consistency influence trust, perceived value, and buying decisions. The findings may help retailers and e-commerce platforms improve their omnichannel strategies.

OBJECTIVE

1. To examine the impact of omnichannel buying attributes on consumer buying decisions.
2. To analyze the relationship between omnichannel buying, perceived value, trust, and purchase intention.
3. To assess the influence of omnichannel customer experience on consumer satisfaction and loyalty.
4. To evaluate the effect of demographic factors such as age on consumer buying decisions.
5. To determine the overall effectiveness of omnichannel buying in shaping consumer buying decisions.

RESEARCH METHODOLOGY

Sample size

The study population consists of Chennai consumers who shop through multiple retail channels such as online platforms, mobile applications, and physical stores. A sample of 288 respondents with omnichannel shopping experience was selected, which is adequate for statistical analyses like correlation, regression, and ANOVA.

Primary data

Primary data was collected from 288 consumers in Chennai using a structured questionnaire to capture perceptions of omnichannel buying attributes, trust, perceived value, customer experience, and consumer buying decisions.

Secondary Data

Secondary data was obtained from journals, books, research articles, industry reports, and online databases to understand the theoretical background and identify key variables related to the study.

Tools and Techniques Used for Data Analysis

The collected data was analyzed using SPSS software. ANOVA was used to examine differences in buying decisions across age groups, regression analyzed the impact of omnichannel buying on consumer buying decisions, and correlation examined the relationships among omnichannel buying, perceived value, trust, and purchase intention.

DATA ANALYSIS

Demographic Factors		Frequency	Percentage
Gender	Male	164	56.9
	Female	124	43.1
	Total	288	100
Age	Below 20	25	8.7
	21-30	144	50.0
	31-40	90	31.3
	Above 40	29	10.1
	Total	288	100
Educational qualifications	Higher secondary	36	12.5
	Undergraduate	100	34.7
	Postgraduate	152	52.8
	Total	288	100
Online shopping frequency of the respondents	Frequently	157	54.5
	Occasionally	88	30.6
	Rarely	43	14.9

	Total	288	100
Digital readiness level of the respondents	Very low	19	6.6
	Low	25	8.7
	Moderate	42	14.6
	High	74	25.7
	Very high	128	44.4
	Total	288	100

Interpretation

The demographic profile shows that out of 288 respondents, 56.9% are male and 43.1% are female, indicating slightly higher male participation. The majority of respondents belong to the 21–30 age group (50%), followed by 31–40 years (31.3%), showing that young adults form the largest group. In terms of education, 52.8% are postgraduates, 34.7% are undergraduates, and 12.5% have higher secondary education, indicating a highly educated sample. Regarding online shopping behavior, 54.5% of respondents shop frequently online, while 30.6% shop occasionally and 14.9% rarely shop online. In terms of digital readiness, 44.4% have very high digital readiness and 25.7% have high readiness, showing that most respondents are comfortable using digital technologies. Overall, the results indicate that the respondents are young, educated, digitally ready, and active online shoppers.

One-Way ANOVA Showing the Relationship Between Age and Consumer Buying Decisions

ANOVA					
DV	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	16682.405	3	5560.802	44.931	.000
Within Groups	35148.616	284	123.763		
Total	51831.020	287			

Tukey B ^{a,b}				
VAR00001	N	Subset for alpha = 0.05		
		1	2	3
		1	25	22.0000
4	29	23.1724		
3	90		33.0374	
2	144			42.5758

Means for groups in homogeneous subsets are displayed.
a. Uses Harmonic Mean Sample Size = 43.225.
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Interpretation:

A one-way ANOVA was conducted to examine differences in consumer buying decisions among age groups. The results show a significant difference, $F(3, 284) = 44.931$, $p = 0.000 < 0.05$, indicating that consumer buying decisions vary across age groups. Tukey’s post hoc test revealed that Age Group 2 has significantly higher buying decision scores compared to other groups.

H_0 : No significant difference in consumer buying decisions among age groups.

H_1 : Significant difference in consumer buying decisions among age groups.

Since $p < 0.05$, H_0 is rejected and H_1 is accepted.

Simple Linear Regression Analysis Showing the Impact of Omnichannel Buying on Consumer Buying Decisions

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.959 ^a	.920	.920	3.81005

a. Predictors: (Constant), IV

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47679.316	1	47679.316	3284.502	.000 ^b
	Residual	4151.705	286	14.516		
	Total	51831.020	287			

a. Dependent Variable: DV b. Predictors: (Constant), IV

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.974	.681		-1.431	.153
	IV	1.120	.020	.959	57.311	.000

Interpretation

Simple linear regression shows a strong positive relationship between omnichannel buying and consumer buying decisions ($R = 0.959$). The R^2 value of 0.920 indicates that 92% of the variation in buying decisions is explained by omnichannel buying. The model is

statistically significant ($p = 0.000 < 0.05$), confirming that omnichannel buying has a strong positive influence on consumer buying decisions.

Hypothesis Testing:

H_0 : Omnichannel buying does not significantly influence consumer buying decisions.

H_1 : Omnichannel buying significantly influences consumer buying decisions.

Since $p < 0.05$, H_0 is rejected and H_1 is accepted.

Correlation Matrix Showing the Relationship among omnichannel Buying, Perceived Value, Trust, and Purchase Intention

		Correlations		
		IV	MV	DV
IV	Pearson Correlation	1	.965**	.959**
	Sig. (2-tailed)		.000	.000
	N	288	288	288
MV	Pearson Correlation	.965**	1	.972**
	Sig. (2-tailed)	.000		.000
	N	288	288	288
DV	Pearson Correlation	.959**	.972**	1
	Sig. (2-tailed)	.000	.000	
	N	288	288	288

** . Correlation is significant at the 0.01 level (2-tailed).

Interpretation

The correlation analysis shows strong positive and significant relationships ($p < 0.01$) among Omnichannel Buying, Perceived Value, Trust, and Purchase Intention. Omnichannel Buying is highly correlated with Perceived Value ($r = 0.965$) and Purchase Intention ($r = 0.959$), while Perceived Value and Purchase Intention show the strongest relationship ($r = 0.972$), indicating that improved omnichannel attributes increase perceived value, trust, and purchase intention.

H_0 : Perceived value and trust do not significantly mediate the relationship between omnichannel buying and purchase intention.

H_1 : Perceived value and trust significantly mediate the relationship between omnichannel buying and purchase intention.

FINDINGS

The findings of the study reveal that omnichannel buying significantly influences consumer buying decisions. The demographic analysis shows that most respondents are young adults aged 21–30, highly educated, and frequently engage in online shopping,

indicating strong digital participation and high digital readiness. The descriptive analysis shows that factors such as channel integration, seamless shopping experience, information consistency, personalization, and multiple channel availability positively influence consumer perceptions.

The correlation analysis indicates a positive relationship between omnichannel buying, perceived value, trust, and purchase intention. The regression analysis further confirms that omnichannel buying has a strong positive impact on consumer buying decisions, explaining a large proportion of the variation in consumer purchase behavior. The ANOVA results also show a significant difference in consumer buying decisions among different age groups. Overall, the study concludes that effective omnichannel strategies enhance consumer trust, perceived value, and customer experience, which ultimately lead to stronger purchase intention and buying decisions.

SUGGESTIONS

Retailers should improve online–offline integration and maintain consistent pricing, information, and services across channels. Businesses should enhance personalization, data security, and overall omnichannel experience, while promoting convenient options like BOPIS to increase customer satisfaction and loyalty.

CONCLUSION

The study examined the impact of omnichannel buying on consumer buying decisions in Chennai. The results show that consumers actively use multiple channels and have high digital awareness, highlighting the importance of integrated shopping experiences. Key factors such as channel integration, information consistency, and personalization improve customer experience, trust, and purchase decisions. However, issues like pricing inconsistencies and data privacy concerns indicate the need for better channel coordination and secure data management.

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EXPLORING THE USE OF ARTIFICIAL INTELLIGENCE IN ACADEMIC RESEARCH AND ITS IMPACT ON INTELLECTUAL PROPERTY RIGHTS

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ABSTRACT

Artificial Intelligence (AI) is increasingly used in academic research for activities such as literature review, data analysis, and academic writing, improving research efficiency and productivity. However, its use also raises concerns regarding Intellectual Property Rights (IPR), particularly related to originality, authorship, and possible infringement. This study examines the use of AI tools in research and the level of IPR awareness among research scholars. Using a descriptive research design, primary data were collected through a structured questionnaire from 288 respondents and analyzed using SPSS with percentage, correlation, and regression analysis. The findings show that while AI tools are widely used, awareness of IPR regulations varies among researchers, highlighting the need for stronger awareness, clear institutional guidelines, and responsible AI use in academic research.

KEYWORDS: Artificial Intelligence, Academic Research, Intellectual Property Rights, Research Ethics, AI Tools.

INTRODUCTION

Artificial Intelligence (AI) has become an important tool in academic research, helping scholars with literature review, data analysis, academic writing, citation management, and plagiarism detection, which improves research efficiency and productivity. However, the increasing use of AI also raises concerns related to Intellectual Property Rights (IPR), such as issues of originality, authorship, and ownership of research work. IPR plays a vital role in protecting research publications, innovations, and other intellectual creations in academic environments. As AI tools assist in generating research content, the boundary between human creativity and machine support becomes less clear, increasing the risk of plagiarism and copyright violations. In India's growing research ecosystem, supported by initiatives like the IndiaAI Mission and the Anusandhan National Research Foundation, it is important to promote responsible AI usage and strengthen IPR awareness among researchers to ensure ethical, transparent, and sustainable academic research.

REVIEW OF LITERATURE

Lund et al. (2023), Agarwal (2022), Naqvi (2020), Abbott (2022), and Curtis (2023) discuss the growing role of artificial intelligence in academic research and its implications for intellectual property rights. Lund et al. (2023) highlight concerns about authorship, originality, and transparency in AI-generated research. Agarwal (2022) and Abbott (2022) explain that existing intellectual property laws may not adequately address ownership and protection of AI-generated works. Naqvi (2020) points out the risk of copyright infringement when AI systems reproduce copyrighted material. Curtis (2023) further emphasizes the need for ethical guidelines and proper disclosure to regulate the use of AI in academic publishing.

STATEMENT OF PROBLEM

The rapid integration of artificial intelligence in academic research has transformed how scholars generate ideas, analyze data, and produce research outputs. While AI tools improve efficiency and innovation, they also raise concerns regarding originality, ownership, and protection of research work. Although many studies focus on the technological benefits of AI, limited attention has been given to scholars' awareness of intellectual property laws related to AI-assisted research. This creates a research gap in understanding whether researchers are adequately informed about copyright, authorship, and lawful use of AI-generated content. Therefore, the study examines the level of intellectual property awareness among research scholars using AI tools and its influence on responsible research practices, ensuring ethical and legally compliant use of AI in academic research.

SCOPE OF THE STUDY

The study examines the awareness of intellectual property laws among research scholars using AI tools in academic research, focusing on AI usage patterns, IPR awareness, and perceptions regarding protection and infringement of AI-assisted research outputs. It emphasizes awareness and compliance rather than detailed legal interpretation. The study is limited to selected academic institutions and respondents, with data collected through a structured questionnaire. Due to limited geographical coverage and sample size, the findings may not be fully generalizable, however, they provide valuable insights into the relationship between AI usage and intellectual property awareness in academic research.

OBJECTIVES OF THE STUDY

1. To identify the artificial intelligence tools commonly used for academic research and scholarly article writing.
2. To understand the level of awareness among research scholars regarding Intellectual Property Rights in the context of AI-assisted academic research.
3. To examine the data privacy and intellectual property regulations required to promote responsible use of artificial intelligence in research work.

RESEARCH METHODOLOGY

The study adopts a purposive sampling technique to select respondents with direct experience in using AI tools in academic research, ensuring relevant knowledge of AI applications and IPR concerns. A sample size of 288 respondents, including students and academic staff engaged in research, was chosen to obtain diverse perspectives and enable meaningful statistical analysis. The sample unit consists of individual researchers using AI tools, providing insights on AI usage and awareness of intellectual property issues. The sample area covers selected colleges and universities, focusing on higher educational institutions within the specified geographical region where research activities are actively conducted.

Primary data was collected directly from students and academic staff using AI tools in academic research through a structured questionnaire. It captures information on AI usage, IPR awareness, and perceptions of copyright infringement risks.

Secondary data was obtained from research articles, books, academic journals, official reports, and online databases. These sources provide theoretical support and insights on AI applications and intellectual property rights in research.

DATA ANALYSIS AND DISCUSSION

Table 1

This Shows the Percentage Analysis Between the Demographic Factors.

Demographic Factor	Frequency	Percentage	
Gender	Male	164	57.3
	Female	122	42.7
	Total	286	100
Age Group	Below 25-30	25	8.7
	25-30	144	50.3
	31-35	90	31.5
	Above 35	27	9.4
	Total	286	100
Educational Qualification	Under Graduate	38	13.3
	Post Graduate	89	31.1
	Research Scholar	104	36.4
	Faculty	55	19.2
	Total	286	100
Level of Research	UG	54	18.9
	PG	81	28.3
	MPhil	32	11.2
	PhD	67	23.4
	Post-Doctoral	52	18.2
	Total	286	100
Research Experience	Less than 1 year	82	28.7
	1-3 years	129	45.1
	3-5 years	47	16.4
	Above 5 years	28	9.8
	Total	286	100

INTERPRETATION

The demographic profile of the respondents indicates that 57.3% are male and 42.7% are female, reflecting a fairly balanced gender representation in the study. In terms of age, the majority of respondents (50.3%) belong to the 25–30 age group, followed by 31.5% aged 31–35, indicating that the study is largely represented by young and early-career researchers who are more inclined to adopt emerging technologies such as Artificial Intelligence in academic research. Regarding educational qualification, Research Scholars constitute the largest proportion (36.4%), followed by Post Graduates (31.1%), Faculty members (19.2%), and Undergraduates (13.3%), demonstrating that individuals actively engaged in advanced academic activities form the core of the sample. Similarly, the level of research shows a considerable presence of Postgraduate (28.3%) and PhD scholars (23.4%), along with UG (18.9%) and Post-Doctoral researchers (18.2%), highlighting the widespread use of Artificial Intelligence tools across different stages of academic research. Furthermore, the research experience of respondents reveals that 45.1% have 1–3 years of experience, followed by 28.7% with less than one year, suggesting that the majority are early-stage researchers who are increasingly utilizing AI technologies, thereby emphasizing the growing importance of awareness regarding ethical research practices and Intellectual Property Rights (IPR) infringement in academic research.

Table 2
Correlation Analysis between Use of Artificial Intelligence in Academic Research and AI & IPR Infringement

H₀ Null Hypothesis

There is no significant correlation between the use of AI in academic research and IPR infringement.

H₁ Alternative Hypothesis

There is a significant correlation between the use of AI in academic research and IPR infringement.

Correlations			
		Independent Variable	Dependent Variable
Use of Artificial Intelligence in Academic Research	Pearson Correlation	1	.945**
	Sig. (2-tailed)		.000
	N	286	286
AI and IPR Infringement	Pearson Correlation	.945**	1
	Sig. (2-tailed)	.000	
	N	286	286

INTERPRETATION

The correlation analysis was conducted to examine the relationship between the use of Artificial Intelligence in academic research and Intellectual Property Rights (IPR) infringement. The results show that the p-value is less than 0.001, which is statistically significant. Therefore, the null hypothesis (H₀) is rejected. The Pearson correlation coefficient (r = 0.945) indicates a very strong positive relationship between the use of AI in academic research and IPR infringement. This means that as the use of AI tools in academic research increases, concerns related to IPR infringement also tend to increase.

Table 3

Model Summary of Linear Regression Analysis showing the influence of Use of Artificial Intelligence in Academic Research on AI & IPR Infringement.

H₀ Null Hypothesis

Use of AI in academic research does not significantly predict IPR infringement.

H₁ Alternative Hypothesis

Use of AI in academic research significantly predicts IPR infringement.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.945 ^a	.892	.892	1.80724

a. Predictors: (Constant), Use of Artificial Intelligence in Academic Research (IV)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7699.383	1	7699.383	2357.351	.000 ^b
	Residual	927.577	284	3.266		
	Total	8626.960	285			

a. Dependent variable: DV

b. Predictors: (Constant), IV

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.129	.332		-.388	.698
	Independent Variable	.683	.014	.945	48.553	.000

a. Dependent variable: DV

INTERPRETATION

Regression analysis was conducted to determine whether the use of Artificial Intelligence in academic research significantly predicts IPR infringement. The results indicate that the p-value is less than 0.001, which is statistically significant, leading to the rejection of the null hypothesis (H_0). The regression model explains 89.2% of the variation in IPR infringement ($R^2 = 0.892$), indicating a strong predictive relationship. The positive regression coefficient ($B = 0.683$) suggests that an increase in the use of AI in academic research is associated with an increase in concerns related to IPR infringement.

FINDINGS

- Most respondents use AI tools for literature review, writing, and data analysis, and believe they improve research efficiency.
- The majority of respondents are aware of IPR, plagiarism, and copyright laws in AI-assisted research.
- Many respondents believe AI tools may reproduce copyrighted content, increasing the risk of plagiarism.
- Respondents emphasize the need for clear institutional guidelines to regulate AI use in research.
- Stronger policies and ethical training are needed to promote responsible AI use and protect intellectual property rights.

SUGGESTIONS

- Most respondents use AI tools for literature review, academic writing, and data analysis, and believe these tools significantly improve research efficiency and productivity.
- The majority of respondents are aware of Intellectual Property Rights, plagiarism, and copyright laws related to AI-assisted academic research.

- Many respondents believe that AI tools may reproduce copyrighted material, which can increase the risk of plagiarism and IPR infringement.
- Respondents highlight the need for clear institutional guidelines and regulations to control and monitor AI usage in academic research.
- Many respondents support stronger policies and ethical training programs to ensure responsible AI use and protection of intellectual property rights.

CONCLUSION

The study highlights the growing use of Artificial Intelligence in academic research, particularly for literature review, academic writing, and data analysis, which improves research efficiency and productivity. However, the increasing reliance on AI also raises concerns related to Intellectual Property Rights, including issues of originality, plagiarism, authorship, and copyright protection. The findings show that although many researchers are aware of basic plagiarism and copyright concepts, detailed awareness of IPR remains limited. The analysis further indicates a strong positive relationship between AI usage and concerns about potential IPR infringement. Therefore, the study concludes that AI should be used as a supportive research tool rather than replacing human creativity, and emphasizes the need for clear institutional guidelines, stronger policies, and ethical training to promote responsible AI use and protect intellectual property in academic research.

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AN ANALYTICAL STUDY OF IMPULSE BUYING BEHAVIOUR AMONG GENERATION Z IN CHENNAI: THE IMPACT OF SOCIAL INFLUENCE AND DIGITAL CREDIT OPTIONS (CREDIT CARDS, BNPL AND EMI)

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ABSTRACT

Impulse buying behaviour has become increasingly prominent among Generation Z consumers due to the growth of digital platforms and easy access to credit facilities. This proposed study aims to analyze the impulse buying behaviour of Generation Z in Chennai, with particular emphasis on the influence of social factors and digital credit options such as credit cards, Buy Now Pay Later (BNPL), and Equated Monthly Instalments (EMI). The study will examine how social media exposure, peer influence, and influencer marketing affect impulsive purchasing decisions. Primary data will be collected using a structured questionnaire from Generation Z respondents in Chennai, and appropriate statistical tools will be used for analysis. The study is expected to provide insights into the relationship between social influence, digital credit availability, and impulse buying tendencies among young consumers. The findings of this research may help marketers, financial institutions, and policymakers in understanding consumer behaviour and promoting responsible credit usage.

KEYWORDS: Impulse Buying Behaviour, Generation Z, Social Influence, Digital Credit Options, Credit Cards, Buy Now Pay Later (BNPL), Equated Monthly Instalments (EMI), Consumer Behaviour, Chennai

INTRODUCTION

An impulse purchase is defined as an unplanned and spontaneous decision to buy a product or service, often triggered by emotional responses rather than rational evaluation. Such purchases occur suddenly and are influenced by various internal and external stimuli present at the point of purchase. 30 to 50% of sales in physical retail environments come from impulse purchases, hence emphasizing their significance in changing consumer behaviour (Hausman, 2000). Unlike traditional retail, online environments provide unique stimuli including algorithm-driven recommendations, urgency cues, or aesthetically pleasing product placements that increase the propensity for impulsive buying. Constant exposure to online advertisements, influencer marketing, peer recommendations, and promotional offers,

Generation Z consumers are more susceptible to impulse buying behaviour than previous generations.

REVIEW OF LITERATURE

Rosa Isabel Rodrigues, Paula Lopes, Miguel Varela –“Factors Affecting Impulse Buying Behavior of Consumers” (2021, published in *Frontiers in Psychology*).

This article discusses how contemporary consumer behavior has evolved due to increased market competition, constant product innovation, and persuasive marketing strategies. It explains that impulse buying is largely driven by psychological and emotional factors, low cognitive control, and the desire for immediate gratification, often stimulated by advertising, promotions, and sensory cues in physical store environments. The study highlights that impulse purchases are distinct from unplanned purchases, as they are characterized by sudden emotional urges rather than necessity. It also notes that impulse buying can account for a substantial proportion of total purchases and, in extreme cases, may lead to compulsive and pathological buying behavior. Finally, the authors observe that recent economic uncertainty and the COVID-19 pandemic have encouraged consumers to shift toward more planned and informed purchasing decisions.

Jussi Nyrhinen, Anu Sirola, Tiina Koskelainen, Juha Munnukka, Terhi-Anna Wilska – “Online antecedents for young consumers’ impulse buying behavior” (2024, published in *Computers in Human Behavior*). This study examines the factors driving impulse buying among young consumers in online environments, with a particular focus on self-control and digital persuasion. Based on survey data from 2,318 Finnish young adults aged 18–29, the findings reveal that low self-control significantly increases susceptibility to impulse buying, both directly and indirectly. Consumers with lower self-control tend to view targeted advertisements more positively and exhibit higher levels of social media impulsiveness, which further encourages unplanned purchases. The study highlights how targeted advertising and social media content act as persuasive primers for impulsive shopping and emphasizes the importance of self-control training and online media literacy to reduce impulsive buying behavior in digital contexts.

RESEARCH DESIGN

The present study adopts a descriptive and analytical research design. A descriptive design is used to understand and describe the characteristics of impulse buying behaviour among Generation Z consumers, while an analytical approach is employed to examine the relationships between social influence, digital credit options, perceived affordability, financial literacy, and impulse buying behaviour. The research follows a quantitative approach, as it allows for objective measurement of variables and statistical testing of relationships among them.

STATEMENT OF PROBLEM

The rapid growth of social media and digital payment options has significantly influenced the purchasing behaviour of consumers, especially among Generation Z in Chennai. Increased exposure to online marketing, peer influence, and easy access to digital credit facilities have encouraged more impulsive buying decisions. However, there is limited research examining how these social and financial factors together influence impulse buying behaviour among Generation Z in Chennai. Therefore, this study aims to analyse the impact of social influence and digital credit options on impulse buying behaviour among Generation Z consumers in Chennai.

OBJECTIVES

- To analyse the influence of social factors, including peer pressure and behaviour, influencer impact and social media exposure, social status on impulse buying behaviour among Generation Z consumers.
- To examine the effect of digital credit options, namely credit cards, Buy Now Pay

Later schemes, and EMI facilities, on impulse buying behaviour among Generation Z.

- To assess the combined impact of social influence and digital credit options on impulse buying behaviour.

SAMPLING TECHNIQUE

The present study adopts a non-probability snowball sampling technique. Initially, a limited number of respondents who satisfied the inclusion criteria—belonging to the Generation Z age group and residing in Chennai—were identified and selected. These initial participants were subsequently requested to refer other potential respondents from their social and professional networks who also met the eligibility requirements. This referral-based process was continued until the desired sample size was attained.

Table 1
Demographic Profile

Demographic	Category	No. of Respondents	Percentage (%)
Age	13–15	2	1.50
	16–20	33	24.81
	21–25	89	66.92
	26–29	9	6.77
	Total	133	100
Gender	Male	72	54
	Female	61	46
	Total	191	100
Highest Education Level	School	7	5
	Undergraduate	73	55
	Postgraduate	34	26
	Professional course	19	14
	Total	133	100
Employment Status	Student (Non-working)	67	50
	Student (Part-time working)	7	5
	Employed	53	40
	Self-Employed	6	5
	Total	133	100
Average monthly personal spending (in ₹)	Below 5,000	66	50
	5,001–10,000	32	24
	10,001–20,000	14	11
	Above 20,000	21	16
	Total	133	100

Source: Primary Data

The demographic profile of the respondents indicates that the majority (66.92%) belong to the 21–25 age group, followed by 24.81% in the 16–20 category, while only a small proportion fall within the 26–29 (6.77%) and 13–15 (1.50%) age groups. In terms of gender distribution, 54% of the respondents are male and 46% are female, showing a relatively balanced representation. Regarding educational qualifications, most respondents are undergraduates (55%), followed by postgraduates (26%), those pursuing professional courses (14%), and a small percentage at the school level (5%). The employment status reveals that 50% of the respondents are non-working students, 40% are employed, while 5% are part-time working students and another 5% are self-employed. With respect to average monthly personal spending, half of the respondents (50%) spend below ₹5,000, followed by 24% who spend between ₹5,001–10,000, 11% who spend ₹10,001–20,000, and 16% who spend above ₹20,000, indicating variations in spending capacity among the respondents.

PATH COEFFICIENTS - MEAN, STDEV, T VALUES, P VALUES

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Alpha -> Beta	0.224	0.225	0.169	1.327	0.185
Alpha -> Delta	0.663	0.700	0.085	7.798	0.000
Delta -> Beta	0.506	0.517	0.173	2.932	0.003
Gamma -> Beta	-0.303	-0.283	0.175	1.731	0.084
Gamma x Delta -> Beta	0.031	0.047	0.118	0.265	0.791

PATH COEFFICIENTS - CONFIDENCE INTERVALS

	Original sample (O)	Sample mean (M)	2.5%	97.5%
Alpha -> Beta	0.224	0.225	-0.112	0.567
Alpha -> Delta	0.663	0.700	0.533	0.853
Delta -> Beta	0.506	0.517	0.140	0.817
Gamma -> Beta	-0.303	-0.283	-0.591	0.121
Gamma x Delta -> Beta	0.031	0.047	-0.172	0.299

Source: Primary Data

The path coefficient results indicate the relationships between the variables in the structural model. The path from Alpha to Beta shows a positive coefficient (0.224) but is statistically insignificant ($t = 1.327$, $p = 0.185$), as the confidence interval (-0.112 to 0.567) includes zero. This suggests that Alpha does not have a significant direct influence on Beta. The relationship between Alpha and Delta is positive and highly significant ($\beta = 0.663$, $t = 7.798$, $p = 0.000$), with the confidence interval (0.533 to 0.853) not crossing zero, indicating a strong effect of Alpha on Delta. Similarly, Delta has a significant positive effect on Beta ($\beta = 0.506$, $t = 2.932$, $p = 0.003$), and the confidence interval (0.140 to 0.817) confirms the significance of this relationship. The path from Gamma to Beta shows a negative coefficient (-0.303) but is not statistically significant ($t = 1.731$, $p = 0.084$), as the confidence interval (-0.591 to 0.121) includes zero. This indicates that Gamma does not significantly influence Beta in the model. Additionally, the interaction effect of Gamma and Delta on Beta ($\beta = 0.031$, $t = 0.265$, $p = 0.791$) is also insignificant, with the confidence interval (-0.172 to 0.299) crossing zero. Overall, the results suggest that Alpha significantly influences Delta, and Delta

significantly influences Beta, while the other relationships are not statistically supported in the model.

FINDINGS

The findings of the study indicate that Alpha has a positive but statistically insignificant effect on Beta ($\beta = 0.224$, $p = 0.185$), suggesting that Alpha does not directly influence Beta. However, Alpha shows a strong and statistically significant positive effect on Delta ($\beta = 0.663$, $p = 0.000$), indicating that higher levels of Alpha lead to an increase in Delta. Furthermore, Delta has a significant positive influence on Beta ($\beta = 0.506$, $p = 0.003$), highlighting its important role in affecting Beta. On the other hand, Gamma shows a negative but statistically insignificant relationship with Beta ($\beta = -0.303$, $p = 0.084$), meaning that Gamma does not significantly impact Beta. Additionally, the interaction effect of Gamma and Delta on Beta ($\beta = 0.031$, $p = 0.791$) is also insignificant. The confidence interval results further support these findings, confirming that only the relationships between Alpha and Delta, and Delta and Beta are statistically significant in the model.

SUGGESTIONS

Based on the findings of the study, the following suggestions are proposed

- **Promote financial awareness among Generation Z:** Educational programs and workshops can be conducted to help young consumers understand budgeting, responsible spending, and the risks associated with impulsive purchases.
- **Encourage responsible use of digital credit options:** Consumers should be made aware of the long-term financial implications of using credit cards, BNPL, and EMI facilities to avoid unnecessary debt.
- **Limit the influence of persuasive online marketing:** Social media platforms and influencers should promote ethical advertising practices to reduce excessive encouragement of impulsive purchasing behaviour.
- **Develop self-control strategies among consumers:** Individuals can adopt strategies such as waiting before making a purchase, comparing alternatives, and setting spending limits to reduce impulse buying.
- **Further research in different regions and age groups:** Future studies can expand the research to other cities and broader age groups to gain a more comprehensive understanding of impulse buying behaviour in different contexts.

CONCLUSION

The study examined the factors influencing impulse buying behaviour among Generation Z consumers in Chennai. The results indicate that social and financial factors play an important role in shaping unplanned purchasing decisions. The findings reveal that certain variables significantly influence impulse buying behaviour, while others show limited impact. The study highlights the importance of understanding how digital credit options and social influence affect consumer spending patterns. Overall, the research provides useful insights that can help marketers, financial institutions, and consumers make more informed decisions regarding purchasing behaviour.

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A STUDY ON STUDENTS' STARTUPS AND THE ROLE OF CAMPUS INCUBATION CENTRE

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ABSTRACT

This study examines the role of campus incubation centres in supporting and promoting student startups within higher educational institutions. The research seeks to understand the concept of student entrepreneurship and the functioning of campus incubation centres as structured platforms for nurturing entrepreneurial initiatives among students. It analyses the various forms of support provided by incubation centres, including mentorship, financial assistance, infrastructural facilities, networking opportunities, and entrepreneurial training programs. The study further examines the influence of incubation centres on startup idea development, validation, and early-stage business growth. Emphasis is placed on assessing how incubation support enhances entrepreneurial competencies such as innovation, problem-solving, leadership, and risk-taking abilities among students. The research is based on both primary and secondary data sources, offering systematic insights and practical recommendations. Overall, the study highlights that campus incubation centres play a significant role in fostering an entrepreneurial ecosystem, bridging the gap between academic knowledge and practical business application.

KEYWORDS: Student Startups, Campus Incubation Centres, Student Entrepreneurship, Entrepreneurial Ecosystem, Startup Development, Mentorship Support, Financial Assistance, Innovation, Entrepreneurial Competencies, Higher Educational Institutions.

INTRODUCTION

Entrepreneurship has emerged as a key driver of economic growth, innovation, and employment generation across the world. In the contemporary knowledge-driven economy, startups play a vital role in transforming innovative ideas into commercially viable solutions that address market and societal needs. Among various forms of entrepreneurship, student entrepreneurship has gained significant attention due to its potential to harness youthful creativity, technological competence, and risk-taking ability. Students, particularly those in higher education institutions, are increasingly viewed not merely as job seekers but as job creators who can contribute meaningfully to national and global economic development. The concept of student startups refers to entrepreneurial ventures initiated, owned, or co-founded

by students while pursuing their academic programs. These ventures often emerge from academic projects, research activities, innovation challenges, hackathons, or problem-solving initiatives encouraged within educational institutions. With increasing access to digital tools, online platforms, and global knowledge networks, students today are better positioned than ever to identify opportunities and develop innovative solutions. As a result, student startups are becoming an important component of the startup ecosystem. Globally, governments, educational institutions, and industry stakeholders have recognized the importance of promoting entrepreneurship among students. Policies aimed at fostering innovation, self-employment, and startup culture emphasize the need to create supportive environments within educational campuses. In this context, campus incubation centres have emerged as institutional mechanisms designed to nurture entrepreneurial talent and support student-led ventures from idea generation to commercialization.

In India, the growth of student startups has been strongly influenced by demographic advantage, expanding higher education, digital transformation, and supportive government initiatives. India has one of the largest youth populations in the world, with a significant proportion enrolled in universities, colleges, and technical institutions. This young population represents a vast pool of potential entrepreneurs capable of addressing local and global challenges through innovative business models. The Indian startup ecosystem has evolved rapidly over the past decade, positioning the country as one of the leading startup hubs globally. Government initiatives such as Startup India, Make in India, Digital India, and Atal Innovation Mission have played a crucial role in encouraging entrepreneurship, innovation, and skill development among students. These initiatives emphasize the integration of entrepreneurship education within academic institutions and promote incubation, funding access, and mentorship support. Educational institutions across India have responded to this policy environment by establishing entrepreneurship development cells, innovation clubs, technology business incubators, and startup support centers.

REVIEW OF LITERATURE

Audretsch and Belitski (2020) conducted an extensive study examining the role of universities in supporting innovation ecosystems, with specific emphasis on student-led entrepreneurial ventures. Their research highlights that universities act as critical nodes within regional innovation systems by facilitating knowledge creation, technology transfer, and venture commercialization.

Wright et al. (2021) examined student entrepreneurship from an experiential learning perspective, focusing on how startup involvement influences students' personal and professional development. Their study demonstrates that student founders acquire critical skills such as leadership, strategic thinking, creativity, and problem-solving through hands-on entrepreneurial activities.

Rasmussen and Sørheim (2022) focused on action-based entrepreneurship education and its impact on student startup development. Their research identifies campus incubation centres as crucial enablers that transform theoretical knowledge into practical entrepreneurial outcomes. The study explains that incubation centres provide structured learning environments where students can experiment with ideas, receive feedback, and refine business models.

Bergek and Norrman (2018) explored best practices in business incubation and identified core services that enhance startup survival. Their study emphasizes mentoring, access to finance, infrastructure, and networking as fundamental incubation functions. The authors argue that incubation centres reduce startup mortality by mitigating risks associated with early-stage ventures.

Grimaldi and Grandi (2020) examined university-based incubators and their role in bridging academia and industry. Their research demonstrates that incubators facilitate

knowledge commercialization by converting academic research into viable business opportunities. The authors highlight that incubators promote collaboration between students, researchers, and industry professionals.

STATEMENT OF THE PROBLEM

Student entrepreneurship has gained increasing importance in recent years as universities encourage innovation and startup creation among students. To support this initiative, many higher educational institutions have established campus incubation centres that provide mentorship, training, infrastructure, and financial guidance. These centres aim to help students transform innovative ideas into successful startup ventures.

OBJECTIVES OF THE STUDY

1. To understand the concept of student entrepreneurship and campus incubation centres.
2. To study the role of campus incubation centres in supporting and promoting student startups.
3. To analyze the types of support provided by incubation centres (mentorship, funding, infrastructure, networking, training).
4. To examine the influence of incubation centres on startup idea development and validation.

RESEARCH METHEDODOLOGY

DATA COLLECTION TECHNIQUE

The study utilized both primary and secondary data sources. Primary data were collected through a structured questionnaire administered to students associated with campus incubation centres. The questionnaire included demographic details and statements related to incubation support, entrepreneurial skill development, startup challenges, and startup outcomes. The instrument was designed to capture measurable responses suitable for statistical analysis. Secondary data were collected from academic journals, research articles, institutional reports, policy documents, and published literature related to entrepreneurship and incubation centres.

SAMPLE SIZE

The study was conducted with a sample size of 151 respondents. The respondents comprised students who are either currently engaged in startup activities or are associated with campus incubation centres. The sample size is considered adequate for quantitative research at the undergraduate and postgraduate level, as it allows for meaningful statistical analysis while maintaining feasibility within time and resource constraints.

DATA ANALYSIS AND INTERPRETATION

Table 1
Gender of the Respondents

Gender	Frequency	Percentage %
Male	94	62.3
Female	56	37.1
Others	1	0.7
Total	151	100

Source: Primary Data

INTREPRETATION

Out of 151 respondents, the majority are male (62.3%), followed by female respondents (37.1%), while only 0.7% belong to the others category. This indicates that male

students constitute a larger proportion of the sample in the study. However, female participation is also considerable, showing notable involvement in student startup activities.

Table 2
Age Group of the Respondents

Age Group	Frequency	Percentage %
Below 20	19	12.6
21–30	109	72.2
Above 30	23	15.2
Total	151	100

Source: Primary Data

INTREPRETATION

The table shows that most respondents (72.2%) are in the 21–30 age group, indicating that young adults form the majority of the sample. A smaller percentage belongs to Below 20 (12.6%) and Above 30 (15.2%). This suggests that the study mainly represents individuals in the prime youth category.

Table 3
Educational Qualification of the Respondents

Level of Study	Frequency	Percentage %
Undergraduate	47	31.1
Postgraduate	86	57
Others	18	11.9
Total	151	100

Source: Primary Data

INTREPRETATION

The data indicates that the majority of respondents (57%) are postgraduate students, followed by 31.1% of undergraduates. Only 11.9% belong to other categories of study. This implies that postgraduate students form the dominant group in the study, potentially reflecting higher engagement in startup-related activities.

TABLE 4
Discipline / Stream of the Respondents

Discipline / Stream	Frequency	Percentage %
Engineering	21	13.9
Arts and Science	38	25.2
Commerce	74	49
Others	18	11.9
Total	151	100

Source: Primary Data

INTREPRETATION

The table indicates that the highest proportion of respondents (49%) are from the Commerce stream, followed by Arts and Science (25.2%). Engineering students constitute 13.9%, while 11.9% belong to other disciplines. This suggests that Commerce students show greater representation in the study compared to other streams.

Table 5
Current Status of the Respondents

Current Status	Frequency	Percentage %
Student entrepreneur	37	24.5
Member of startup team	72	47.7
Not involved in startup	42	27.8
Total	151	100

Source: Primary Data

INTREPRETATION

The table shows that 47.7% of the respondents are members of a startup team, representing the largest group. About 24.5% are student entrepreneurs, while 27.8% are not involved in any startup activities. This indicates that a significant majority of respondents are actively engaged in entrepreneurial initiatives.

TABLE 6
Correlation Analysis among the Study Variables

		Correlations				
		Mean_Incubation_Support	Mean_Entrepreneurial_Skills	Mean_Startup_Development	Mean_Startup_Challenges	Mean_Awareness_Perception
Mean_Incubation_Support	Pearson Correlation	1	.567**	.396**	.212**	.615**
	Sig. (2-tailed)		.000	.000	.009	.000
	N	151	151	151	151	151
Mean_Entrepreneurial_Skills	Pearson Correlation	.567**	1	.516**	.367**	.504**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	151	151	151	151	151
Mean_Startup_Development	Pearson Correlation	.396**	.516**	1	.287**	.189*
	Sig. (2-tailed)	.000	.000		.000	.020

	tailed)					
	N	151	151	151	151	151
Mean_Startup_Challenges	Pearson Correlation	.212**	.367**	.287**	1	.185*
	Sig. (2-tailed)	.009	.000	.000		.023
	N	151	151	151	151	151
Mean_Awareness_Perception	Pearson Correlation	.615**	.504**	.189*	.185*	1
	Sig. (2-tailed)	.000	.000	.020	.023	
	N	151	151	151	151	151
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

INTERPRETATION

The Pearson correlation analysis was conducted to examine the relationships among incubation support, entrepreneurial skill development, startup development, startup challenges, and awareness perception. The results indicate statistically significant positive relationships among the major constructs of the study.

The correlation between incubation support and entrepreneurial skill development was found to be $r = 0.567$ ($p < 0.01$), indicating a strong positive relationship. This suggests that higher levels of support provided by campus incubation centres are associated with greater development of entrepreneurial skills among students.

The relationship between incubation support and startup development was $r = 0.396$ ($p < 0.01$), showing a moderate positive correlation. This implies that increased incubation support is positively associated with improved startup development outcomes.

Entrepreneurial skill development demonstrated a strong positive correlation with startup development ($r = 0.516$, $p < 0.01$). This finding indicates that students who develop stronger entrepreneurial competencies are more likely to achieve better startup outcomes.

Startup challenges were also positively correlated with incubation support ($r = 0.212$, $p < 0.01$) and entrepreneurial skills ($r = 0.367$, $p < 0.01$). Although these relationships are weaker compared to the core variables, they remain statistically significant, suggesting that perceived challenges coexist with higher engagement in entrepreneurial activities.

Awareness and perception showed a strong positive correlation with incubation support ($r = 0.615$, $p < 0.01$) and entrepreneurial skills ($r = 0.504$, $p < 0.01$), indicating that students with greater awareness of entrepreneurship and incubation functions tend to perceive stronger support and exhibit higher skill development.

Importantly, all major correlations are positive and statistically significant at either the 0.01 or 0.05 level. None of the correlation coefficients exceed 0.70, indicating the absence of multicollinearity concerns. Therefore, the data are suitable for further regression analysis to test the formulated hypotheses.

FINDINGS

1. Students strongly agree that incubation centres motivate them to convert ideas into viable startups.
2. The presence of incubation centres is seen as increasing overall entrepreneurial activity on campus.
3. Faculty members and incubation managers are recognized as key contributors to startup guidance.
4. Mentorship support from incubation centres is widely acknowledged as beneficial for student startups.
5. Incubation centres are perceived as helpful in enabling access to funding and financial support.

SUGGESTIONS

1. Institutions should expand structured mentorship programs by involving industry experts, alumni entrepreneurs, and venture capital professionals.
2. Experiential learning approaches such as live projects, startup simulations, hackathons, and case-based learning should be emphasized.
3. To address financial constraints, institutions should establish seed funding mechanisms, micro-grants, and startup fellowships specifically for student entrepreneurs.
4. Incubation centres should adopt a stage-wise startup development model, guiding students from ideation to commercialization.

CONCLUSION

This study concludes that campus incubation centres play a pivotal and transformative role in promoting student entrepreneurship and strengthening startup development within higher educational institutions. The findings reveal a high level of awareness, positive perception, and active participation among students toward entrepreneurial activities, particularly among postgraduates and students in the prime youth age group. The support provided by incubation centres—through mentorship, training programs, faculty guidance, funding facilitation, and motivational initiatives—significantly contributes to the development of entrepreneurial skills such as problem-solving, decision-making, confidence, and risk-taking ability.

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AN ANALYTICAL STUDY ON THE IMPACT OF LOYALTY PROGRAMMES ON CONSUMER PURCHASE FREQUENCY IN MAJOR RETAIL CHAINS ACROSS CHENNAI CITY

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ABSTRACT

Loyalty programmes have become an important marketing strategy used by retail chains to attract, retain, and engage customers in a highly competitive retail environment. These programmes offer incentives such as reward points, discounts, cashback, and exclusive benefits to encourage customers to make repeated purchases and maintain long-term relationships with retail brands. Research indicates that well-designed loyalty programmes can significantly influence consumer purchasing behaviour by increasing satisfaction, strengthening emotional attachment, and motivating repeat buying. The present study titled "An Analytical Study on the Impact of Loyalty Programmes on Consumer Purchase Frequency in Major Retail Chains Across Chennai City" aims to examine how different loyalty programme attributes influence consumer purchase frequency in organized retail stores. The study focuses on factors such as reward attractiveness, programme benefits, customer satisfaction, and loyalty, and analyzes their role in shaping consumers' shopping behaviour. Primary data for the study are collected through structured questionnaires administered to customers of major retail chains in Chennai. Statistical tools such as descriptive analysis, correlation, and regression analysis are used to evaluate the relationship between loyalty programmes and purchase frequency. The findings of the study reveal that loyalty programmes play a significant role in encouraging customers to visit retail stores more frequently and increasing their overall spending behaviour. Attractive reward structures, ease of redemption, and perceived value of benefits positively influence customer satisfaction and loyalty, which in turn lead to higher purchase frequency. The study concludes that effective loyalty programmes not only strengthen long-term customer relationships but also provide retail chains with a competitive advantage in the dynamic retail market of Chennai.

KEYWORDS: Loyalty Programmes, Consumer Purchase Frequency, Customer Satisfaction, Customer Loyalty and Retention Retail Chains, Reward and Incentive Programs.

INTRODUCTION

The contemporary retail environment has shifted from transaction-oriented marketing to relationship-based strategies that emphasize long-term customer engagement and retention.

Increasing competition, market saturation, and greater consumer awareness have made repeat purchase behavior a crucial factor for sustaining competitive advantage. In this context, loyalty programmes have emerged as an important strategy to encourage repeat patronage and increase consumer purchase frequency.

Loyalty programmes in organized retail are structured marketing initiatives that reward customers for continued association and repeated purchases. These programmes typically offer incentives such as reward points, discounts, cashback, and exclusive promotions. The primary objective is to influence consumer behavior by encouraging customers to repeatedly choose a specific retail chain.

In rapidly growing urban markets such as Chennai, the presence of multiple retail chains has intensified competition and increased consumer choice. This study analytically examines the impact of loyalty programmes on consumer purchase frequency in major retail chains across Chennai city, focusing on how such programmes influence repeat purchasing behavior among consumers.

REVIEW OF LITERATURE:

Kumar and Shah (2012) analysed the study titled "*Customer Loyalty Programmes and Their Impact on Buying Behaviour in Retail Sector.*" The objective of the study was to analyse consumer awareness of loyalty programmes and their impact on purchase frequency. A descriptive research design was adopted. The study was conducted among retail customers using convenience sampling with a sample size of 200 respondents. Data were collected through a structured questionnaire and analysed using percentage analysis. The variables considered were loyalty rewards, customer satisfaction, and purchase frequency. The study suggested that retailers should simplify reward redemption procedures to encourage repeat purchases.

Joseph and Varghese (2014) analysed "*Effectiveness of Loyalty Programmes in Organized Retail Sector.*" The objective was to study consumer perception towards loyalty programmes. A survey method was adopted using stratified sampling with 220 respondents. Data were collected through Likert-scale questionnaires and analysed using ANOVA. The variables included perceived value, reward attractiveness, and purchase frequency. The study suggested improving reward value to enhance the effectiveness of loyalty programmes.

Malhotra (2017) analysed "*Effect of Loyalty Programmes on Consumer Retention in Retail Industry.*" The objective of the study was to analyse the effectiveness of loyalty programmes in retaining customers. A survey research method was adopted using stratified sampling with a sample size of 300 respondents. Data were collected through questionnaires and analysed using regression analysis. The variables studied were loyalty membership, customer retention, and buying frequency. The study suggested providing long-term loyalty benefits to strengthen customer retention.

Kavitha (2020) analysed the study titled "*Retail Loyalty Programmes and Consumer Purchase Behaviour.*" The objective was to analyse changes in consumer purchase behaviour due to loyalty programmes. A descriptive research design was adopted using convenience sampling with 200 respondents. Data were collected using questionnaires and analysed through correlation analysis. The variables studied were loyalty benefits, purchase behaviour, and repeat buying. The study suggested introducing personalized offers to enhance the effectiveness of loyalty programmes.

Raghavan and Prakash (2023) analysed the study titled "*Impact of Digital Loyalty Programmes on Retail Customers.*" The objective was to examine the influence of digital loyalty platforms on consumer purchase frequency. A survey method was adopted using stratified random sampling with a sample size of 220 respondents. Data were collected through questionnaires and analysed using regression analysis. The variables studied were digital loyalty usage, customer engagement, and purchase frequency. The study suggested

improving application usability to strengthen customer participation in digital loyalty programmes.

RESEARCH DESIGN

The present study adopts a descriptive and analytical research design. A descriptive design is appropriate as the study seeks to describe and analyze the existing loyalty programmes offered by major retail chains and their influence on consumer purchase frequency. The analytical component enables the researcher to examine relationships between loyalty programme features, consumer satisfaction, and repeat purchase behavior. The study follows a quantitative research approach, as it involves the collection of numerical data from respondents through a structured questionnaire. This approach allows for objective measurement, statistical analysis, and generalization of findings within the defined population. The chosen design is well suited to identify patterns, trends, and associations between loyalty programmes and consumer behavior in the retail context of Chennai City.

STATEMENT OF PROBLEM

In the highly competitive retail environment, major retail chains increasingly adopt loyalty programmes as a strategic tool to retain customers and encourage repeat purchases. These programmes offer benefits such as reward points, discounts, cashback, and personalized promotions to increase consumer purchase frequency. However, despite their widespread use, the effectiveness of loyalty programmes in influencing consumer buying behaviour remains uncertain. In Chennai City, the rapid growth of organized retail chains has intensified competition, making customer retention a major challenge. Although many consumers enroll in loyalty programmes, not all actively use them, raising questions about their actual impact on

purchasing behaviour. Consumer responses to these programmes may vary depending on factors such as reward attractiveness, ease of redemption, perceived value, and satisfaction. Therefore, there is a need for a systematic analytical study to examine the impact of loyalty programmes on consumer purchase frequency and help retail chains design more effective strategies for long-term customer relationships.

OBJECTIVES

- To analyse the impact of loyalty programmes on consumer purchase frequency in major retail chains across Chennai City.
- To examine the relationship between key loyalty programme features (such as rewards, personalization, and ease of redemption) and consumer satisfaction leading to repeat purchases.
- To study the influence of demographic factors (such as age, income, and education) on the effectiveness of loyalty programmes in increasing consumer purchase frequency.

SAMPLING TECHNIQUE

The study adopts the snowball sampling technique, which is a non-probability sampling method used when it is difficult to identify and access a complete list of respondents. This technique was selected because obtaining a comprehensive database of loyalty programme members across multiple retail chains is challenging. In this method, the researcher initially identifies a few respondents who actively participate in retail loyalty programmes. These respondents are then requested to refer other individuals who are also members of such programmes. Through this referral process, the sample gradually expands like a snowball.

Snowball sampling is considered appropriate for this study as it helps the researcher reach a wider network of loyalty programme users efficiently. It is particularly useful in a metropolitan city like Chennai, where consumers are distributed across various retail formats and locations. By using this method, the study ensures that the data is collected from respondents who have relevant experience with loyalty programmes.

TABLE 1
Demographic Variable

Demographic Variable	Category	Frequency	Percentage
Gender	Male	43	37.1
	Female	73	62.9
Age Group	Below 25 years	60	51.7
	25 – 35 years	24	20.7
	36 – 45 years	22	19
	Above 45 years	10	8.6
Educational Qualification	School Level	3	2.6
	Undergraduate	28	24.1
	Postgraduate	60	51.7
	Professional Qualification	25	21.6
Total Respondents		116	100

INTERPRETATION

Table 4.1 presents the demographic profile of the respondents participating in the study. Among the total 116 respondents, the majority are female respondents (62.9%), while male respondents constitute 37.1% of the sample. This indicates a higher level of participation among female consumers in the study.

With respect to age distribution, more than half of the respondents (51.7%) belong to the below 25 years age group, followed by 20.7% in the 25–35 years category and 19.0% in the 36–45 years group. Only 8.6% of respondents are above 45 years, suggesting that younger consumers form the dominant segment of the study sample.

In terms of educational qualification, the majority of respondents are postgraduates (51.7%), followed by undergraduates (24.1%) and those with professional qualifications (21.6%). Only a small proportion (2.6%) have education at the school level. This indicates that most respondents are well educated and capable of understanding and evaluating retail loyalty programmes.

TABLE 2
Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
SERV_QUAL	116	2.20	4.40	3.1655	.38428
CUST_ORIENT	116	1.40	4.00	2.9914	.41317
EMP_BEHAVE	116	1.80	4.00	3.0000	.42773
VALUE_PROP	116	2.00	4.00	3.0603	.38873
COMM_PR	116	1.20	4.00	2.9724	.41778
SATISFACTION	116	1.67	4.00	3.0345	.44479
LOYALTY_RETENTION	116	2.00	4.00	3.0733	.40246
LOYALTY_ATTR	116	2.12	4.08	3.0379	.30808
Valid N (listwise)	116				

INTERPRETATION

The table presents the descriptive statistics of the study variables based on 116 respondents. The mean values of all variables range around 3, indicating a moderate to positive perception among respondents.

Service Quality (3.1655) and Value Proposition (3.0603) show that customers are generally satisfied with the quality of products and the value offered. Employee Behaviour (3.0000), Customer Orientation (2.9914), and Communication (2.9724) indicate a fairly positive evaluation of staff behaviour and communication practices.

Customer Satisfaction (3.0345), Loyalty and Retention (3.0733), and Loyalty Attributes (3.0379) suggest that customers are reasonably satisfied and are likely to continue purchasing from the store. The standard deviation values are relatively low, showing consistency in respondents' opinions.

FINDINGS

The demographic profile of the respondents indicates that the majority of participants (62.9%) are female, while 37.1% are male, showing higher participation from women in the survey. Most respondents (51.7%) belong to the below 25 years age group, which suggests that the study largely represents younger consumers. In terms of education, a significant portion of the respondents (51.7%) possess postgraduate qualifications, reflecting a well-educated sample group. Regarding income level, nearly half of the respondents (49.1%) earn below ₹25,000 per month, indicating that lower-income consumers constitute the largest segment of the sample.

With respect to purchasing behaviour, most respondents (47.4%) purchase jewellery from Lalitha Jewellery once a year, suggesting that jewellery buying is generally occasional rather than frequent. The findings related to product quality and store experience show a strong positive perception among customers. A majority of respondents (58.6%) strongly agree that Lalitha Jewellery provides high-quality jewellery products, and 57.8% agree that the purity and certification of jewellery meet their expectations. A large majority (84.5%) believe that the billing and valuation processes are transparent and reliable. Furthermore, 79.3% agree that the store environment enhances their shopping experience, and 81.0% feel that services are delivered promptly without unnecessary waiting time. In terms of customer orientation and service quality, most respondents perceive the brand positively. About 76.7% agree that Lalitha Jewellery understands customer needs and preferences, while 82.8% believe that customer feedback is valued and addressed. Similarly, 82.8% agree that the store offers jewellery designs suitable for different customer segments. Employee behaviour is also viewed positively, with 76.7% stating that employees are polite and courteous, 75.9% indicating that staff members are knowledgeable about jewellery products, and 76.7% agreeing that employees patiently respond to customer queries. Additionally, 69.8% feel confident while purchasing jewellery due to employee behaviour, and 73.3% believe that staff provide honest advice without forcing purchases. Most respondents (81.9%) also feel that the brand focuses on building long-term relationships with customers. The perception of pricing and value also appears favourable. A majority of respondents (73.3%) agree that Lalitha Jewellery offers good value for the price paid, while 78.4% believe that the pricing is competitive compared to other jewellery brands. Around 80.2% feel that savings schemes and offers are beneficial, and 81.0% agree that the value offered influences their purchase decision. Additionally, 75.9% believe that Lalitha Jewellery delivers better value than competing brands. Marketing communication and brand reputation also contribute to positive customer perceptions. About 75.0% of respondents agree that information regarding gold rates and offers is clearly communicated. Most respondents (80.2%) state that advertisements create a positive impression of the brand, and 81.0% find digital communication through SMS, WhatsApp, and social media effective. Moreover, 79.3% believe that Lalitha Jewellery enjoys

a good reputation in the market, while 80.2% say that word-of-mouth influences their preference for the brand. Finally, the results indicate a high level of customer satisfaction and loyalty. A majority of respondents (75.0%) report being satisfied with Lalitha Jewellery overall, and 72.4% feel that the brand meets their expectations as a jewellery retailer. Additionally, 76.7% feel confident after purchasing jewellery from Lalitha Jewellery. A large proportion of respondents (79.3%) intend to continue purchasing from the brand in the future, and 81.9% state that they would recommend Lalitha Jewellery to others, indicating strong customer loyalty and positive word-of-mouth.

SUGGESTIONS

Demographic Factors

The study shows that most respondents are female, young (below 25 years), well educated, and belong to lower income groups. Lalitha Jewellery can focus more on this dominant customer segment by introducing trendy and affordable jewellery collections suitable for young consumers. At the same time, the company can design marketing strategies and product ranges that attract older customers and higher income groups to expand its customer base.

Purchase Frequency

Since most respondents purchase jewellery only once a year or occasionally, the company should introduce more attractive promotional campaigns and loyalty programmes to encourage frequent purchases. Special festival offers, exclusive membership benefits, and installment-based savings schemes may motivate customers to buy jewellery more often.

Product Quality and Purity

Although most respondents are satisfied with the quality and purity of jewellery, Lalitha Jewellery should continue maintaining strict quality standards and transparent certification. Displaying purity certifications clearly and educating customers about gold standards can further strengthen trust and confidence in the brand.

Store Environment and Service Efficiency

The findings indicate that customers appreciate the store environment and prompt service. To further enhance the shopping experience, the store can improve customer comfort by providing better seating areas, digital display systems, and faster billing processes during peak hours. This will help reduce waiting time and improve customer satisfaction.

Customer Relationship and Feedback Management

Since customers believe that Lalitha Jewellery understands their needs and values their feedback, the company should strengthen customer relationship management systems. Regular feedback surveys, customer interaction programs, and personalized communication can help the company better understand customer expectations and improve service quality.

Employee Behaviour and Product Knowledge

Employee politeness, patience, and product knowledge play a significant role in influencing customer confidence. Therefore, Lalitha Jewellery should conduct regular staff training programs to enhance communication skills, product knowledge, and customer handling techniques to ensure consistent service quality across all branches.

Pricing and Value for Money

Most respondents perceive the pricing as competitive and believe that the brand offers good value for money. However, the company can further improve price transparency by clearly displaying price breakdowns and offering occasional discounts or exchange benefits to strengthen customers' perception of value.

Savings Schemes and Promotional Offers

The study shows that savings schemes and offers positively influence customer purchase decisions. Lalitha Jewellery should continue to promote attractive gold savings

schemes and introduce flexible payment plans that help customers plan their jewellery purchases more conveniently.

Communication and Brand Image

Customers perceive advertisements and digital communication as effective in creating a positive brand image. Therefore, Lalitha Jewellery should continue investing in digital marketing platforms such as social media, WhatsApp updates, and online campaigns to maintain strong communication with customers and reach a wider audience.

Customer Satisfaction and Loyalty

Since most respondents are satisfied, feel confident after purchasing, and intend to continue buying from Lalitha Jewellery, the company should focus on strengthening loyalty programmes. Offering exclusive benefits for repeat customers, personalized offers, and referral rewards can further increase customer retention and positive word-of-mouth.

CONCLUSION

This study titled “**An Analytical Study on the Impact of Loyalty Programmes on Consumer Purchase Frequency in Major Retail Chains Across Chennai City**” examined how loyalty programmes influence consumer purchasing behaviour, satisfaction, and retention in retail stores. The findings indicate that loyalty programmes play an important role in encouraging repeat purchases and building long-term relationships with retail brands. Customers who perceive loyalty programmes as valuable are more likely to increase their purchase frequency and continue shopping with the same retailers. The study also found that factors such as product quality, competitive pricing, transparent billing, promotional offers, and effective communication strongly influence consumer perceptions of loyalty programmes. When these factors are combined with structured benefits such as discounts, reward points, savings schemes, and personalized offers, they enhance customer satisfaction and strengthen brand preference. Statistical analysis confirms that loyalty programme attributes have a positive and significant impact on customer satisfaction, which in turn influences customer loyalty and retention. Customer satisfaction also acts as a mediating factor that strengthens the relationship between loyalty programmes and consumer purchase frequency, indicating that loyalty programmes are most effective when they enhance the overall customer experience in addition to providing rewards. The study further reveals that demographic factors such as age and income do not significantly affect loyalty retention, suggesting that loyalty programmes appeal to a wide range of consumers across different segments. Overall, the study concludes that loyalty programmes are an effective strategic tool for retail chains to increase purchase frequency, improve customer satisfaction, and build long-term customer relationships. By continuously enhancing loyalty benefits, strengthening customer engagement, and maintaining high service quality, retail chains in Chennai can further improve customer loyalty and sustain a competitive advantage in the retail market.

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DETERMINANTS OF NON-PURCHASING ONLINE ENGAGEMENT AND THEIR EFFECTS ON PURCHASE CONVERSION: A STUDY OF CHENNAI'S E-COMMERCE CONSUMERS

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ABSTRACT

The rapid growth of digital commerce has significantly transformed consumer purchasing behavior. In contemporary online retail environments, consumers frequently interact with e-commerce platforms through browsing, reviewing products, comparing prices, adding items to wish lists, and engaging with promotional content without immediately completing a purchase. This phenomenon, referred to as non-purchasing online engagement, represents a critical yet underexplored stage in the digital consumer decision-making process. The present study examines the determinants of non-purchasing online engagement and investigates how such engagement influences eventual purchase conversion among e-commerce consumers in Chennai. A descriptive and analytical research design was adopted using a quantitative approach. Primary data were collected through a structured questionnaire administered to 266 respondents who actively engage with e-commerce platforms. Statistical techniques such as percentage analysis, correlation, and regression analysis were applied to examine the relationship between engagement determinants and purchase conversion. The findings reveal that platform-related factors such as website design, personalization features, and promotional strategies significantly influence engagement behavior, while psychological factors such as trust, perceived risk, and emotional involvement shape the transition from engagement to purchase conversion. The results suggest that non-purchasing engagement should not be interpreted as lost sales opportunity but as a critical evaluation stage that may ultimately lead to conversion. The study provides practical insights for e-commerce managers to design effective engagement strategies, improve customer experience, and enhance conversion rates in competitive digital marketplaces.

KEYWORDS: Non-Purchasing Engagement, E-Commerce Behavior, Purchase Conversion, Consumer Engagement, Digital Marketing, Chennai Consumers

INTRODUCTION

The rapid expansion of digital technologies has transformed the global retail landscape and reshaped the way consumers search for information, evaluate products, and make purchasing decisions. E-commerce platforms such as Amazon, Flipkart, Myntra, and Meesho have evolved beyond simple transactional systems into dynamic digital ecosystems where consumers actively interact with products, brands, and other users. These interactions often include browsing product listings, reading reviews, comparing alternatives, saving items in wish lists, and engaging with promotional content. In many instances, such interactions do not immediately lead to a purchase. Instead, consumers engage with online platforms as part of a broader decision-making process. This behavioral phenomenon is commonly referred to as non-purchasing online engagement. Although consumers may not complete a transaction during a specific visit, their engagement activities contribute significantly to the evaluation and consideration phases of the purchase journey.

In metropolitan cities such as Chennai, the adoption of digital commerce has grown rapidly due to increasing smartphone penetration, improved internet infrastructure, digital payment systems, and exposure to global consumption trends. Consumers frequently access e-commerce platforms to explore product options, track price changes, compare features, and gather information before making final purchase decisions. Understanding non-purchasing engagement is important because it represents a transitional stage between consumer interest and actual purchase behavior. Rather than being viewed as a failure of conversion, such engagement can indicate a process of information gathering, risk evaluation, or financial planning. Therefore, examining the determinants of this behavior and its relationship with purchase conversion can provide valuable insights for both academic research and managerial decision-making. The present study investigates the determinants of non-purchasing online engagement and their effects on purchase conversion among e-commerce consumers in Chennai. By analyzing the factors that influence engagement and their impact on eventual purchasing decisions, the research contributes to a deeper understanding of digital consumer behavior.

REVIEW OF LITERATURE

Ramya et al. (2026) examined the determinants of impulse buying behaviour among e-commerce users in Chennai City. The study defined impulse buying as spontaneous and unplanned purchases influenced by promotional, emotional, and convenience factors. Using a descriptive and analytical design, primary data were collected from 83 respondents through a structured questionnaire and analyzed using percentage analysis, mean score, correlation, and regression with SPSS. The results indicated that promotional strategies such as discounts and flash sales strongly influence impulse purchases. Emotional gratification and convenience features like easy payment and quick delivery also significantly affect buying behaviour. The study recommends ethical promotional practices and encourages mindful purchasing among consumers.

Prabhakaran et al. (2026) analyzed consumer behaviour in online shopping with special reference to Chennai City. The study focused on factors such as convenience, price sensitivity, trust, digital literacy, product variety, and promotional influence. Data were collected through structured questionnaires supported by secondary sources to examine consumer motivations and challenges. The findings showed that convenience and competitive pricing are the primary drivers of online shopping adoption. Concerns regarding product quality, delivery reliability, and data security were identified as key barriers. The study recommends improving customer experience and strengthening trust to enhance e-commerce growth.

Mahimairaj et al. (2026) explored the role of artificial intelligence in behavioural analytics and consumer engagement in quick-commerce applications such as Swiggy

Instamart, Zepto, and Blinkit. The study collected data from 100 users aged 15–25 and examined demographic influences on AI-driven personalization. Statistical analysis revealed that gender, age, and education significantly influence consumer perception of AI recommendations. The findings indicate that AI enhances consumer satisfaction, engagement, and purchase decision-making. However, the effectiveness of AI varies across demographic groups. The study emphasizes transparency and user-centric AI design to build trust and loyalty.

Sanjeeviram et al. (2025) conducted an analysis of e-commerce trends and consumer behaviour patterns. The study focused on inconsistencies in consumer preferences and aimed to identify the root causes behind fluctuating online shopping behaviour. Data were analyzed using statistical techniques such as frequency distribution, correlation analysis, and trend comparison. The research examined the role of online marketing, personalization recommendations, and platform usability. Findings suggest that changing digital marketing strategies and technological innovations significantly influence consumer purchasing patterns. The study highlights the importance of adaptive strategies for e-commerce platforms.

Othman et al. (2025) investigated consumer behaviour toward offline and online shopping in Chennai. The study used a quantitative research design and collected primary data through structured surveys. It analyzed relationships between shopping preferences and demographic variables. The results indicated a significant difference between shopping frequency and shopping method preference. However, no significant differences were observed across income groups, professions, or gender regarding certain shopping behaviours. The study concludes that understanding consumer channel preferences is essential for effective marketing strategies.

Bhuma et al. (2025) examined customer engagement in online shopping with special reference to Chennai City. The research adopted a descriptive design and collected primary data using a structured questionnaire with dichotomous and Likert-scale questions. Statistical tools such as t-test, ANOVA, Chi-square, and Friedman's test were applied for analysis. The findings revealed no significant differences in customer engagement perception across gender, income level, residential area, and marital status. The only notable variation was observed in the factor related to payment safety. Overall, consumer perceptions toward engagement factors remained largely consistent across demographic groups.

STATEMENT OF THE PROBLEM

The growth of e-commerce has changed consumer shopping behavior, with many users engaging with online platforms without making immediate purchases. Consumers often browse products, compare prices, read reviews, and add items to wishlists before deciding to buy. However, most existing studies focus mainly on purchase behavior rather than non-purchasing engagement. This creates a research gap in understanding why consumers interact with platforms without completing transactions. Therefore, it is important to examine the determinants of non-purchasing online engagement and its effect on purchase conversion.

SCOPE OF THE STUDY

The scope of the study focuses on examining the determinants of non-purchasing online engagement among e-commerce consumers in Chennai. It analyzes how factors such as platform features, psychological influences, social factors, and marketing communication affect consumer engagement on online shopping platforms. The study also investigates how these engagement activities influence purchase intention and purchase conversion. The research is limited to consumers who actively use e-commerce platforms for browsing or shopping within Chennai. The findings aim to provide insights for improving digital marketing strategies and enhancing customer engagement in the e-commerce sector.

OBJECTIVES

1. To identify the determinants influencing non-purchasing online engagement among e-commerce consumers.
2. To examine the relationship between non-purchasing engagement and purchase conversion.
3. To assess the relationship between non-purchasing online engagement and purchase conversion among e-commerce consumers.

RESEARCH METHODOLOGY**RESEARCH DESIGN**

The study adopts a descriptive and analytical research design. The descriptive aspect helps identify patterns of non-purchasing online engagement among consumers, while the analytical component examines the relationship between engagement determinants and purchase conversion.

RESEARCH APPROACH

A quantitative research approach was used to collect numerical data and analyze relationships among variables.

POPULATION OF THE STUDY

The population consists of e-commerce consumers residing in Chennai who actively use online platforms for browsing or purchasing products.

SAMPLE SIZE

A total of 266 respondents were selected as the sample for the study.

SAMPLING TECHNIQUE

The study employed convenience sampling, as respondents were selected based on accessibility and willingness to participate.

DATA COLLECTION

Both primary and secondary data were used.

- Primary data
 - Structured questionnaire
- Secondary data
 - Journals
 - Books
 - Online databases

STATISTICAL TOOLS USED

The following tools were used for analysis:

- Percentage analysis
- Correlation analysis
- Regression analysis

DATA ANALYSIS AND INTERPRETATION

H₀ (Null Hypothesis): There is no significant relationship between the determinants (website design, personalization, trust, perceived risk, and social influence) and non-purchasing online engagement among e-commerce consumers.

H₁ (Alternative Hypothesis): There is a significant relationship between the determinants (website design, personalization, trust, perceived risk, and social influence) and non-purchasing online engagement among e-commerce consumers.

Table 1

Correlation Between Determinants and Non-Purchasing Engagement

Variable	Correlation Value
Website Design	0.62
Personalization	0.68
Trust	0.71

Perceived Risk	0.58
Social Influence	0.65

INTERPRETATION

The results indicate that trust and personalization features show the strongest relationship with engagement behavior, suggesting that consumers interact more frequently with platforms they

Table 2
Regression Analysis

H₀ (Null Hypothesis): Non-purchasing online engagement has no significant effect on purchase conversion among e-commerce consumers.

H₁ (Alternative Hypothesis): Non-purchasing online engagement has a significant effect on purchase conversion among e-commerce consumers.

Dependent Variable: Purchase Conversion

Independent Variable: Non-Purchasing Engagement

Variable	Beta	Significance
Non-Purchasing Engagement	0.74	0.000

INTERPRETATION

The regression results indicate that non-purchasing engagement significantly predicts purchase conversion. Consumers who frequently browse, compare, and interact with products are more likely to eventually complete a purchase.

FINDINGS

1. Most respondents frequently browse e-commerce platforms without making immediate purchases.
2. Website usability and personalization features strongly influence engagement behavior.
3. Trust and perceived security significantly affect consumer willingness to convert.
4. Non-purchasing engagement acts as a pre-purchase evaluation stage rather than a failed transaction.
5. Consumers often revisit products multiple times before making final purchase decisions.
6. Social influence and online reviews play an important role in shaping purchase intention.
7. Non-purchasing engagement positively influences purchase conversion over time.

SUGGESTIONS

1. E-commerce platforms should improve personalization algorithms to recommend relevant products.
2. Transparent review systems should be maintained to enhance consumer trust.
3. Platforms should reduce information overload by providing simplified product comparisons.
4. Retargeting strategies such as price alerts and personalized notifications can encourage conversion.
5. Ethical data practices and transparent privacy policies should be implemented to maintain consumer confidence.

CONCLUSION

The study highlights that non-purchasing online engagement represents an important stage in the digital consumer decision-making process. Consumers frequently interact with e-commerce platforms to explore products, evaluate alternatives, and gather information before making purchase decisions. The findings demonstrate that determinants such as platform usability, personalization, trust, perceived risk, and social influence significantly shape

engagement behavior. Furthermore, the analysis confirms that non-purchasing engagement positively influences purchase conversion. Rather than being interpreted as lost sales opportunities, engagement activities should be viewed as critical evaluation stages that prepare consumers for eventual purchasing decisions. For e-commerce businesses, understanding this behavioral transition is essential for designing effective engagement strategies and improving conversion rates.

Overall, the study contributes to academic literature by providing empirical insights into the determinants of non-purchasing engagement and their impact on purchase conversion within the context of Chennai's growing digital marketplace. The findings offer valuable guidance for marketers, platform designers, and policymakers seeking to enhance consumer experience and sustainable growth in the e-commerce sector.

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IMPACT OF AI GENERATED ADS ON CUSTOMER TRUST: A STUDY OF CHENNAI BASED ONLINE SHOPPERS

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ABSTRACT

Artificial Intelligence (AI) has significantly transformed digital advertising by enabling businesses to create personalized and automated advertisements for online consumers. AI-generated advertisements use technologies such as machine learning, data analytics, and predictive algorithms to deliver targeted marketing messages based on user behavior and preferences. While these advertisements improve efficiency, relevance, and engagement, they also raise concerns related to transparency, privacy, and authenticity, which may influence customer trust. This study aims to examine the impact of AI-generated advertisements on customer trust among online shoppers in Chennai. The research adopts a descriptive and analytical approach using primary data collected through a structured questionnaire from 144 respondents. Statistical tools such as percentage analysis, correlation, and regression were used to analyze the data. The findings indicate that factors such as awareness, personalization, credibility, and transparency of AI-generated advertisements significantly influence customer trust. While personalized advertisements enhance user experience and engagement, concerns regarding data privacy and excessive automation may reduce trust levels. The study concludes that ethical AI practices, transparency in advertising, and responsible data usage are essential for maintaining customer trust in AI-driven digital marketing environments.

KEYWORDS: Artificial Intelligence, AI-Generated Advertisements, Customer Trust, Online Shopping, Personalization, Digital Marketing.

INTRODUCTION

Artificial Intelligence (AI) has significantly transformed the landscape of digital marketing and advertising. With the rapid growth of online platforms, businesses increasingly rely on AI technologies to design, deliver, and optimize advertisements for targeted audiences. AI-generated advertisements use advanced technologies such as machine learning, natural language processing, and predictive analytics to create personalized advertising content based on consumer behavior, preferences, and online activity. This level of personalization allows businesses to reach the right customers at the right time, thereby improving marketing effectiveness and customer engagement.

However, the increasing use of AI in advertising has also raised concerns related to transparency, authenticity, and data privacy. Consumers often question how their personal data is collected and used to generate highly personalized advertisements. In online shopping environments, where trust plays a crucial role in purchase decisions, such concerns may influence consumers' attitudes toward AI-generated advertisements. Chennai, being a rapidly growing metropolitan city with high internet penetration and active online shopping behavior, provides a suitable context for examining these issues.

This study aims to analyze the impact of AI-generated advertisements on customer trust among Chennai-based online shoppers. Understanding how consumers perceive AI-driven advertising will help marketers design responsible, transparent, and trustworthy digital marketing strategies.

LITERATURE REVIEW

Sathya (2025) examined the role of artificial intelligence in digital marketing and its influence on consumer purchase intention in Chennai. The study found that AI-driven advertisements improve personalization and customer engagement by analyzing consumer behavior and preferences. However, consumer trust was identified as a key factor influencing acceptance of AI-generated advertisements. The study emphasized transparency and ethical AI practices to strengthen consumer confidence and long-term relationships.

Easwaran et al. (2025) analyzed the impact of artificial intelligence on consumer buying behavior in online retail purchases. The findings revealed that AI-generated recommendations and targeted advertisements significantly influence purchase decisions by increasing advertisement relevance. However, excessive automation and lack of human interaction were found to reduce emotional trust among consumers. The study highlighted the importance of transparency and ethical AI usage in maintaining consumer trust.

Dasan and Vyasarpadi (2023) investigated consumer perception toward artificial intelligence in online shopping with reference to Chennai city. The study found that AI applications such as chatbots and personalized advertisements improve convenience and shopping efficiency. However, concerns regarding data privacy and lack of transparency negatively affected consumer trust. The research emphasized the need for educating consumers about AI processes to improve confidence and acceptance.

Ananthkrishnan and Arunachalam (2022) compared consumer perceptions of human-generated and AI-aided brand content. The findings revealed that human-generated content was perceived as more authentic and trustworthy, while AI-generated content was considered efficient but less emotionally engaging. The study suggested that combining human creativity with AI capabilities can improve credibility and consumer trust in digital marketing communication.

STATEMENT OF PROBLEM

The increasing use of Artificial Intelligence in digital marketing has changed how advertisements are created and delivered to online consumers. While AI-generated advertisements improve personalization and targeting, they also raise concerns about credibility and transparency. These concerns may influence the level of trust customers place in online advertisements. Therefore, this study examines the impact of AI-generated advertisements on customer trust among online shoppers in Chennai.

OBJECTIVES OF THE STUDY

1. To study the impact of AI-generated advertisements on the level of customer trust among online shoppers in Chennai.
2. To examine the awareness and perception of Chennai-based online shoppers toward AI-generated advertisements.
3. To analyze the influence of ad personalization and relevance created through AI on customer trust.

4. To evaluate customer perceptions regarding the credibility and transparency of AI-generated advertisements.

RESEARCH METHODOLOGY

The study adopts a descriptive and analytical research design using a quantitative research approach to examine the impact of AI-generated advertisements on customer trust among online shoppers in Chennai. The population of the study consists of online shoppers who are exposed to AI-based digital advertisements across e-commerce platforms and social media.

A sample size of 144 respondents was selected using a convenience sampling technique due to accessibility and time constraints. Primary data were collected through a structured questionnaire using a Likert scale to measure variables such as awareness, perception, ad personalization, credibility, transparency, and customer trust. Secondary data were obtained from academic journals, research articles, and online databases to support the study.

The collected data were analyzed using SPSS and MS Excel. Statistical tools such as percentage analysis, mean, standard deviation, correlation, regression, and reliability analysis were used to interpret the results. This methodological framework ensures systematic data collection, reliable analysis, and accurate interpretation of the impact of AI-generated advertisements on customer trust.

DATA ANALYSIS AND INTERPRETATION

Table 1
Demographic Profile of the Respondents

Demographics Variables		Frequency	Percentage
Age	21 – 30 years	78	54.17
	31 – 40 years	18	12.50
	41 – 50 years	38	26.39
	Above 50 years	4	2.78
	Below 20 years	6	4.17
	Total	144	100.00
Gender	Female	68	47.22
	Male	68	47.22
	Prefer not to say	8	5.56
	Total	144	100.00
Marital Status	Divorced	16	11.11
	Married	38	26.39
	Single	82	56.94
	Widowed	8	5.56
	Total	144	100.00
Educational Qualification	Doctorate	6	4.17
	Higher Secondary	4	2.78
	Postgraduate	74	51.39
	Professional Degree (CA, CS, ICWA, etc.)	24	16.67
	Undergraduate	36	25.00
	Total	144	100.00
Occupation	Government Employee	30	20.83
	Homemaker	2	1.39
	Private Sector Employee	42	29.17
	Self-Employed / Business	26	18.06

	Student	44	30.56
	Total	144	100.00
Annual Income (in INR)	₹2,00,001 – ₹4,00,000	12	8.33
	₹4,00,001 – ₹6,00,000	20	13.89
	₹6,00,001 – ₹8,00,000	30	20.83
	Above ₹8,00,000	26	18.06
	Below ₹2,00,000	56	38.89
	Total	144	100.00

SOURCE: Primary Data

INTREPRETATION:

The demographic profile of the respondents shows that the majority (54.17%) belong to the 21–30 years age group, followed by 26.39% in the 41–50 years category, indicating that the study is largely represented by young and middle-aged individuals. In terms of gender, male and female respondents are equally represented (47.22% each), while 5.56% preferred not to disclose their gender, ensuring a balanced gender distribution. Regarding marital status, most respondents are single (56.94%), followed by married individuals (26.39%), with smaller proportions of divorced (11.11%) and widowed (5.56%) participants. In terms of educational qualification, postgraduates form the largest group (51.39%), followed by undergraduates (25%), indicating that the majority of respondents are well educated. With respect to occupation, students (30.56%) and private sector employees (29.17%) constitute the major share, followed by government employees (20.83%) and self-employed individuals (18.06%). Finally, the income distribution shows that 38.89% of respondents earn below ₹2,00,000 annually, followed by those earning between ₹6,00,001–₹8,00,000 (20.83%), indicating that respondents belong to varied income groups.

REGRESSION

Hypothesis: Overall Impact Model

H₀ (Null Hypothesis): Awareness, perception, ad personalization & relevance, and credibility & transparency of AI-generated advertisements do not significantly predict customer trust among online shoppers in Chennai.

H_A (Alternative Hypothesis): Awareness, perception, ad personalization & relevance, and credibility & transparency of AI-generated advertisements significantly predict customer trust among online shoppers in Chennai.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.388	3	23.796	91.328	.000 ^b
	Residual	36.478	140	.261		
	Total	107.866	143			

a. Dependent Variable: Trust_Mean

b. Predictors: (Constant), adpersonalization, Awareness_Mean, perception

SOURCE: Primary Data

INTERPRETATION

The multiple regression analysis shows that the overall model is statistically significant (F = 91.328, p < .001), indicating that awareness, perception, and ad personalization collectively influence customer trust toward AI-generated advertisements. The model explains 66.2% of the variance in trust (R² = .662; Adjusted R² = .655), demonstrating strong explanatory power. This means that a substantial portion of changes in customer trust can be explained by the selected independent variables. Among the predictors, perception has a strong and significant positive effect on trust (β = .513, p < .001), making it

the most influential factor. Ad personalization also significantly and positively affects trust ($\beta = .315$, $p < .001$), indicating that customized advertisements enhance customer confidence. However, awareness does not show a significant impact on trust ($\beta = .057$, $p = .417$), suggesting that mere awareness of AI-generated ads is not enough to build trust. Overall, the findings highlight that perception and personalization play a crucial role in strengthening customer trust among online shoppers in Chennai, while awareness alone is insufficient to create a significant influence.

FINDINGS

- The majority of respondents belong to the 21–30 years age group, indicating that young online shoppers are more exposed to AI-generated advertisements.
- The study shows a balanced gender distribution, suggesting that both male and female consumers are equally exposed to AI-based digital advertisements.
- Most respondents are well educated, particularly postgraduates, which may influence their awareness and perception of AI-generated advertisements.
- The regression results reveal that consumer perception has the strongest positive impact on customer trust toward AI-generated advertisements.
- Ad personalization significantly improves customer trust, while awareness alone does not have a significant influence on trust.

SUGGESTIONS

- Companies should maintain greater transparency by clearly informing consumers when advertisements are generated using AI technology.
- Businesses must ensure the ethical use of consumer data to reduce privacy concerns and build customer confidence.
- Marketers should focus on relevant and meaningful ad personalization to enhance customer engagement and trust.
- Organizations should combine human creativity with AI technology to make advertisements more authentic and relatable.
- Companies and digital platforms should promote consumer awareness about AI in advertising to improve understanding and acceptance among online shoppers.

CONCLUSION

Artificial Intelligence has transformed digital advertising by enabling businesses to deliver personalized and targeted advertisements to online consumers. This study examines the impact of AI-generated advertisements on customer trust among online shoppers in Chennai. The findings indicate that consumer perception and advertisement personalisation significantly influence trust, while awareness alone has limited impact. AI advertisements that are relevant, transparent, and ethically managed can enhance customer engagement and confidence. However, concerns about privacy, excessive personalization, and lack of transparency may reduce trust. Therefore, organizations must adopt responsible AI practices and ensure transparency to build long-term customer trust in the digital marketplace.

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THE EFFECT OF GAMIFIED ADVERTISING ON CUSTOMER ENGAGEMENT AND PURCHASE INTENTION TOWARD E-COMMERCE BRANDS: A STUDY WITH REFERENCE TO MYNTRA

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ABSTRACT

This study examines the effect of gamified advertising on customer engagement and purchase intention toward e-commerce brands, with specific reference to Myntra. Gamified advertising, which integrates game elements such as rewards, challenges, points, and interactive experiences into promotional content, has emerged as a strategic tool to capture consumer attention in the highly competitive digital marketplace. The research aims to analyze how gamification influences cognitive, emotional, and behavioral engagement of consumers and how these engagement dimensions subsequently affect their purchase intention on e-commerce platforms. Using a structured questionnaire and quantitative research design, data were collected from Myntra users to assess their responses to gamified advertisements. The findings reveal that gamified advertising significantly enhances customer engagement by increasing enjoyment, involvement, and perceived value, which in turn positively influences purchase intention. The study highlights the importance of interactive and experiential advertising strategies for e-commerce brands and provides practical insights for marketers seeking to strengthen customer-brand relationships and drive sales through gamification.

KEYWORDS: Gamified advertising, Customer engagement, Purchase intention, Ecommerce marketing, Interactive advertising, Myntra

INTRODUCTION

The rapid development of digital technology and the expansion of e-commerce platforms have significantly transformed the way businesses communicate with consumers. Online retailers are constantly seeking innovative marketing strategies to capture customer attention and enhance engagement in a highly competitive digital marketplace. One of the emerging strategies in digital marketing is **gamified advertising**, which integrates game-like elements such as points, rewards, challenges, leaderboards, and interactive activities into promotional campaigns. Gamified advertising has gained considerable popularity among e-commerce brands because it creates a more immersive and entertaining shopping experience for customers. By incorporating elements of fun and competition, companies can increase user interaction, improve brand recall, and motivate customers to explore products and services.

REVIEW OF LITERATURE

Gabe Zichermann (2011): Gabe Zichermann emphasized the importance of gamification in modern marketing and consumer engagement. According to him, gamification is the process of integrating game mechanics such as points, badges, rewards, and leaderboards into non-game contexts to motivate user participation and enhance user experience.

Kevin Werbach (2012): Kevin Werbach highlighted that gamification has become a powerful tool for organizations to enhance consumer engagement in the digital environment. He stated that gamified advertising encourages consumers to actively participate in marketing activities rather than passively consuming advertisements.

Juho Hamari (2014): Juho Hamari conducted extensive research on gamification and its impact on user behavior in digital environments. His study revealed that gamification can effectively increase user engagement, motivation, and participation across various online platforms.

RESEARCH METHODOLOGY

Research design refers to the overall plan or framework used by the researcher to collect, measure, and analyze data in order to achieve the objectives of the study. It provides a systematic structure that helps in conducting the research in an organized and efficient manner. A well-designed research framework ensures that the data collected is relevant, reliable, and useful for drawing meaningful conclusions.

The present study adopts a **descriptive research design** to analyze the effect of gamified advertising on customer engagement and purchase intention toward the e-commerce brand Myntra. Descriptive research design is suitable for this study because it focuses on describing the characteristics, opinions, and behavior of consumers regarding gamified advertisements in the online shopping environment.

SOURCES OF DATA COLLECTION

In this study titled "*The Effect of Gamified Advertising on Customer Engagement and Purchase Intention toward E-Commerce Brands: A Study with Reference to Myntra*,"* data has been collected from both **primary** and **secondary** sources to ensure a comprehensive understanding of the research topic.

Primary Data: Primary data refers to the original data that is collected directly from respondents for the first time by the researcher. In this study, primary data is collected from consumers who use the online platform of Myntra.

Secondary Data: Secondary data refers to information that has already been collected and published by other researchers or organizations. For the purpose of this study, secondary data is gathered from various sources such as books, academic journals, research articles, websites, reports, and previous studies related to digital marketing, gamification, consumer engagement, and e-commerce marketing strategies.

SAMPLING TECHNIQUE

Sampling technique refers to the method used by the researcher to select a group of respondents from the total population for the purpose of collecting data. In this study, a **convenience sampling technique** is used.

SAMPLE SIZE

Sample size refers to the number of respondents selected from the population to participate in the research study. For this study, a sample size of **100 respondents** is considered.

STATEMENT OF THE PROBLEM

In the rapidly evolving digital marketplace, e-commerce companies are constantly seeking innovative marketing strategies to capture consumer attention and maintain long-term engagement.

OBJECTIVES

1. To study the concept and importance of **gamified advertising** in the e-commerce environment.
2. To analyze the level of **customer engagement** created through gamified advertising strategies.
3. To examine the impact of gamified advertising on consumers' **purchase intention** toward Myntra.

STATISTICAL TOOL USED

- Percentage analysis
- Tabular presentation and graphical representation

ANALYSIS AND INTERPRETATION:**SIMPLE PERCENTAGE ANALYSIS:**

Table Showing Percentage Analysis for the Demographic Variables.

Demographic variables	Category	No. of respondents	Percentages
Gender	Male	55	55
	Female	45	45
Age	18 – 25 years	40	40
	26 – 35 years	30	30
	36 – 45 years	20	20
	Above 45 years	10	10
Educational Qualification	Under graduate	35	35
	Post graduate	40	40
	Diploma	15	15
	Others	10	10
Occupation	Student	30	30
	Private employee	35	35
	Business	20	20
	Others	15	15
Monthly income	Below 20,000	25	25
	20,000 – 40,000	35	35
	40,000 – 60,000	25	25
	Above 60,000	15	15

INTERPRETATION:

The above table presents the demographic profile of the respondents selected for the study. Out of the total 100 respondents, 55% are male and 45% are female, indicating that both genders actively participate in online shopping activities. In terms of age distribution, the majority of respondents (40%) belong to the age group of 18–25 years, followed by 30% in the 26–35 years category, 20% in the 36–45 years category, and 10% above 45 years, which shows that younger consumers are more involved in e-commerce activities. Regarding educational qualification, 40% of the respondents are postgraduates, 35% are undergraduates, 15% hold diplomas, and 10% fall under other categories, suggesting that a large portion of the respondents are well educated and familiar with digital platforms.

CORRELATION ANALYSIS:

	Gamified Advertising	Customer Engagement	Purchase Intention
Gamified Advertising	Pearson Correlation	1	.356**
	Sig. (2-tailed)		.000
	N	100	100
	Pearson Correlation	.356**	1

Customer Engagement	Sig. (2-tailed)	.000	
	N	100	100
Purchase Intention	Pearson Correlation	.421**	.298**
	Sig. (2-tailed)	.000	.002
	N	100	100

HYPOTHESIS:

H0: There is no significant relationship between **gamified advertising** and **customer engagement**.

H1: There is a significant relationship between **gamified advertising** and **customer engagement**.

INTERPRETATION

The correlation analysis was conducted to examine the relationship between gamified advertising, customer engagement, and purchase intention among consumers. The results indicate that there is a positive correlation between gamified advertising and customer engagement, with a correlation coefficient of 0.356 and a significance value of 0.000. Since the significance value is less than 0.01, the relationship is considered statistically significant. This implies that gamified advertising strategies such as interactive games, rewards, and promotional challenges encourage customers to actively participate in marketing campaigns and increase their engagement with the brand.

FINDINGS

- The study found that a majority of the respondents belong to the younger age group, indicating that young consumers are more active users of e-commerce platforms and are more likely to interact with digital advertisements.
- The demographic analysis shows that both male and female respondents actively participate in online shopping, suggesting that e-commerce platforms attract a diverse group of consumers.
- The study reveals that many respondents are aware of gamified advertising techniques such as reward points, interactive games, and promotional challenges used by online brands.

SUGGESTIONS

- Brands should focus on providing **attractive rewards and incentives** through gamified campaigns to motivate consumers to interact with advertisements and explore products on the platform.
- Companies should ensure that gamified advertisements are **simple, user-friendly, and easily accessible** so that consumers of different age groups can participate without difficulty.
- E-commerce platforms should regularly introduce **new and innovative gamification features** to maintain customer interest and avoid repetition in marketing campaigns.

CONCLUSION

The study concludes that gamified advertising plays a significant role in enhancing customer engagement and influencing purchase intention in the e-commerce environment. The integration of game elements such as rewards, challenges, and interactive activities in advertisements makes the marketing process more engaging and enjoyable for consumers. The findings of the study reveal that gamified advertising has a positive relationship with both customer engagement and purchase intention, indicating that interactive promotional strategies encourage consumers to actively participate and develop a favorable attitude toward the brand.

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A STUDY ON THE EFFECTS OF SOCIAL MEDIA ADVERTISEMENT ON CONSUMER DECISION WITH FOOD DELIVERY APPS

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ABSTRACT

*The growth of digital technology and the increasing use of social media platforms have significantly influenced modern marketing practices. In the food delivery industry, social media advertising has become an important tool for promoting services and attracting consumers. Platforms such as Instagram, Facebook, and YouTube enable food delivery companies to share promotional content, discounts, and visually appealing food images that can influence consumer perceptions and purchasing decisions. As competition among food delivery applications continues to grow, understanding the role of social media advertising in consumer decision-making has become increasingly important. The main objective of this study is to examine the effects of social media advertisements on consumer decision-making with reference to food delivery applications. The study adopts a descriptive research design with a quantitative research approach. Primary data were collected from **167 respondents** who actively use social media platforms and food delivery apps. A structured questionnaire with close-ended questions measured on a Likert scale was used to collect the data. Convenience sampling was used to select respondents. The collected data were analyzed using statistical techniques such as percentage analysis, descriptive statistics, correlation, and regression analysis. The results indicate that social media advertising significantly influences consumer awareness, perceptions, and purchase intentions toward food delivery apps. Promotional offers, influencer marketing, and attractive advertisements were found to positively affect consumers' decision to order food online. The study concludes that effective social media marketing strategies can enhance consumer engagement and encourage greater usage of food delivery applications.*

KEYWORDS: Social media advertising, consumer behaviour, food delivery apps, digital marketing, purchase intention.

INTRODUCTION

The emergence of digital technology has fundamentally transformed the way businesses communicate with consumers. Social media platforms such as Instagram, Facebook, YouTube, and Twitter have become essential channels for marketing communication and brand promotion. Companies increasingly rely on these platforms to advertise their products and services, reach a wider audience, and influence consumer

decision-making. In the food delivery industry, social media advertising has become a powerful marketing tool that allows companies to engage with customers through visually appealing content, influencer collaborations, promotional campaigns, and targeted advertisements.

Food delivery applications such as Zomato, Swiggy, Uber Eats, and others have gained widespread popularity due to their convenience, accessibility, and variety of food choices. The rapid growth of these applications has intensified competition among companies, making digital marketing strategies crucial for attracting and retaining customers. Social media advertising enables these platforms to communicate promotional offers, showcase menu items, highlight restaurant partnerships, and interact with consumers in real time. Through engaging content and personalized advertisements, companies are able to influence consumer perceptions and encourage online food ordering.

Consumer decision-making in the context of food delivery apps is often influenced by several factors including convenience, pricing, brand reputation, service quality, and promotional offers. Social media advertisements play a vital role in shaping these perceptions by presenting food delivery services as convenient lifestyle solutions. Visually appealing food images, influencer endorsements, and limited-time discounts often trigger impulse purchases and motivate consumers to place orders online.

In addition, social media platforms facilitate user-generated content such as reviews, comments, and shared experiences, which further influence consumers' trust and purchasing behavior. Positive engagement with advertisements can strengthen brand awareness and encourage repeat usage of food delivery applications.

Therefore, understanding how social media advertising affects consumer decision-making is essential for businesses operating in the digital food delivery ecosystem. This study aims to analyze the influence of social media advertisements on consumer buying behavior and identify key factors that enhance the effectiveness of digital marketing strategies in the food delivery industry.

OBJECTIVES OF THE STUDY

The study is guided by the following objectives (based on the project methodology chapter):

1. To examine consumers' exposure to social media marketing strategies used by food delivery applications.
2. To analyze consumer perceptions towards social media advertisements of food delivery apps.
3. To evaluate the influence of social media marketing strategies on consumer buying behaviour.
4. To assess the role of promotional offers and digital engagement in shaping purchase decisions.
5. To identify key factors that enhance the effectiveness of social media marketing in the food delivery sector.

REVIEW OF LITERATURE

Several studies have examined the influence of social media marketing on consumer behaviour, particularly in the context of food delivery applications. Berad and Singh (2022) investigated the impact of social media marketing strategies on consumer buying behaviour toward food delivery apps in India. Their study revealed that engaging content, influencer marketing, and promotional offers play a significant role in influencing consumers' decisions to order food online. Similarly, Matiyas and Bhalerao (2025) analyzed the effect of Zomato's social media advertising on consumer behaviour and found that social media engagement, influencer promotions, and interactive advertisements significantly influence consumers' purchase intentions and brand perception.

Badari and Goh (2022) also examined the impact of social media food advertisements on consumers' purchase intention and concluded that factors such as informativeness, entertainment value, and credibility of advertisements positively affect consumers' willingness to purchase food products online. In another study, Nasir et al. (2021) explored consumer segmentation based on perceptions of social media advertising and identified that perceived relevance, informativeness, and social engagement significantly influence consumers' purchase intentions across different segments. Furthermore, Upadhayay et al. (2020) studied the influence of promotional campaigns and marketing strategies used by food delivery applications and found that digital advertising, promotional offers, and marketing campaigns increase consumer awareness and encourage greater usage of online food delivery services.

Overall, these studies highlight that social media advertising plays a crucial role in shaping consumer perceptions, increasing brand awareness, and influencing purchase intentions in the food delivery industry.

RESEARCH METHODOLOGY

Research methodology refers to the systematic process used to collect, analyze, and interpret data in order to address the research problem scientifically. In this study, a structured methodological approach was adopted to examine the effects of social media advertisements on consumer decision-making with reference to food delivery applications. The study follows a descriptive research design, which helps in understanding consumers' attitudes, perceptions, and behaviours toward social media advertisements used by food delivery apps.

A quantitative research approach was used to collect numerical data and analyze it using statistical techniques. The study was conducted with a sample size of 150 respondents who actively use social media and food delivery applications. A convenience sampling technique was employed to select respondents based on their accessibility and willingness to participate in the survey.

Both primary and secondary data sources were used in the study. Primary data were collected through a structured questionnaire consisting of close-ended questions measured on a Likert scale, which captured respondents' opinions regarding social media advertisements and their influence on food ordering behaviour. Secondary data were collected from academic journals, research articles, books, and credible online sources related to digital marketing and consumer behaviour.

The collected data were analyzed using statistical tools such as percentage analysis, frequency distribution, correlation analysis, and regression analysis. Statistical software like SPSS was used to ensure accurate and reliable interpretation of the data.

DATA ANALYSIS

Table 1
Demographic Profile of the Respondents

Demographic Variable	Category	Frequency	Percentage
Gender	Male	90	53.90%
	Female	77	46.10%
Age Group	Below 18 years	10	6.00%
	18–25 years	85	50.90%
	26–35 years	50	29.90%
	Above 35 years	22	13.20%
Educational Qualification	Undergraduate	78	46.70%

Occupation	Postgraduate	60	35.90%
	Professional	29	17.40%
	Student	70	41.90%
	Salaried Employee	52	31.10%
	Self-Employed	28	16.80%
	Homemaker	17	10.20%
Monthly Income	Below ₹20,000	48	28.70%
	₹20,001–₹40,000	55	32.90%
	₹40,001–₹60,000	38	22.80%
	Above ₹60,000	26	15.60%
Total Respondents		167	100%

INTERPRETATION

The demographic profile of the respondents indicates that out of the total 167 respondents, 53.9% are male and 46.1% are female, showing a fairly balanced gender distribution among users of food delivery applications. In terms of age, the majority of respondents (50.9%) fall within the 18–25 years category, followed by 29.9% in the 26–35 years group, indicating that young adults represent the largest segment of food delivery app users. Regarding educational qualification, 46.7% of respondents are undergraduates, while 35.9% are postgraduates, suggesting that most users are relatively well educated and comfortable using digital platforms. With respect to occupation, 41.9% of respondents are students, followed by 31.1% salaried employees, indicating that students and working professionals are the primary users of food delivery services. In terms of monthly income, the largest proportion of respondents (32.9%) earn between ₹20,001 and ₹40,000, followed by 28.7% earning below ₹20,000, showing that individuals with moderate income levels frequently use food delivery apps. Overall, the demographic data suggest that young, educated, and digitally active individuals form the majority of consumers who engage with food delivery applications and are exposed to social media advertisements.

Table 2
Descriptive Analysis of Study Variables

Variables	Mean	Standard Deviation
Exposure to Social Media Advertisements	3.92	0.84
Perception towards Social Media Advertisements	3.76	0.88
Promotional Offers and Digital Engagement	3.85	0.81
Consumer Purchase Intention	3.7	0.9
Customer Loyalty towards Food Delivery Apps	3.64	0.86

INTERPRETATION:

The descriptive analysis shows that exposure to social media advertisements has the highest mean value (3.92), indicating that respondents frequently see food delivery app advertisements on social media. Promotional offers and digital engagement (3.85) and

perception towards advertisements (3.76) also have relatively high mean scores, suggesting that respondents have a positive attitude toward these marketing strategies. The mean values for consumer purchase intention (3.70) and customer loyalty (3.64) indicate that social media advertising moderately influences consumers' decisions to order food online and encourages continued usage of food delivery apps. Overall, the results suggest that social media marketing plays an important role in shaping consumer behaviour.

FINDINGS

The major findings of the study are:

1. Social media advertisements significantly increase awareness of food delivery applications among consumers.
2. Promotional offers and discounts shared through social media strongly influence consumer purchase decisions.
3. Influencer marketing and user-generated content enhance brand credibility and consumer trust.
4. Attractive food images and creative advertisements encourage impulse ordering behaviour.
5. Convenience, app usability, and service quality further strengthen consumers' intention to use food delivery apps.
6. Continuous social media engagement increases customer loyalty and repeat purchases.

SUGGESTIONS

Based on the findings of the study, the following recommendations are suggested:

1. Food delivery companies should focus on creating visually appealing and engaging social media content to attract consumers.
2. Companies should collaborate with influencers and food bloggers to enhance brand credibility and reach wider audiences.
3. Personalized advertisements based on consumer preferences can improve marketing effectiveness.
4. Promotional campaigns and limited-time discounts should be strategically used to encourage impulse purchases.
5. Improving app usability, delivery speed, and service quality will strengthen customer satisfaction and loyalty.

CONCLUSION

The study examined the effects of social media advertising on consumer decision-making with reference to food delivery applications. The findings reveal that social media marketing plays a significant role in influencing consumer perceptions, purchase intentions, and overall engagement with food delivery platforms. Advertisements featuring promotional offers, visually attractive food images, and influencer endorsements have a strong impact on consumers' ordering behaviour.

The study also highlights that factors such as convenience, service quality, and positive brand perception contribute to repeat usage of food delivery apps. Social media platforms provide an effective channel for companies to communicate with customers, promote offers, and build strong brand relationships.

In conclusion, social media advertising has become an essential marketing strategy in the food delivery industry. Companies that effectively utilize digital marketing techniques and maintain strong customer engagement are more likely to succeed in the highly competitive online food delivery market.

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**A STUDY ON THE EFFECTIVENESS OF USER-GENERATED
CONTENT IN ENHANCING BRAND ENGAGEMENT: EVIDENCE
FROM SELECTED BRANDS IN CHENNAI WITH SPECIAL
REFERENCE TO ZOMATO**

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ABSTRACT

The rapid expansion of digital technologies and social media platforms has significantly transformed marketing communication and the way consumers interact with brands. In modern digital environments, consumers are no longer passive recipients of marketing messages but active contributors who create and share brand-related information. This form of consumer-created information, commonly referred to as user-generated content (UGC), includes online reviews, ratings, comments, images, and videos shared across digital platforms. Such content plays a critical role in influencing consumer perceptions, purchase decisions, and overall engagement with brands. As consumers increasingly rely on peer-generated information rather than traditional advertising, understanding the impact of user-generated content on brand engagement has become an important area of research in digital marketing. This study examines the effectiveness of user-generated content in enhancing brand engagement among consumers in Chennai, with special reference to the digital food service platform Zomato. The research focuses on understanding how reviews, ratings, and visual content generated by users influence consumer trust, perceptions, and interaction with brands. The study adopts a descriptive and analytical research design to analyze consumer attitudes and behaviors toward user-generated content. Primary data for the research were collected through a structured questionnaire administered to 118 respondents who actively use digital platforms for food ordering and restaurant discovery. Secondary data were obtained from academic journals, research articles, books, and online sources related to digital marketing, consumer behavior, and brand engagement. The findings of the study reveal that user-generated content has a significant influence on consumer perceptions and engagement with digital platforms. Consumers rely heavily on online reviews and ratings to evaluate restaurants and reduce uncertainty before making purchase decisions. Visual content such as images and videos further enhances the decision-making process by providing a clearer understanding of food quality, service standards, and overall dining experiences. The results also indicate a strong relationship between user-generated content and brand

engagement, as consumers who frequently read reviews and interact with user-generated content are more likely to explore new restaurants, share experiences, and participate in online discussions. The study concludes that effective management and utilization of user-generated content can significantly strengthen consumer-brand relationships. Digital platforms and marketers can enhance brand engagement by encouraging authentic consumer reviews, promoting visual content, and maintaining transparency and credibility in online feedback systems. The findings of this research provide valuable insights for digital marketers, brand managers, and platform developers seeking to improve consumer engagement and build long-term relationships with customers through user-generated content.

KEYWORDS: User-Generated Content, Brand Engagement, Digital Marketing, Consumer Behavior, Zomato, Social Media.

INTRODUCTION

The integration of digital technologies into everyday consumer life has fundamentally changed marketing communication and brand-consumer interactions. Consumers today are not merely passive recipients of marketing messages but active participants who generate and share information related to brands. This phenomenon has led to the increasing importance of **user-generated content (UGC)** in shaping consumer perceptions and engagement.

User-generated content includes reviews, ratings, comments, images, and videos shared by consumers on digital platforms. These contributions are independent of direct organizational control and are often perceived as more credible and authentic than traditional advertisements. As a result, consumers frequently rely on UGC when evaluating products or services and making purchase decisions.

Brand engagement represents the depth of interaction and emotional connection between consumers and brands. In digital environments, engagement is reflected through activities such as reading reviews, sharing experiences, interacting with brand content, and participating in online communities. High levels of engagement contribute to customer loyalty, positive word-of-mouth communication, and long-term brand relationships.

The role of user-generated content is particularly significant in the **online food delivery and restaurant discovery industry**, where consumers depend heavily on peer reviews before choosing restaurants. Platforms such as Zomato rely extensively on consumer-generated reviews and ratings to provide information about restaurants and dining experiences.

Chennai, as a major metropolitan city in India, represents an ideal context for studying the impact of user-generated content on brand engagement. With increasing smartphone usage and digital adoption, consumers in Chennai frequently use food delivery platforms and consult online reviews before ordering food.

This study therefore focuses on examining the effectiveness of user-generated content in enhancing brand engagement among consumers in Chennai, with special reference to Zomato.

REVIEW OF LITERATURE

Several scholars have examined the role of user-generated content in influencing consumer behavior and brand engagement.

Mohammad et al. (2020) examined the effect of UGC quality on brand engagement and found that the functional and emotional value of user-generated content significantly influences consumer engagement. Their study revealed that high-quality content improves consumer perceptions and encourages interaction with brands.

De Vera (2024) analyzed the relationship between user-generated content and consumer purchasing decisions in the Philippines. The findings showed a positive relationship between content effectiveness and purchase behavior, highlighting the importance of trustworthy and informative UGC in influencing consumer decisions.

Swetha and Amudha (2025) investigated the impact of social media marketing on food purchasing behavior in Chennai. The study revealed that marketing stimuli, social media

awareness, and peer recommendations significantly influence consumer buying behavior in the food sector.

Dulloo (2023) examined the impact of brand equity on purchase intention in online food delivery applications. The research concluded that strong brand equity significantly influences consumers' intention to use food delivery platforms.

Shetty et al. (2024) highlighted the importance of user-generated content in the food and beverage sector, demonstrating that consumers trust peer-generated content more than traditional advertisements.

Harrigan et al. (2017) explored customer engagement in social media environments and found that active interaction with digital platforms enhances consumer-brand relationships.

Dessart et al. (2015) conceptualized consumer engagement as a multidimensional construct consisting of cognitive, emotional, and behavioral dimensions.

These studies collectively indicate that user-generated content plays an important role in influencing consumer perceptions, purchase decisions, and brand engagement. However, limited research has examined this relationship within the context of **Indian metropolitan cities such as Chennai**, especially in relation to food delivery platforms.

STATEMENT OF THE PROBLEM

With the increasing use of digital platforms, consumers rely heavily on online reviews and ratings before making purchasing decisions. While user-generated content has become a major influence on consumer behavior, its effectiveness in enhancing brand engagement within specific regional markets remains insufficiently explored.

In the context of Chennai, limited research has examined how consumer-generated reviews, ratings, and social media interactions influence engagement with food delivery platforms such as Zomato. Therefore, it is necessary to analyze how user-generated content affects consumer perceptions and engagement with digital brands.

OBJECTIVES OF THE STUDY

The study aims to achieve the following objectives:

1. To examine the nature and extent of user-generated content related to selected brands in Chennai.
2. To analyze consumer perception towards user-generated content on digital platforms.
3. To study the level of brand engagement influenced by user-generated content.
4. To evaluate the effectiveness of user-generated content in enhancing brand engagement with special reference to Zomato.
5. To identify the relationship between user-generated content and brand engagement among consumers in Chennai.

Research Methodology

This study adopts a descriptive and analytical research design to examine consumer perceptions of user-generated content (UGC) and its relationship with brand engagement. The population consists of consumers in Chennai who use digital food service platforms. A sample of 118 respondents was selected using the snowball sampling technique.

Both primary and secondary data were used. Primary data was collected through a structured questionnaire using a five-point Likert scale, while secondary data was obtained from journals, books, and online sources. The collected data were analyzed using statistical tools such as percentage analysis, mean, standard deviation, correlation, and regression.

ANALYSIS AND INTERPRETATION

**Table 1
Demographic Profile Of Respondents (N = 118)**

Demographic Variable	Category	Frequency (n)	Percentage (%)
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Age	Below 20	18	15.3
	21–30	56	47.5
	31–40	28	23.7
	Above 40	16	13.5
Gender	Male	62	52.5
	Female	56	47.5
Educational Qualification	Higher Secondary	20	16.9
	Undergraduate	48	40.7
	Postgraduate	38	32.2
	Doctorate / Professional	12	10.2
Occupation	Student	44	37.3
	Employed	40	33.9
	Self-employed	18	15.3
	Homemaker / Others	16	13.5
Monthly Income	Below ₹20,000	30	25.4
	₹20,001–₹40,000	36	30.5
	₹40,001–₹60,000	28	23.7
	Above ₹60,000	24	20.3
Frequency of Using Zomato	Daily	22	18.6
	Weekly	48	40.7
	Monthly	30	25.4
	Occasionally	18	15.3
Primary Platform for Food Reviews	Zomato	54	45.8
	Google Reviews	32	27.1
	Instagram	20	16.9
	YouTube / Others	12	10.2

INTERPRETATION

The demographic profile indicates that the majority of respondents belong to the 21–30 age group, representing 47.5% of the sample. Male respondents constitute 52.5% while female respondents account for 47.5%. Most respondents are undergraduate students and employed individuals, reflecting the high adoption of digital platforms among young and working populations. The results also show that weekly usage of Zomato is the most common, and Zomato itself is the primary platform used by respondents for food reviews.

Table 2
Correlation Between Study Variables

Correlations			
		UGC_MEAN	ENG_MEAN
UGC_MEAN	Pearson Correlation	1	.809**
	Sig. (2-tailed)		.000
	N	233	233
ENG_MEAN	Pearson Correlation	.809**	1
	Sig. (2-tailed)	.000	
	N	233	233
		**. Correlation is significant at the 0.01 level (2-tailed).	

INTERPRETATION

The correlation analysis shows a strong positive relationship between User-Generated Content (UGC_MEAN) and Brand Engagement (ENG_MEAN). The Pearson correlation coefficient is 0.809, which indicates a high level of association between the two variables. The significance value (p = 0.000) is less than 0.01, indicating that the relationship is statistically significant at the 1% level. This result suggests that higher exposure to or quality of user-generated content leads to increased brand engagement among consumers.

FINDINGS

The major findings of the study include:

1. User-generated content significantly influences consumer perceptions of restaurants and food services.
2. Online reviews and ratings are considered credible sources of information.
3. Visual content such as photos and videos enhances consumer understanding of restaurant quality.
4. Consumers actively read reviews before ordering food online.
5. Positive user reviews increase consumers’ trust in digital platforms such as Zomato.
6. User-generated content encourages consumers to try new restaurants and interact with digital platforms.
7. A strong relationship exists between user-generated content and brand engagement.

SUGGESTIONS

Based on the findings, the following suggestions are proposed:

1. Digital platforms should encourage users to post authentic reviews and ratings.
2. Platforms should implement effective moderation systems to reduce fake reviews.
3. Restaurants should actively respond to customer feedback to improve engagement.
4. Platforms should promote visual user-generated content such as images and videos.
5. Incentives can be provided to encourage users to share genuine experiences.

These measures can enhance the effectiveness of user-generated content and strengthen consumer engagement.

CONCLUSION

User-generated content has become an essential component of modern digital marketing strategies. In the context of food delivery platforms, consumer-generated reviews, ratings, and visual content play a critical role in shaping consumer perceptions and

engagement.

This study examined the effectiveness of user-generated content in enhancing brand engagement among consumers in Chennai, with special reference to Zomato. The findings reveal that UGC significantly influences consumer decision-making, trust, and interaction with digital platforms.

By providing credible information and facilitating consumer participation, user-generated content strengthens the relationship between consumers and brands. Platforms that effectively leverage UGC can achieve higher levels of engagement, customer loyalty, and long-term success.

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CONSUMER TRUST ISSUES IN AI-GENERATED VIDEO ADVERTISEMENTS ON YOUTUBE

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ABSTRACT

The rapid advancement of artificial intelligence has significantly transformed digital advertising, particularly in the creation of video advertisements on platforms such as YouTube. AI-generated video advertisements enable advertisers to produce highly scalable, cost-efficient, and visually sophisticated promotional content. However, the increasing use of synthetic media in advertising raises important concerns regarding consumer trust, transparency, authenticity, and ethical communication. The present study examines consumer trust issues related to AI-generated video advertisements on YouTube with specific reference to consumers in Chennai. The research focuses on understanding how factors such as AI disclosure, perceived realism, humanness, eeriness, credibility, authenticity, and ethical perceptions influence consumer trust toward AI-generated advertising content. The study adopts a descriptive quantitative research design and collects primary data from 282 respondents through a structured questionnaire. The collected data are analyzed using descriptive statistical techniques such as frequency distribution and percentage analysis. The findings indicate that while consumers generally perceive AI-generated advertisements as realistic, credible, and acceptable, several respondents also express concerns regarding discomfort, perceived manipulation, and ethical transparency. The results highlight that transparency in AI usage, ethical advertising practices, and human-AI collaboration play an important role in strengthening consumer trust. Overall, the study contributes to the understanding of consumer perceptions of AI-driven advertising and provides insights for marketers to design responsible and trustworthy AI-generated video advertisements.

KEYWORDS: Artificial Intelligence Advertising, Consumer Trust, AI-Generated Video Advertisements, YouTube Advertising, Ethical Transparency, Digital Marketing.

INTRODUCTION

The evolution of digital technology has dramatically reshaped the advertising landscape, particularly with the integration of artificial intelligence into marketing communication. Artificial intelligence has enabled advertisers to automate several aspects of advertising creation, including content generation, audience targeting, and performance optimization. Among these developments, AI-generated video advertisements have emerged as a significant innovation in digital marketing. Platforms such as YouTube have become

major channels for delivering these advertisements due to their extensive reach, audiovisual format, and strong influence on consumer perceptions.

AI-generated video advertisements utilize machine learning and generative technologies to produce synthetic visuals, virtual presenters, automated scripts, and voiceovers. These technologies enable companies to create high-quality advertisements at lower costs and at a much faster pace compared to traditional production methods. While such technological advancements provide operational advantages for marketers, they simultaneously raise important concerns regarding trust, authenticity, and ethical communication in advertising.

Consumer trust plays a crucial role in determining the effectiveness of advertising messages. When consumers perceive advertisements as credible and transparent, they are more likely to develop positive attitudes toward the brand and the product being promoted. However, AI-generated content introduces uncertainty because consumers may question whether the advertisement reflects genuine human intention or algorithmically generated persuasion. The increasing presence of synthetic media in advertising therefore requires a deeper understanding of how consumers evaluate and trust AI-generated promotional messages.

YouTube provides a particularly relevant context for studying these issues. Unlike short-form advertisements found on other social media platforms, YouTube advertisements often involve longer viewing time, narrative storytelling, and repeated exposure. These characteristics intensify the role of credibility and authenticity in shaping consumer responses. As a result, understanding consumer trust in AI-generated YouTube advertisements has become an important research area in contemporary digital marketing.

LITERATURE REVIEW

The rapid growth of artificial intelligence in marketing has attracted significant scholarly attention in recent years. Several studies have examined how AI-generated advertisements influence consumer perceptions, attitudes, and trust. Existing research highlights both the opportunities and challenges associated with the use of AI in advertising communication.

Previous studies indicate that generative AI allows marketers to produce advertisements quickly and cost-effectively while enabling advanced personalization and creative design. However, the increasing use of synthetic content also raises concerns about credibility, transparency, and ethical responsibility. Research suggests that consumers often react differently to AI-generated content compared to human-generated advertisements because AI may be perceived as less authentic or emotionally engaging.

Studies have shown that AI disclosure plays a complex role in shaping consumer trust. Some researchers argue that disclosing the use of AI improves transparency and helps consumers better understand the nature of the advertisement. However, other studies suggest that disclosure may also activate skepticism by making consumers more aware of persuasive intent. As a result, AI disclosure can sometimes reduce advertisement credibility and lead to less favorable consumer attitudes.

Another important factor influencing consumer trust is perceived realism and humanness. Research indicates that when AI-generated advertisements appear human-like and realistic, consumers are more likely to respond positively. However, when advertisements appear overly artificial or unnatural, they may evoke feelings of discomfort or eeriness, which can negatively affect consumer trust.

Ethical concerns also play a critical role in shaping consumer perceptions of AI-generated advertising. Studies highlight that consumer worry about issues such as deception, manipulation, misinformation, and lack of accountability in AI-generated content. These

ethical concerns can significantly reduce consumer trust and influence attitudes toward brands using AI-driven advertising strategies.

Despite the growing body of research on AI advertising, most studies have focused on short-form social media advertisements, influencer marketing, or purchase intention outcomes. Limited research has specifically examined consumer trust in AI-generated video advertisements on YouTube. The present study addresses this research gap by investigating how multiple factors collectively influence consumer trust in AI-generated YouTube video advertisements.

RESEARCH METHODOLOGY

The present study adopts a descriptive research design with a quantitative research approach to examine consumer trust issues in AI-generated video advertisements on YouTube. Descriptive research is appropriate for this study because it aims to analyze consumer perceptions, attitudes, and trust-related issues associated with AI-generated advertising content.

The study focuses on consumers residing in Chennai who actively use YouTube and are exposed to video advertisements on the platform. A structured questionnaire was used as the primary research instrument for collecting data from respondents. The questionnaire consisted of demographic questions as well as statements measuring variables such as AI disclosure, perceived realism, perceived eeriness, ethical perceptions, credibility, authenticity, and consumer trust.

A sample size of 282 responses were obtained for analysis. The study employed the snowball sampling technique, a non-probability sampling method that enables researchers to reach digitally active participants through social networks.

Primary data were collected through questionnaire responses, while secondary data were obtained from academic journals, research papers, books, and online sources related to artificial intelligence advertising and consumer trust. The collected data were coded, tabulated, and analyzed using Microsoft Excel. Descriptive statistical techniques such as frequency distribution and percentage analysis were used to interpret the results and identify patterns in consumer perceptions.

ANALYSIS AND INTERPRETATION

Table 1
Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage
Age Group	Below 20 years	100	35.5
	20–29 years	120	42.6
	30–39 years	13	4.6
	40–49 years	30	10.6
	50 years and above	19	6.7
Gender	Male	181	64.2
	Female	101	35.8
Educational Qualification	Higher Secondary	145	51.4
	Undergraduate	80	28.4
	Postgraduate	26	9.2

	Professional / Doctoral	31	11
Occupation	Student	44	15.6
	Employed	122	43.3
	Self-employed	14	5
	Homemaker	72	25.5
	Unemployed	30	10.6
Average Time Spent on YouTube per Day	Less than 1 hour	145	51.4
	1–2 hours	21	7.4
	2–3 hours	91	32.3
	More than 3 hours	25	8.9

INTERPRETATION

The demographic profile of the respondents shows that the majority of participants belong to younger age groups. Most respondents are in the 20–29 years age group (42.6%), followed by those below 20 years (35.5%), indicating that a large portion of the sample consists of young individuals who are more likely to engage with digital platforms and online video content. Older age groups such as 30–39 years (4.6%), 40–49 years (10.6%), and 50 years and above (6.7%) represent a smaller proportion of the respondents.

The gender distribution indicates that the majority of respondents are male (64.2%), while 35.8% are female, suggesting that male participants form a larger portion of the sample. In terms of educational qualification, more than half of the respondents (51.4%) have completed Higher Secondary education, followed by Undergraduate respondents (28.4%), while smaller proportions hold Postgraduate (9.2%) and Professional/Doctoral (11.0%) qualifications.

The occupation profile shows that most respondents are employed (43.3%), followed by homemakers (25.5%) and students (15.6%), while unemployed (10.6%) and self-employed (5.0%) individuals form smaller groups. Regarding YouTube usage, the data indicates that 51.4% of respondents spend less than one hour per day on YouTube, while 32.3% spend two to three hours daily, suggesting moderate engagement with the platform and regular exposure to video advertisements.

Overall, the demographic profile indicates that the study mainly includes young, moderately educated, and digitally active individuals who regularly use YouTube, making them relevant participants for examining consumer perceptions of AI-generated video advertisements.

RESULTS AND DISCUSSION

The results of the study reveal a complex relationship between technological innovation and consumer trust in AI-generated video advertisements. On one hand, consumers generally recognize the realism, creativity, and efficiency of AI-generated advertisements. Many respondents consider these advertisements credible and acceptable within the YouTube advertising environment.

On the other hand, the findings also highlight several trust-related concerns. Perceived eeriness, discomfort, and ethical concerns remain important issues influencing consumer evaluation of AI-generated advertisements. Respondents express worries about potential manipulation, misleading information, and the lack of human accountability in AI-generated advertising content.

The results suggest that AI disclosure plays a significant role in shaping consumer perceptions. While disclosure increases transparency and reduces uncertainty, it also influences how consumers evaluate advertisements. This supports previous research suggesting that transparency mechanisms can both enhance and challenge consumer trust depending on context.

The findings also demonstrate that human–AI collaboration in advertisement design can improve perceived authenticity and naturalness. When advertisements combine human creativity with AI-generated elements, consumers tend to perceive them as more trustworthy and realistic.

FINDINGS

1. The study reveals that a majority of respondents are young consumers, particularly in the age group of 20–29 years, indicating that younger audiences are more exposed to and familiar with AI-generated video advertisements on YouTube.
2. Most respondents show high awareness of AI-generated video advertisements, and many report that they frequently encounter such advertisements while watching content on YouTube.
3. The findings indicate that AI disclosure improves transparency, as many respondents agree that labeling advertisements as AI-generated helps reduce uncertainty and provides clarity to viewers.
4. Respondents generally perceive AI-generated advertisements as realistic and human-like, which contributes positively to the credibility and believability of the advertisements.
5. Despite positive perceptions, a significant number of respondents express concerns about discomfort, eeriness, and possible manipulation, suggesting that excessive or poorly designed AI-generated advertisements may negatively affect consumer trust.
6. Overall, many respondents show moderate to high levels of trust and acceptance toward AI-generated video advertisements, especially when advertisements are perceived as ethical, transparent, and responsibly designed.

SUGGESTIONS

1. Advertisers should clearly disclose the use of artificial intelligence in video advertisements to ensure transparency and build greater consumer trust.
2. Companies should focus on maintaining authenticity and human-like elements in AI-generated advertisements, as this can enhance credibility and reduce viewer discomfort.
3. Marketers should adopt ethical advertising practices to prevent misleading or manipulative AI-generated content that may harm consumer trust.
4. Advertisers should encourage human–AI collaboration in advertisement design, as advertisements combining human creativity with AI technology are perceived as more natural and trustworthy.
5. Brands should focus on producing informative and meaningful advertising content, rather than relying solely on automated AI generation, to strengthen audience confidence.
6. Regulatory bodies and digital platforms should establish guidelines for responsible AI use in advertising to ensure transparency, accountability, and consumer protection.

CONCLUSION

The integration of artificial intelligence into advertising represents a major transformation in digital marketing practices. AI-generated video advertisements on YouTube offer numerous advantages, including cost efficiency, scalability, and creative innovation.

However, the growing use of synthetic media also introduces new challenges related to consumer trust, transparency, and ethical communication.

The findings of this study demonstrate that consumers generally recognize the potential benefits of AI-generated advertisements while simultaneously expressing concerns about authenticity, manipulation, and ethical responsibility. Trust in AI-generated advertising is therefore shaped by a combination of technological factors, psychological perceptions, and ethical evaluations.

Ultimately, maintaining consumer trust requires responsible and transparent use of artificial intelligence in advertising. By integrating ethical practices, human oversight, and transparent communication strategies, advertisers can leverage AI technologies while preserving credibility and consumer confidence. The study contributes to the emerging body of research on AI-driven advertising and provides valuable insights for marketers, researchers, and policymakers seeking to balance technological innovation with consumer trust.

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AN ANALYSIS OF TREND-BASED CONTENT MARKETING IN IMPROVING BRAND VISIBILITY ON INSTAGRAM

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ABSTRACT

In the contemporary digital marketing environment, social media platforms have become essential tools for brand communication and visibility enhancement. Among these platforms, Instagram has emerged as a dominant visual-based marketing channel. The present study examines the role of trend-based content marketing in improving brand visibility on Instagram. Trend-based content marketing refers to the strategic creation and dissemination of content aligned with current social media trends such as viral challenges, hashtags, Reels, memes, and trending audio formats. This research investigates how real-time relevance, high engagement potential, visual storytelling, influencer-driven promotion, algorithm-friendly content, and user-generated content (UGC) integration contribute to brand visibility. The study adopts a descriptive research design and utilizes secondary data sources, including academic literature, industry reports, and digital marketing analyses. The findings reveal that trend-based content marketing significantly enhances engagement rates, organic reach, and brand recall. However, the study also identifies challenges such as short trend lifespans, content saturation, algorithm dependency, and creative fatigue. The research concludes that while trend-based strategies are highly effective for short-term visibility and engagement, they must be strategically integrated with long-term brand positioning efforts. The study provides practical recommendations for marketers, brand managers, and digital strategists aiming to optimize Instagram marketing performance.

Keywords: Trend-Based Content Marketing, Instagram Marketing, Brand Visibility, Social Media Marketing, Influencer Marketing, User Engagement, Digital Marketing Strategies, Visual Storytelling, Algorithm-Driven Content

INTRODUCTION

Marketing has evolved significantly from traditional advertising methods such as print media, radio broadcasts, and television commercials to digital-first strategies driven by social media platforms. The rise of internet technology and smartphone penetration has shifted consumer behavior toward interactive and personalized digital experiences. Instagram,

launched in 2010, transformed visual marketing by allowing users to share images, videos, Stories, and Reels. Over time, the platform evolved into a powerful marketing ecosystem integrating e-commerce, influencer marketing, algorithm-based recommendations, and AI-driven content optimization. Brands now rely heavily on Instagram to enhance brand visibility, customer engagement, and conversion performance.

Trend-based content marketing has emerged as a strategic response to rapidly changing digital consumer behavior. Unlike traditional content marketing, which focuses on long-term editorial calendars and evergreen content, trend-based content marketing emphasizes timeliness, adaptability, and real-time relevance. Brands leverage trending hashtags, viral challenges, popular audio clips, memes, and short-form videos to integrate themselves into ongoing digital conversations. In an environment characterized by intense competition and information overload, capturing user attention requires relevance and immediacy. Instagram's algorithm prioritizes content that generates rapid engagement such as likes, comments, shares, and saves. Trend-based content naturally stimulates such interactions, thereby increasing organic reach and improving brand visibility. This study aims to analyze how trend-based content marketing strategies influence brand visibility on Instagram, focusing on both advantages and limitations within the platform's algorithm-driven ecosystem.

REVIEW OF LITERATURE

The review of literature examines key dimensions influencing trend-based content marketing effectiveness.

Real-Time Relevance

Studies indicate that timely and contextually relevant content significantly improves engagement rates. Real-time marketing strategies align brand messages with trending events, cultural conversations, and viral formats. Research shows that posts published during high-attention moments receive higher interaction rates, improving visibility metrics and recall.

High Engagement Potential

Engagement metrics such as interaction rate, virality rate, loyalty rate, and shareability are critical indicators of content effectiveness. Short-form videos, especially Reels, demonstrate significantly higher engagement compared to static posts. Interactive content formats such as polls, quizzes, and challenges further amplify user participation.

Visual Storytelling

Visual storytelling enhances emotional connection and brand recall. Narrative-driven visual content improves consumer trust and strengthens brand perception. Studies confirm that culturally aligned imagery, human-centric visuals, and immersive storytelling generate higher engagement than generic promotional posts.

Influencer-Driven Promotion

Influencer marketing significantly enhances brand visibility and consumer trust. Research indicates that nano and micro-influencers often achieve higher engagement due to authenticity and niche audience alignment. Influencer collaborations improve campaign reach and credibility.

Algorithm-Friendly Content

Instagram's algorithm prioritizes content generating rapid engagement velocity, watch-through rates, saves, and shares. Reels and carousel posts often outperform static images due to algorithmic preference. Optimizing content according to algorithm signals improves organic discoverability.

User-Generated Content (UGC) Integration

User-generated content enhances authenticity, trust, and community building. Consumers trust peer-created content more than brand-generated advertisements. UGC encourages participatory branding and expands organic reach. Overall, existing literature

supports the argument that trend-based content marketing positively influences engagement and visibility, but sustainable brand growth requires strategic integration.

RESEARCH METHODOLOGY

Research Design:

The study adopts a descriptive research design to analyze the relationship between trend-based content marketing and brand visibility.

Data Sources:

The research is based on secondary data, including:

- Academic journals
- Industry reports
- Digital marketing analytics studies
- Published case studies

Variables of the Study

Independent Variables:

- Real-Time Relevance
- High Engagement Potential
- Visual Storytelling
- Influencer-Driven Promotion
- Algorithm-Friendly Content
- User-Generated Content Integration

Dependent Variable:

- Brand Visibility on Instagram

Data Analysis Method:

Qualitative content analysis was applied to synthesize findings from literature and industry insights. Comparative evaluation of engagement metrics, algorithmic impact, and strategic implementation was conducted.

Analysis:

The analysis indicates that trend-based content marketing significantly impacts Instagram brand visibility through multiple mechanisms:

1. **Engagement Acceleration:** Trend-based posts receive immediate interaction, increasing algorithmic promotion.
2. **Organic Reach Expansion:** Trending content appears on Explore pages and feeds beyond follower bases.
3. **Audience Participation:** Challenges and interactive formats enhance community involvement.
4. **Influencer Amplification:** Influencers extend campaign reach to niche audiences.
5. **Algorithmic Boost:** Rapid engagement signals improve ranking priority.

However, risks include:

- Trend saturation reducing uniqueness
- Short trend lifespan limiting long-term impact
- Algorithm dependency causing unpredictability
- Brand misalignment risks
- Creative fatigue among marketing teams

Thus, while effective, trend-based marketing requires strategic moderation.

FINDINGS AND DISCUSSION

Key Findings

- Trend-based content significantly increases short-term engagement.
- Reels and interactive formats outperform static content.

- Influencer collaborations improve authenticity and trust.
- Algorithm-aligned strategies enhance organic discoverability.
- User-generated content strengthens brand–consumer relationships.

Discussion

The findings suggest that trend-based content marketing enhances brand visibility primarily through engagement-driven algorithmic amplification. However, reliance solely on trends may weaken long-term brand identity.

A balanced approach combining:

- Trend responsiveness
- Evergreen storytelling
- Consistent brand voice
- Data-driven analytics

is necessary for sustainable growth.

Trend-based marketing is particularly effective for:

- Product launches
- Event promotions
- Youth-targeted campaigns
- Viral engagement objectives

Yet, brands must carefully evaluate cultural sensitivity and brand alignment before adopting trends.

CONCLUSION AND SUGGESTIONS

Conclusion

Trend-based content marketing plays a critical role in improving brand visibility on Instagram by leveraging real-time relevance, high engagement potential, influencer collaborations, visual storytelling, algorithmic alignment, and user participation. It significantly enhances short-term engagement and organic reach.

However, it also presents challenges such as short trend cycles, algorithm dependency, creative fatigue, and risk of brand dilution. Therefore, while trend-based marketing is highly effective for visibility enhancement, it should complement rather than replace long-term strategic branding.

SUGGESTIONS

1. Maintain balance between trend-based and evergreen content.
2. Use analytics tools to monitor optimal posting times.
3. Collaborate with niche influencers for authenticity.
4. Customize trends to reflect brand identity.
5. Encourage user-generated content through branded challenges.
6. Diversify formats (Reels, Stories, Carousels).
7. Monitor algorithm updates regularly.
8. Develop a rapid-response content team for trend adoption.
9. Evaluate ROI beyond engagement metrics.
10. Prioritize cultural sensitivity and brand alignment.

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OVER ADMISSION AND ITS INFLUENCES ON SKILL MISMATCH AND CREDENTIAL INFLATION LEADING TO UNEMPLOYMENT AMONG THE EDUCATED YOUTH

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ABSTRACT

Despite the rapid expansion of higher education, unemployment among educated youth remains a persistent challenge, reflecting a mismatch between educational policies and labour market needs. This study integrates Skill Mismatch Theory and Credential Inflation Theory to examine how the policy implementation gap and over-admission intensity influence youth employment outcomes through the mediating roles of skill mismatch and credential inflation. A quantitative research design was adopted, and data were collected from 407 recent graduates and final-year students in Chennai using purposive sampling. The data were analysed using structural equation modelling (SEM). Findings reveal a sequential mediation effect where policy implementation gaps increase over-admission, which subsequently intensifies skill mismatch and credential inflation, thereby weakening employment outcomes. The results suggest that effective policy execution and regulated admissions aligned with institutional capacity are essential. Higher education institutions must also emphasize skill-based and industry-relevant curricula to restore the value of academic qualifications.

INTRODUCTION & RATIONALE OF THE STUDY

Higher education systems in many developing countries have expanded rapidly, significantly increasing graduate enrolment. However, youth unemployment continues to persist, indicating disconnect between educational expansion and labour market demands. One major factor contributing to this issue is over-admission, where institutions enrol more students than their academic capacity can effectively support, leading to declining instructional quality and limited skill development. This situation contributes to skill mismatch, where graduate competencies do not align with employer expectations, and credential inflation, where the increasing supply of degree holders reduces the value of educational qualifications. Additionally, weak institutional coordination and policy implementation gaps further intensify these problems. Although these issues have been studied individually, limited research integrates them within a unified structural framework. Therefore, this study examines how policy implementation gaps and over-admission intensity influence youth employment

outcomes through the mediating roles of skill mismatch and credential inflation. Addressing this gap, the present study adopts a structural mediation framework to examine:

RQ1: How does the Policy Implementation Gap influence Over-Admission Intensity in higher education institutions?

RQ2: How does Over-Admission Intensity affect Skill Mismatch among graduates?

RQ3: How does Over-Admission Intensity contribute to Credential Inflation in the labour market?

RQ4: How does Skill Mismatch influence Youth Employment Outcomes?

RQ5: How does Credential Inflation influence Youth Employment Outcomes?

The research questions are formulated to examine the structural mechanisms through which higher education policies influence youth employment outcomes, addressing both direct and indirect effects that remain underexplored in existing literature.

Theoretical Foundation

This study is grounded in Skill Mismatch Theory and Credential Inflation Theory, which together explain structural challenges in youth employment. Skill Mismatch Theory, introduced by Richard B. Freeman (1976), argues that unemployment and underemployment occur when graduates' skills do not align with labour market requirements. In rapidly expanding higher education systems, weak curriculum–industry alignment and limited practical training often produce graduates lacking job-relevant competencies. Credential Inflation Theory, derived from Michael Spence's (1973, 1974) As a result, employers raise educational requirements even when job complexity remains unchanged. When integrated, these theories provide a comprehensive explanation of how oversupply of graduates and inadequate skill alignment together influence youth employment outcomes.

Research Gap

Previous studies have examined higher education expansion, skill mismatch, credential inflation, and youth unemployment, but mostly in isolation rather than within a unified framework. Limited empirical research explains how the policy implementation gap leads to over-admission in higher education institutions. Furthermore, the impact of over-admission on labour market distortions has not been sufficiently explored. The mediating roles of skill mismatch and credential inflation in connecting higher education policies with youth employment outcomes remain under-researched. This indicates a clear need for a comprehensive structural model that explains both the direct and indirect relationships among these variables, especially in developing countries experiencing rapid educational expansion.

Hypothesis Development

Policy Implementation Gap and Over-Admission Intensity

H1: Policy Implementation Gap has a positive and significant effect on Over-Admission Intensity in higher education institutions.

Poor coordination, weak institutional capacity, and lack of monitoring mechanisms often create discrepancies between policy design and practice (Hudson et al., 2019; Abdullahi et al., 2021). When higher education expansion policies are inadequately implemented, regulatory oversight weakens, leading institutions to admit students beyond optimal capacity (Pechar, 2009). This misalignment may intensify over-admission practices, particularly in mass higher education systems.

Over-Admission Intensity and Skill Mismatch

H2: Over-Admission Intensity has a positive and significant effect on Skill Mismatch among graduates.

Rapid expansion and excessive admissions may produce a surplus of graduates relative to labor market demand, increasing overqualification and skill underutilization (Sutherland, 2012; Brun-Schammé & Rey, 2021). When graduate supply exceeds demand, many are forced

into jobs below their qualification level, thereby intensifying vertical and horizontal skill mismatch (Guvenen et al., 2020).

Over-Admission Intensity and Credential Inflation

H3: Over-Admission Intensity has a positive and significant effect on Credential Inflation in the labour market.

Expansion in higher education increases the supply of degree holders, which may reduce the relative value of credentials and encourage employers to raise educational requirements (Araki & Kariya, 2022; Werfhorst, 2009). As degrees become more common, individuals pursue higher qualifications to maintain competitive advantage, thereby reinforcing credential inflation (Cunningham, 2016).

Skill Mismatch and Youth Employment Outcomes

H4: Skill Mismatch has a positive and significant effect on Youth Employment Outcomes.

Skill mismatch reduces wage growth, job satisfaction, and long-term career progression (Guvenen et al., 2020). Overqualified workers often experience underemployment and unstable employment conditions (Sutherland, 2012). Poor skill alignment during school-to-work transition can have persistent negative effects on earnings and employment stability (Liu et al., 2016). Therefore, higher mismatch is likely to reduce positive youth employment outcomes.

Credential Inflation and Youth Employment Outcomes

H5: Credential Inflation has a positive and significant effect on Youth Employment Outcomes.

When educational credentials lose signalling power due to inflation, graduates face increased competition and reduced relative wage premiums (Lee & Burga, 2025; Villines, 2025). Rising credential requirements may also contribute to graduate underemployment (Gao, 2023). As a result, credential inflation may weaken employment stability, job quality, and earnings prospects for youth.

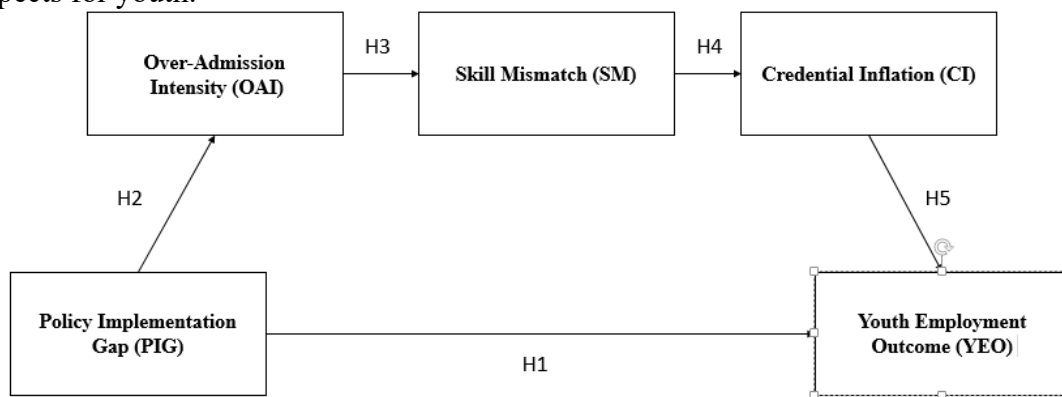


Figure 1: Conceptual Model

RESEARCH METHODOLOGY

The study adopts a quantitative research design using a descriptive approach. Purposive sampling was employed to select recent graduates and final-year students entering the labour market, ensuring alignment with the research objectives. Data were collected from 407 respondents across different universities and industries in Chennai using Google Forms, which ensured complete responses by requiring all items to be answered. The study followed ethical research guidelines, ensuring voluntary participation, informed consent, anonymity, and confidentiality, with data used solely for academic purposes. To assess non-response bias, the first 75 and last 75 responses were compared following the approach of Armstrong and Overton (1977), showing no statistical difference. For data analysis, statistical techniques such as descriptive statistics, correlation analysis, and reliability tests were performed using SPSS, while structural relationships and model validation were examined using AMOS and SmartPLS.

Table 1
Demographic Profile

Demographic	Category	No. of Respondents	Percentage (%)
Age	Below 21	13	3
	21 – 23 Years	165	41
	24 – 26 Years	141	35
	27 – 30 Years	87	21
	Above 30	1	1
	Total	407	100
Gender	Male	220	54
	Female	187	46
	Total	407	100
Highest Education Level	Undergraduate	145	36
	Postgraduate	258	63
	Other	4	1
	Total	407	100
Field Of Study	Arts & Humanities	150	37
	Social Sciences	141	34
	Natural Sciences	45	11
	Business & Management	35	9
	Engineering & Technology	25	6
	Health & Medicine	5	1
	Education	3	1
	Law & Legal Studies	3	1
	Total	407	100
Employment Status	Employed	163	40
	Unemployed	148	36
	Underemployed	90	22
	Self-Employed	6	2
	Total	407	100

Source: SPSS

Interpretation

The demographic profile shows that most respondents are young graduates aged 21–26, with a relatively balanced gender distribution and a majority holding postgraduate degrees, mainly from Arts, Humanities, and Social Sciences. Although 40% are employed, a significant

proportion remains unemployed or underemployed, indicating potential skill mismatches and employment challenges among graduates.

Table 2
Measurement Model: Reliability and Validity Results

Constructs and sources	Factor loading (λ)	Indicator variance (λ^2)	Error Variance ($1-\lambda^2$)	VIF	Cronbach's Alpha	CR	AVE
Policy Implementation Gap by Åkesson et al., 2021					0.909	0.936	0.786
Educational institutions effectively coordinate with industries to ensure graduate employability.	0.777	0.604	0.396	2.285			
Policies related to student intake and admission are clearly implemented at my institution.	0.824	0.679	0.321	2.835			
Curriculum updates reflect current labour market requirements.	0.796	0.796	0.366	2.718			
Monitoring and support programs for graduate employment are consistently executed.	0.854	0.729	0.271	2.989			
Policies intended to prevent over-admission are effectively enforced.	0.819	0.671	0.329	2.744			
Over-Admission Intensity by Pechar 2009					0.901	0.931	0.771
The number of students admitted in my discipline is	0.760	0.578	0.422	2.196			

higher than what the job market can absorb.							
Competition for jobs among graduates in my field is high due to excess enrolment.	0.914	0.835	0.165	3.695			
Over-admission has made it difficult for graduates to find jobs in their field.	0.784	0.615	0.385	2.341			
Institutions focus more on increasing enrolment than ensuring employment outcomes.	0.871	0.871	0.871	3.182			
Skill Mismatch by Garibaldi et al., 2024					0.908	0.922	0.704
My qualifications and skills match the requirements of jobs I am seeking.	0.788	0.621	0.379	2.451			
The knowledge and skills acquired during my education are relevant to available jobs.	0.837	0.701	0.299	3.226			
I have experienced difficulty finding employment because my field of study does not align with job requirements.	0.852	0.726	0.274	3.307			
I feel overqualified for	0.806	0.806	0.350	2.794			

many of the jobs I am offered.							
Employers expect skills or expertise that were not included in my education.	0.860	0.740	0.260	3.063			
Credential Inflation by Van Werfhorst., 2011					0.916	0.937	0.749
Employers increasingly require additional qualifications beyond my degree for entry-level jobs.	0.816	0.666	0.334	2.836			
Many jobs now demand multiple degrees or certifications, even for basic positions.	0.855	0.731	0.269	3.296			
My degree alone does not provide sufficient competitive advantage in the job market.	0.849	0.721	0.279	3.110			
Over-admission in higher education has reduced the value of a degree in the labor market.	0.861	0.741	0.259	3.317			
Youth Employment Outcome by Holford 2020					0.918	0.942	0.803
I am currently employed in a job that matches my education and skills.	0.786	0.618	0.382	2.398			

I am underemployed in my current job (i.e., job requires lower qualifications than I have).	0.903	0.815	0.185	4.132			
It took a long time after graduation to find my first job.	0.830	0.689	0.311	2.862			
I am satisfied with the quality and security of my employment.	0.919	0.845	0.155	4.652			

Interpretation

The measurement model shows strong reliability and validity across all constructs. Factor loadings range from 0.760 to 0.919, exceeding the recommended threshold and confirming strong indicator reliability. Indicator variance values are high while error variance values remain low, indicating good measurement accuracy. Cronbach’s Alpha (0.901–0.918) and Composite Reliability (0.922–0.942) demonstrate high internal consistency and construct reliability. The AVE values (0.704–0.803) confirm convergent validity, and VIF values below 5 indicate no multicollinearity, supporting the model’s suitability for structural analysis.

Note: ***p < 0.001; ** p < 0.01; *p < 0.05 elements in the diagonal are the square root of average variance extracted (AVE).

Table 3

Descriptive Statistics: Means, Standard Deviation, And Zero-Order Correlation

Note: PIG- Policy Implementation Gap, OAI- Over-Admission Intensity, SM-Skill Mismatch, CI - Credential Inflation, YEO- Youth Employment Outcome.

Construct	Mean	SD	1	2	3	4	VIF
PIG	11.9064	4.50636	-				1.009
OAI	13.4901	3.90677	-0.019	-			1.813
SM	16.8374	4.87454	-0.050	.586**	-		1.911
CI	13.9483	3.88219	-0.086	.626**	.651**	-	2.075
YEO	13.1798	4.16922	-0.082	.493**	.719**	.708**	-

Source: SPSS

Interpretation

Descriptive statistics show moderate to high perceptions across variables, with SM having the highest mean (M = 16.84) and greatest variability (SD = 4.87). Correlation analysis indicates that Over-Admission Intensity is significantly and positively related to SM, CI, and YEO, while SM and CI also show strong positive associations with YEO. The VIF values (1.009–2.075) are below the threshold, confirming no multicollinearity among the constructs.

Table 4

Heterotrait–Monotrait Ratio (Htmt) Matrix

Construct	CI	OAI	PIG	SM	YEO
-----------	----	-----	-----	----	-----

CI	—				
OAI	0.692	----			
PIG	0.098	0.078	----		
SM	0.715	0.644	0.076	----	
YEO	0.776	0.541	0.090	0.784	----

Source: Smart PLS

Common method bias (CMB)

CMB was assessed using Harman’s single-factor test, with a single factor explaining 27.432% of the variance, below the 50% threshold. Thus, CMB is not a serious concern and does not threaten the study’s findings.

Interpretation

The correlation matrix shows strong positive relationships among the main constructs except PIG. CI has strong correlations with SM (r = 0.715) and YEO (r = 0.776), and a substantial link with OAI (r = 0.692). OAI is also strongly related to SM (r = 0.644) and moderately related to YEO (r = 0.541). SM shows the strongest relationship with YEO (r = 0.784). In contrast, PIG has very weak correlations with other variables, indicating limited association.

Table 5
Testing of Hypothesis

Hypothesis	Path Relationship	Original Sample (O)	Sample M (M)	Standard Deviation (STDEV)	T statistics (O/STDEV)	P values	Result
H1	PIG>OAI	-0.042	-0.033	0.093	0.455	0.649	Not Significant
H2	OAI>SM	0.586	0.588	0.046	12.766	0.000	Significant
H3	OAI>CI	0.383	0.386	0.047	8.209	0.000	Significant
H4	SM>YEO	0.462	0.464	0.044	10.442	0.000	Significant
H5	CI>YEO	0.707	0.707	0.034	20.805	0.000	Significant

Source: Smart PLS

Hypothesis testing

The structural model shows that four out of five hypotheses are supported. H1 (PIG → OAI) is not significant ($\beta = -0.042$, $p = 0.649$), indicating no significant effect of Policy Implementation Gap on Over-Admission Intensity. However, OAI significantly increases Skill Mismatch and Credential Inflation, and both SM and CI significantly influence Youth Employment Outcomes, with Credential Inflation showing the strongest impact.

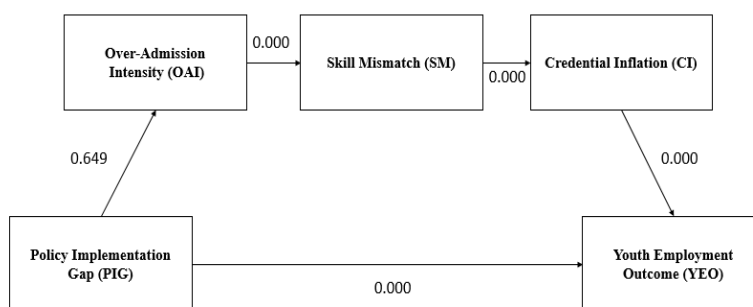


Figure 2: Hypothesis tested

DISCUSSION

The study shows that Policy Implementation Gap does not significantly influence Over-Admission Intensity, indicating that institutional expansion may be driven more by systemic or market pressures than governance failures. However, Over-Admission significantly increases Skill Mismatch and Credential Inflation. Both factors strongly influence Youth Employment Outcomes, suggesting that excessive higher education expansion reduces the signalling value of degrees and creates labour market imbalance, ultimately affecting graduate employability.

Theoretical Contributions

This study extends Skill Mismatch Theory by showing that mismatch can originate from higher education expansion rather than only individual skill deficiencies. It also strengthens Credential Inflation Theory by demonstrating how over-admission increases graduate supply and weakens degree signalling value. By linking education expansion, labour market signalling, and youth employment outcomes, the study provides an integrated theoretical framework.

Practical and Managerial Implications

The findings suggest that policymakers and universities should regulate student admissions based on institutional capacity and labour market demand. Excessive enrolment can increase skill mismatch and credential inflation. Universities should improve curriculum relevance through internships, digital skills, and industry collaboration. Stronger coordination among government, universities, and employers is necessary to ensure that higher education expansion leads to meaningful employment opportunities for graduates.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

This study uses a cross-sectional design, which limits causal interpretation. Future research could apply longitudinal data to examine changes in policy implementation and employment outcomes over time. The sample mainly includes postgraduate respondents, which may restrict generalization. Future studies should use broader samples and include employer perspectives, institutional quality, and regional labour market conditions to better understand the determinants of graduate employability.

CONCLUSION

The study highlights how over-admission and credential inflation influence youth employment outcomes. Excessive expansion of higher education can weaken the labour market value of degrees and intensify competition among graduates. Without proper policy implementation and alignment with labour market demand, educational expansion may lead to employment instability. Therefore, coordinated efforts between policymakers, universities, and industries are essential to ensure sustainable employment opportunities for young graduates.

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ENTREPRENEURIAL MOTIVATION, SURVIVAL AND CHALLENGES AMONG FIRST GENERATION ENTREPRENEURS IN CHENNAI

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ABSTRACT

Entrepreneurship plays a crucial role in economic development, especially in urban centers like Chennai, where many individuals are starting businesses without prior family business backgrounds. This study focuses on understanding the entrepreneurial motivation and survival challenges faced by first-generation entrepreneurs in Chennai. The research explores the key factors that encourage individuals to start their own ventures, such as the desire for financial independence, self-employment, social recognition, and the need to overcome unemployment. At the same time, the study examines the major challenges encountered during the early and growth stages of their businesses, including limited access to finance, lack of managerial experience, intense market competition, regulatory complexities, and work-life balance issues. The study is based on primary data collected through structured questionnaires and personal interviews with first-generation entrepreneurs operating in different sectors across Chennai. Descriptive and analytical methods are used to evaluate the relationship between motivation factors and survival challenges. The findings reveal that while strong personal motivation and determination drive entrepreneurs to start businesses, inadequate institutional support and resource constraints significantly affect business sustainability. The study highlights the need for targeted policy measures, training programs, and financial support systems to improve the survival and growth of first-generation entrepreneurs. The results of this research contribute to a better understanding of entrepreneurial behavior and provide practical insights for policymakers, educators, and aspiring entrepreneurs.

KEYWORDS: Entrepreneurial Motivation, First-Generation Entrepreneurs, Survival Challenges, Small Businesses, Urban Entrepreneurship, Business Sustainability, Chennai.

INTRODUCTION

Entrepreneurship has emerged as a critical driver of economic growth, employment generation, innovation, and social transformation in both developed and developing

economies. In the Indian context, entrepreneurship has gained heightened importance due to structural economic reforms, rapid urbanization, demographic transitions, and policy initiatives aimed at fostering self-employment and enterprise creation. Among various categories of entrepreneurs, first generation entrepreneurs occupy a distinctive and significant position. These individuals initiate and manage enterprises without inheriting a family business background, relying primarily on their personal motivation, skills, resources, and resilience. The present chapter provides a comprehensive conceptual, theoretical, and contextual foundation for the study titled Entrepreneurial Motivation, Survival and challenges among First Generation Entrepreneurs in Chennai.

First generation entrepreneurs often operate in environments characterized by uncertainty, resource constraints, and institutional complexities. Unlike second or multi-generation entrepreneurs, they lack inherited business knowledge, social capital, and financial backing. As a result, their entrepreneurial journey is strongly influenced by motivational factors, survival strategies, and the nature of challenges encountered at different stages of enterprise development. Understanding these dimensions is particularly relevant in urban metropolitan regions such as Chennai, which is one of India's major industrial, commercial, and cultural hubs.

This chapter systematically examines the conceptual meaning of entrepreneurship and first generation entrepreneurship, the historical evolution of entrepreneurial thought, the theoretical foundations underpinning entrepreneurial motivation and survival, and the socio-economic context of Chennai. It further explores the key variables of the study, including motivational drivers, survival mechanisms, and challenges, while establishing a logical linkage to the objectives and scope of the research. The chapter concludes by highlighting research gaps and the academic and practical significance of the study.

REVIEW OF LITERATURE

Suthar et al. (2020) in their study “**A Study on the Impact of Seed Capital to Start Enterprise in Tamil Nadu with Special Reference to First Generation Entrepreneurs Attitude**” paper examines that first generation entrepreneurs are not performing well despite having entered small-scale industrial ventures, as they face numerous operational problems while managing their establishments, such as lack of raw materials, finance, marketing support, government assistance, funding agencies, competition, and family support. Based on primary data, the study attempts to identify the factors that influence first generation entrepreneurs in identifying their skills. For this purpose, twelve statements relating to the need for seed capital for a good start of the enterprise by first generation entrepreneurs were selected to identify the significant dimensions of the factors using factor analytical techniques.

Mani (2013) in this research “**Motivation Challenges and Success Factors of Entrepreneurs: An Empirical Analysis**” study investigated the motivation factors, challenges, and success factors of entrepreneurs in India. Primary data were collected from entrepreneurs and analysed to achieve the research objectives. The results indicate that the main motivation factors are intrinsic in nature, such as following one's dreams, being one's own boss, and earning substantial income. Self-confidence and a high degree of commitment are identified as the most important success factors, while the major challenges faced by entrepreneurs include raising funds and hiring and retaining the workforce. The study may help young technocrats in understanding entrepreneurship in the Indian context and may also assist policymakers in taking steps to promote entrepreneurship in India. However, the study notes that more evidence-based information on entrepreneurs in India is required before generalising the results. Additionally, since the empirical tests were conducted only among entrepreneurs in the National Capital Region during the period from 2009 to 2010, the findings cannot be assumed to extend beyond this specific group or to different time periods.

Uddin et al. (2013) in their study “**Motivation, Success Factors and Challenges of Entrepreneurs in Khulna City of Bangladesh.**” study examines that Bangladesh is a highly densely populated country where creating employment opportunities is a major challenge, and the development of entrepreneurship is viewed as a positive advancement due to its significant role in generating employment. Considering this importance, the study makes an effort to identify the motivation, success factors, and challenges of entrepreneurs in Khulna City of Bangladesh. Data were collected from entrepreneurs operating businesses in the city using structured questionnaires developed based on previous studies. Factor analysis was first applied to identify factors associated with motivation, success, and challenges of entrepreneurs, and subsequently, multiple regression analysis was used to determine statistically significant factors. The study finds that independence, personal and family security, self-employment, and intrinsic factors are associated with entrepreneurial motivation, among which independence, personal and family security, and self-employment are statistically significant. It also identifies that business environment, policy issues, infrastructure, raw materials, political instability, and equipment costs are linked to entrepreneurial challenges, with business environment, infrastructure, and raw materials being statistically significant. Furthermore, the study reveals that managerial capability, experience and training, family support and honesty, social networks, and price and location act as success factors, of which managerial capability, experience and training, and family support and honesty are statistically significant.

Hussain et al (2010) in their paper “**Micro-Entrepreneurs: Motivations, Success Factors, and Challenges.**” study investigated the Pakistani small business sector by examining the motivations, perceived success factors, and challenges faced by micro-entrepreneurs. The research was conducted in Bahawalpur, a major city in southern Punjab, Pakistan, and in-depth interviews were used to obtain insights from twenty-six micro-entrepreneurs. The results partially align with previous studies conducted in similar markets. The findings reveal that, at the time of entering the venture, micro-entrepreneurs are primarily driven by pecuniary motives. They perceive customer service and relative business experience as key success factors, while lack of access to financial capital, bureaucratic hurdles, and environmental uncertainty emerge as major barriers. The study contributes to the existing literature by focusing on an under-researched Pakistani market.

Vinodhini (2024) in this study “**A Study on Survival and Challenges Faced by the Retail Entrepreneurs in Chennai.**” study discusses that economic development refers to income levels and their stability, which largely depend on entrepreneurs. An entrepreneur is described as an individual who aims to achieve goals and possesses knowledge, skills, inventiveness, drive, and a spirit of innovation. Entrepreneurs consistently identify opportunities, transform them into achievements, and gain economic benefits. The continuous evolution of the retail landscape compels retailers to operate in a highly dynamic, competitive, and customer-driven market, requiring them to constantly adapt to changing consumer expectations to retain customers. Among factors such as capacity to take risk, commitment, determination, and perseverance, the respondents have given priority to commitment, determination, and perseverance.

STATEMENT OF THE PROBLEM

Entrepreneurship plays an important role in economic development and employment generation. In recent years, many individuals have started businesses as first generation entrepreneurs without any family business background. Unlike traditional entrepreneurs, they lack inherited experience, financial support, and established business networks. As a result, they often face several challenges such as lack of capital, limited managerial skills, market competition, and difficulty in accessing financial and institutional support.

In a rapidly developing city like Chennai, the business environment is highly competitive, which makes survival difficult for new entrepreneurs. The level of motivation, ability to manage challenges, and adaptability to market conditions greatly influence the survival of their enterprises. Therefore, it is important to study the entrepreneurial motivation, survival, and challenges faced by first generation entrepreneurs in order to understand the factors that influence their business sustainability and growth.

SCOPE OF THE STUDY

The scope of the study is confined to first generation entrepreneurs operating within Chennai city. The research specifically focuses on understanding the level of entrepreneurial motivation, the factors influencing business survival, and the various challenges faced by entrepreneurs across selected types of businesses. Since first generation entrepreneurs do not have a family business background, the study attempts to analyze how their motivation, personal efforts, and external conditions affect the sustainability of their enterprises. The study considers different aspects such as financial difficulties, managerial and operational issues, and market competition that may influence the performance and survival of their businesses. By concentrating on Chennai, a major metropolitan and commercial hub, the research provides insights into the entrepreneurial environment within an urban context. The findings of the study are expected to be useful for policymakers, entrepreneurship development agencies, academic researchers, and aspiring entrepreneurs, as they can help in understanding the real challenges faced by first generation entrepreneurs and in developing suitable policies, support programs, and strategies to promote sustainable entrepreneurship in similar urban regions.

OBJECTIVES OF THE STUDY

1. To study the demographic profile of the respondents.
2. To examine the relationship between entrepreneurial motivation and business survival.
3. To analyze the major challenges entrepreneurial.
4. To identify the key motivational factors that influence first generation entrepreneurs to start a business in Chennai

RESEARCH METHODOLOGY

Research methodology explains the methods used to collect and analyze data for the study.

Research Design

The study follows a descriptive research design to analyze entrepreneurial motivation and challenges among first generation entrepreneurs.

Data Collection

Primary Data

- Collected using questionnaires
- Responses gathered from entrepreneurs in Chennai

Secondary Data

- Books
- Research articles
- Journals
- Government reports

Sampling Method

The study uses convenience sampling to collect responses from entrepreneurs.

Sample Size

The study includes 130 respondents representing first generation entrepreneurs in Chennai.

Tools Used for Analysis

The following statistical tools are used:

- Percentage Analysis
- Correlation Analysis
- ANOVA
- Regression Analysis

PERCENTAGE ANALYSIS

**Table 1
Gender of the Respondent**

Gender	Frequency	Percentage
Male	74	57
Female	56	43
Total	130	100

INTERPRETATION

The gender distribution of the respondents shows that 57% are male and 43% are female. This indicates that male participants constitute a slightly higher proportion of the sample compared to female participants

**Table 2
Age Group of the Respondent**

Age group	Frequency	In Percentage
Below 25	31	24
26 – 35	37	29
36 – 45	26	20
46 – 55	20	15
Above 55	16	12
Total	130	100

INTERPRETATION

The age distribution shows that most respondents are aged 25–35 (29%), followed by below 25 (24%), while the least respondents are above 55 (12%), indicating that the study mainly includes younger and middle-aged participants.

**Table 3
Education Qualification of the Respondents**

Education qualification	Frequency	In Percentage
School level	21	16%
Diploma	17	13%
Undergraduate	22	17%
Postgraduate	46	35%
Professional degree	24	19%
Total	130	100%

INTREPRETATION

The educational qualification data shows that the majority of respondents are postgraduates (35%), followed by those with professional degrees (19%), while diploma holders (13%) represent the smallest group, indicating that most participants have higher educational qualifications.

**Table 4
Marital Status of the Respondents**

Marital status	Frequency	In Percentage
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Single	71	55%
Married	59	45%
Total	130	100%

INTERPRETATION

The marital status distribution shows that the majority of respondents are single (55%), while 45% are married, indicating that unmarried individuals slightly outnumber married participants in the study.

Table 5
Monthly Income of the Respondents

Monthly Income	Frequency	In Percentage
Below 25000	27	25%
25001 – 50000	38	27%
50001 – 75000	25	19%
Above 75000	40	29%
Total	130	100%

INTERPRETATION

The monthly income distribution shows that the highest proportion of respondents earn above ₹75,000 (29%), followed by ₹25,001–₹50,000 (27%), while the lowest proportion falls in the ₹50,001–₹75,000 range (19%), indicating a fairly balanced income distribution with a slight concentration in the higher income group.

CORRELATION ANALYSIS

(H0): There is no significant relationship between entrepreneurial motivation and business survival among first-generation entrepreneurs.

(H1): There is a significant relationship between entrepreneurial motivation and business survival among first-generation entrepreneurs.

Table 6
Entrepreneurial Motivation and Business Survival

		Entrepreneurial Motivation	Business survival
Entrepreneurial Motivation	Pearson Correlation	1	.504**
	Sig. (2-tailed)		.000
	N	130	130
Business Survival	Pearson Correlation	.504**	1
	Sig. (2-tailed)	.000	
	N	130	130

INTRPRETATION

The table indicate that entrepreneurial motivation is positively and moderately correlated with business survival ($r = 0.504, p < 0.01$). Since the p-value (0.01) is less than, the relationship is statistically significant at the 1% level.

This implies that higher levels of entrepreneurial motivation are associated with higher levels of business survival. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted.

FINDINGS

1. Most first generation entrepreneurs start businesses to achieve financial independence and self-employment.
2. Lack of financial support is one of the major challenges faced by entrepreneurs.
3. Entrepreneurs face difficulties in marketing, competition, and managing employees.
4. Motivation and determination help entrepreneurs overcome business challenges.
5. Correlation analysis shows a positive relationship between motivation and business survival.

SUGGESTIONS

1. Government should provide financial support and easy loan facilities to first generation entrepreneurs.
2. Training programs should be organized to improve entrepreneurial skills and business management knowledge.
3. Entrepreneurs should focus on innovation and technology adoption to remain competitive.
4. Awareness programs about government schemes and financial assistance should be improved.
5. Networking opportunities should be created to help entrepreneurs build strong business connections.

CONCLUSION

Entrepreneurship plays an important role in economic development and employment generation. First generation entrepreneurs contribute significantly to economic growth by creating businesses without any family business background.

However, they face several challenges such as financial constraints, lack of experience, and market competition. Motivation, determination, and effective business strategies are essential for overcoming these challenges.

The study concludes that entrepreneurial motivation has a strong influence on enterprise survival. Providing financial support, training, and institutional assistance can help first generation entrepreneurs sustain and expand their businesses.

Overall, promoting entrepreneurship will strengthen the economic development of cities like Chennai and encourage more individuals to become successful entrepreneurs.

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A STUDY ON FACTORS INFLUENCING JOB SEARCH SELF-EFFICACY AND CAREER OUTCOMES AMONG FINAL-YEAR STUDENTS IN SOUTH CHENNAI

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ABSTRACT

The transition from higher education to employment has become increasingly challenging due to rapid changes in the labor market and rising expectations from employers. This study examines the factors influencing job search self-efficacy and its impact on career outcomes among final-year students in South Chennai. The research adopts a descriptive quantitative research design. Primary data were collected from 156 undergraduate and postgraduate final-year students using a structured questionnaire, and the data were analyzed using SPSS. Statistical tools such as descriptive statistics, Chi-square test, ANOVA, correlation analysis, and multiple regression were used to examine the relationships between the study variables. The findings reveal that personal, academic, and institutional factors significantly influence job search self-efficacy. The results also indicate that institutional factors and job search self-efficacy have a strong positive influence on students' career outcomes. Furthermore, the study highlights the importance of career guidance, skill development, and placement support in enhancing students' employability and job readiness. The study concludes that strengthening institutional support and improving students' job search confidence can lead to better career outcomes among final-year students.

KEYWORDS: Job Search Self-Efficacy, Career Outcomes, Personal Factors, Academic Factors, Institutional Factors, Employability, Career Readiness, Final-Year Students, Higher Education, South Chennai.

INTRODUCTION

The transition from higher education to employment has become increasingly challenging in today's competitive and rapidly changing labor market. Technological advancements, globalization, and evolving organizational structures have significantly transformed the nature of work and the expectations placed on graduates entering the workforce. Employers now expect students to possess not only academic knowledge but also essential employability skills such as communication, adaptability, and confidence. As a result, final-year students often face considerable pressure and uncertainty while preparing to enter the labor market.

Final-year students represent a critical group in higher education because they are at the stage of transitioning from academic life to professional employment. During this period, students engage in various job search activities such as identifying job opportunities, preparing resumes, attending interviews, and networking with potential employers. However, the job search process also requires motivation and confidence.

One important psychological factor influencing job search behavior is job search self-efficacy. The concept of self-efficacy refers to an individual's belief in their ability to perform specific tasks successfully. In the context of employment seeking, job search self-efficacy refers to a student's confidence in performing job search activities such as identifying employment opportunities, preparing application materials, networking with employers, and performing effectively in interviews. Students with high job search self-efficacy are more likely to engage actively in job search activities and adopt effective strategies to secure employment opportunities.

Career outcomes represent the results of an individual's career-related efforts and decisions, including employment status, job position, and perceived career success. South Chennai is an important educational hub in Tamil Nadu, hosting many higher education institutions that attract students from diverse backgrounds. Differences in institutional support, career guidance, and exposure to industry opportunities may influence students' job search confidence and career outcomes. Therefore, this study examines the factors influencing job search self-efficacy and their impact on career outcomes among final-year undergraduate and postgraduate students in South Chennai.

REVIEW OF LITERATURE

da Motta Veiga et al. (2018), in their study, *Insight into job search self-regulation: Effects of employment self-efficacy and perceived progress on job search intensity*, examined the influence of employment self-efficacy and perceived progress on job search intensity within a self-regulation framework. The study highlights that job seekers with higher chronic employment self-efficacy exert greater intensity in their job search compared to those with lower self-efficacy. The findings support social cognitive theory and control theory in explaining job search behavior. Furthermore, increased perceived progress was positively related to subsequent job search intensity. The relationship between perceived progress and job search intensity was stronger for job seekers with lower chronic employment self-efficacy.

Manzoni et al. (2019), in their study, *The Equalizing Power of a College Degree for First-Generation College Students: Disparities Across Institutions, Majors, and Achievement Levels*, examined the generational wage gap between first- and continuing-generation college students. The study highlights that ten years after completing college there is a noticeable generational wage gap. For women, the gap reduces when controlling for individual characteristics such as race and motherhood status. For men, the gap persists when considering individual characteristics but disappears when labor market characteristics are considered. The study concludes that the wage gap is mainly influenced by differences in industries, jobs, and work locations rather than differences in institutions or majors.

Nurmalasari et al. (2020), in their study, *Contribution of Job Readiness Application and Student Competency Towards Job Readiness and Job Opportunities in Industry*, examined the role of job readiness and student competency in improving employment opportunities. The study found that both job readiness applications and student competency significantly enhanced students' readiness for employment. Job readiness was identified as an important factor influencing access to job opportunities in the industry. The findings suggested that integrating job readiness tools with competency-based learning can improve employment outcomes. The study emphasized the need for educational institutions to align curricula with industry requirements to strengthen graduates' employability.

Sharma (2021), in her study, *Mediating Role of Career Decision Making Self-Efficacy on Gender and Career Choice among College Students*, examined the relationship between gender, self-efficacy, and career choice. The study involved 400 BA third-year college students from natural and social sciences at Jamia Millia Islamia, New Delhi. The findings revealed that career decision-making self-efficacy partially mediated the relationship between gender and vocational exploration. The study also highlighted the role of self-efficacy in influencing students' commitment to career decisions. Overall, the research emphasized the importance of self-efficacy in shaping students' career exploration and decision-making processes.

Prathibha et al. (2025), in their study, *Self Esteem and Career Decision-Making Self-Efficacy among Higher Secondary School Students in Kerala*, examined the relationship between self-esteem and career decision-making self-efficacy. The study found a significant positive association between self-esteem and career decision-making self-efficacy, indicating that students with higher self-esteem had greater confidence in making career-related decisions. Students from the science stream and those from supportive family backgrounds demonstrated higher levels of self-efficacy. Higher self-esteem was also associated with reduced career uncertainty and greater clarity in career choices. The study concluded that strengthening self-esteem through career guidance and counselling can support informed and confident career decisions.

STATEMENT OF THE PROBLEM

Securing employment has become increasingly challenging for final-year students due to intense competition and changing labor market requirements. Job search self-efficacy plays an important role in shaping students' confidence and effectiveness in carrying out job search activities. Students with higher self-efficacy are more proactive and persistent in identifying and applying for job opportunities. However, factors such as career guidance, skill development, motivation, and institutional support may influence students' job search confidence. These factors may vary among final-year undergraduate and postgraduate students in South Chennai. Therefore, it is important to examine the factors influencing job search self-efficacy and their impact on career outcomes.

SCOPE OF THE STUDY

The study focuses on identifying the factors influencing job search self-efficacy among final-year undergraduate and postgraduate students in South Chennai. It examines how students' confidence in performing job search activities affects their career outcomes and employment readiness. The study considers factors such as career awareness, skill development, motivation, and institutional support. The research is limited to students who are currently in the final year of their undergraduate and postgraduate programs. The findings may help educational institutions strengthen career guidance and placement support for students. The study also provides insights that may improve students' employability and job search preparedness.

OBJECTIVES OF THE STUDY

- To identify the factors influencing job search self-efficacy among final-year graduate students in South Chennai.
- To assess the level of job search self-efficacy among final-year graduate students.
- To examine the influence of personal, academic, and institutional factors on job search self-efficacy.
- To analyze the impact of job search self-efficacy on career outcomes such as employability and job readiness.

- To suggest measures to improve job search self-efficacy and career outcomes among final-year graduate students.

RESEARCH METHODOLOGY

This study adopts a descriptive quantitative research design to examine the factors influencing job search self-efficacy and career outcomes among final-year students in South Chennai. Primary data were collected from 156 undergraduate and postgraduate final-year students using a structured questionnaire. The respondents were selected through convenience sampling technique. The collected data were coded and analyzed using SPSS statistical software. Descriptive statistics were used to present the demographic profile of the respondents. Further statistical tools such as Chi-Square test, ANOVA, correlation analysis, and multiple regression analysis were applied to examine the relationships and influence of study variables.

DATA ANALYSIS AND INTERPRETATION

Table 1
Demographic Profile of the Respondents

Demographic Variable	Category	Count	% of Total (N=156)
Gender	Male	70	44.90
	Female	86	55.10
	Total	156	100
Age Group	Below 20 years	27	17.30
	20–22 years	63	40.40
	23–25 years	34	21.80
	Above 25 years	32	20.50
	Total	156	100
Level of Study	Undergraduate	63	40.40
	Postgraduate	93	59.60
	Total	156	100
Area of Study	Arts	41	26.30
	Science	26	16.70
	Commerce	66	42.30
	Management	23	14.70
	Total	156	100
Internship/Industrial Training Experience	Yes	91	58.30
	No	65	41.70
	Total	156	100
Types of Institution	Government	47	30.10
	Aided	33	21.20
	Self-Financing	76	48.70
	Total	156	100
Family Income Category	Low	31	19.90
	Middle	108	69.20
	High	17	10.90
	Total	156	100

INTERPRETATION

The study included 156 respondents, with 55.1% females and 44.9% males. Most were aged 20–22 years (40.4%) and postgraduate students (59.6%), mainly from Commerce (42.3%) and Arts (26.3%). Over half (58.3%) had internship experience, and nearly half (48.7%) were in self-financing institutions. Most respondents came from middle-income families (69.2%), providing a diverse sample for examining job search self-efficacy and career outcomes.

Table 2

Chi-Square Test Between Gender and Personal, Academic, Institutional Factors

Null Hypothesis (H₀): There is no significant association between gender and the study variables (personal, academic, and institutional factors) influencing job search self-efficacy among final-year

Alternative Hypothesis (H₁): There is a significant association between gender and the study variables (personal, academic, and institutional factors) influencing job search self-efficacy among final-year students in South Chennai.

Study Variable	Pearson Chi-Square Value	df	Asymp. Sig. (2-sided)	Interpretation
Personal Factors	15.915	18	0.599	Not Significant
Academic Factors	13.47	15	0.566	Not Significant
Institutional Factors	19.432	18	0.366	Not Significant
Linear by Linear Association (Personal Factor)	0.173	1	0.677	Not Significant
Linear by Linear Association (Academic Factor)	0.425	1	0.514	Not Significant
Linear by Linear Association (Institutional Factor)	0.215	1	0.643	Not Significant
N of Valid Cases	156			

INTERPRETATION

The Chi-Square test was conducted to examine the association between gender and study variables such as personal, academic, and institutional factors. The results show that the significance values for personal factors ($p = 0.599$), academic factors ($p = 0.566$), and institutional factors ($p = 0.366$) are greater than 0.05. Hence, there is no significant association between gender and the study variables among the respondents. Therefore, gender does not significantly influence the personal, academic, and institutional factors in this study.

Table 3

ANOVA Test Between Age and Job Search Self-Efficacy

ANOVA

Null Hypothesis (H₀): There is no significant difference in job search self-efficacy among the different groups.

Alternative Hypothesis (H₁): There is a significant difference in job search self-efficacy among the different groups.

Jobsearch self-efficacy					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.113	3	3.704	6.036	.001

Within Groups	93.294	152	.614		
Total	104.407	155			

INTERPRETATION

ANOVA was conducted to examine differences in job search self-efficacy among groups. The results show a between-groups variance of 11.113, within-groups variance of 93.294, and an F-value of 6.036 ($p = 0.001$). Since $p < 0.05$, the null hypothesis is rejected. This indicates a significant difference in job search self-efficacy across the groups.

Table 4
Correlation Test Between Job search Self-Efficacy and Personal, Academic and Institutional Factors

		Correlations			
		Job search self efficacy	Personal factor	Academic factor	Institutional factor
Job search self efficacy	Pearson Correlation	1	.455**	.621**	.681**
	Sig. (2-tailed)		.000	.000	.000
	N	156	156	156	156
Personal Factor	Pearson Correlation	.455**	1	.585**	.566**
	Sig. (2-tailed)	.000		.000	.000
	N	156	156	156	156
Academic factor	Pearson Correlation	.621**	.585**	1	.732**
	Sig. (2-tailed)	.000	.000		.000
	N	156	156	156	156
Institutional factor	Pearson Correlation	.681**	.566**	.732**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	156	156	156	156

INTERPRETATION

Job search self-efficacy is positively and significantly correlated with personal ($r = 0.455$), academic ($r = 0.621$), and institutional factors ($r = 0.681$), all at $p < 0.01$. The study variables are also interrelated, with significant positive correlations among them. This suggests that enhancing personal, academic, and institutional support can improve students' job search confidence and career readiness.

Table 5
Regression Test Between Career Outcomes and Job Search Self-Efficacy, Personal, Academic, Institutional Factors

Null Hypothesis (H_0): Job Search Self-Efficacy does not have a significant positive influence on Career Outcomes.

Alternative Hypothesis (H_1): Job Search Self-Efficacy has a significant positive influence on Career Outcomes.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.800 ^a	.640	.630	.47441

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.338	4	15.085	67.023	.000 ^b
	Residual	33.985	151	.225		
	Total	94.323	155			

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.596	.217		2.747	.007
	Personal factor	.084	.044	.119	1.915	.057
	Academic factor	.127	.083	.117	1.521	.130
	Institutional factor	.377	.077	.395	4.876	.000
	Jobsearch self-efficacy	.278	.065	.293	4.251	.000

INTERPRETATION

Multiple regression shows that personal, academic, institutional factors, and job search self-efficacy explain 64% of the variance in career outcomes ($R^2 = 0.640$), with the model being significant ($F = 67.023$, $p < 0.001$). Institutional factors ($\beta = 0.395$, $p < 0.001$) and job search self-efficacy ($\beta = 0.293$, $p < 0.001$) have significant positive effects. Personal and academic factors have positive but non-significant effects. This indicates that institutional support and self-efficacy are key predictors of career outcomes.

FINDINGS

The findings of the study indicate that the majority of respondents were female, aged between 20–22 years, and most were postgraduate students from the Commerce and Arts streams. The Chi-Square analysis revealed that there is no significant association between gender and personal, academic, or institutional factors among the respondents. The ANOVA results indicated a significant difference in job search self-efficacy among different groups of respondents. Correlation analysis showed that job search self-efficacy is positively and significantly related to personal, academic, and institutional factors. The study also found that all the variables are positively interrelated, indicating that improvements in these factors can enhance students' confidence in job search activities. Furthermore, multiple regression analysis revealed that institutional factors and job search self-efficacy significantly influence career outcomes, while personal and academic factors show positive but non-significant effects.

SUGGESTIONS

Educational institutions should provide more career guidance programs, workshops, and placement training to improve students' job search self-efficacy. Colleges should

encourage students to participate in internships and industrial training programs to gain practical experience and improve employability skills. Institutions should also strengthen their placement cells and industry collaborations to provide better career opportunities for students. Students should be motivated to develop personal skills such as confidence, communication, and problem-solving abilities to enhance their job search effectiveness. Academic institutions should focus on skill-based learning and practical exposure to better prepare students for the job market. In addition, career development programs should be organized regularly to increase students' awareness of job opportunities and career planning.

CONCLUSION

This study examined the factors influencing job search self-efficacy and career outcomes among final-year students in South Chennai. The findings reveal that personal, academic, and institutional factors play an important role in shaping students' confidence in performing job search activities. The results indicate that institutional support and job search self-efficacy significantly influence students' career outcomes. Students with higher job search self-efficacy are more confident and proactive in seeking employment opportunities. The study also highlights the importance of academic preparation, practical exposure, career guidance, and placement training in improving students' job readiness. Overall, strengthening institutional support and enhancing job search self-efficacy can improve career outcomes and employment readiness among final-year students.

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A STUDY ON FINANCIAL LITERACY, CUSTOMER SATISFACTION WITH DIGITAL PAYMENT SYSTEMS AND PERSONAL FINANCIAL DECISION- MAKING

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ABSTRACT

The effectiveness of advertising plays a crucial role in influencing consumer awareness, attitudes, and purchase behavior, especially in the competitive Fast-Moving Consumer Goods (FMCG) sector. The food and beverage industry in particular relies heavily on promotional campaigns to attract customers, build brand recognition, and increase sales. One of the widely recognized advertising evaluation models used in marketing communication is the DAGMAR Model, which focuses on defining advertising goals and measuring the effectiveness of promotional campaigns through stages such as awareness, comprehension, conviction, and action. This study explores the effectiveness of the DAGMAR approach in promotional campaigns of FMCG food and beverage products in Chennai. The research examines how advertising campaigns influence consumer awareness, understanding of product benefits, purchase intention, and actual buying behavior. The study also evaluates consumer perceptions toward promotional strategies used by FMCG companies, including digital advertisements, social media promotions, television commercials, and in-store promotions.

Primary data were collected from consumers in Chennai through structured questionnaires, while secondary data were obtained from journals, books, and marketing reports. The collected data were analyzed using statistical tools such as percentage analysis, regression analysis, and chi-square tests..

Keywords: DAGMAR Model, FMCG Marketing, Promotional Campaigns, Advertising Effectiveness, Consumer Behaviour, Food and Beverage Industry, Chennai.

INTRODUCTION

Advertising and promotional campaigns play a vital role in shaping consumer perception and influencing purchasing decisions in the highly competitive FMCG market. Companies continuously invest in promotional activities to create brand awareness, communicate product benefits, and persuade consumers to choose their products over competing brands. The food and beverage segment of FMCG products is particularly dynamic

because consumers frequently purchase these items and are often influenced by marketing messages.

The DAGMAR Model provides a systematic framework for evaluating advertising effectiveness. The model emphasizes that advertising objectives should be clearly defined and measurable. According to the DAGMAR approach, effective promotional campaigns should guide consumers through four stages: awareness, comprehension, conviction, and action. These stages represent the psychological process consumers experience before making a purchase decision.

In urban markets like Chennai, where consumers are exposed to various forms of advertising through television, digital platforms, and outdoor media, promotional campaigns significantly influence brand recognition and purchase behavior. With the growth of digital marketing channels such as social media, online advertisements, and influencer marketing, FMCG companies have expanded their promotional strategies to reach a broader audience.

Understanding the effectiveness of advertising campaigns is essential for marketers to ensure that promotional investments generate desired outcomes. The DAGMAR model helps marketers evaluate whether advertising efforts successfully move consumers from awareness to action. Therefore, studying the effectiveness of this model in the FMCG food and beverage sector can provide valuable insights into how promotional campaigns influence consumer decision-making.

REVIEW OF LITERATURE

Several studies have examined the role of advertising and promotional strategies in influencing consumer behavior in the FMCG sector.

Philip Kotler emphasized that advertising is one of the most powerful tools in integrated marketing communication, helping companies create brand awareness and influence consumer perception. According to Kotler, effective advertising strategies must align with clearly defined marketing objectives and target audience needs.

Russell Colley introduced the DAGMAR Model concept, highlighting that advertising goals should be measurable and focused on specific communication tasks. The model suggests that advertising effectiveness should be evaluated based on how well it moves consumers through the stages of awareness, comprehension, conviction, and action.

Dave Chaffey discussed the growing role of digital marketing channels in promotional campaigns. His research suggests that digital advertising platforms enable companies to target specific audiences more effectively and measure campaign performance using analytics and consumer engagement metrics.

Research by Bala and Verma (2018) highlights that social media marketing and digital promotional campaigns significantly influence consumer engagement and brand awareness. Their study indicates that interactive advertisements and personalized promotional messages improve customer response and brand loyalty.

Singh and Srivastava (2021) examined customer responses to digital advertising campaigns in India and found that creative advertising content and strong brand messaging positively affect consumer purchase intentions in the FMCG sector.

RESEARCH METHODOLOGY

RESEARCH DESIGN

This study adopts a **descriptive research design** to examine the effectiveness of the DAGMAR approach in promotional campaigns of FMCG food and beverage products in Chennai.

SOURCE OF DATA COLLECTION

PRIMARY DATA

Primary data were collected from consumers in Chennai using a structured questionnaire. The questionnaire gathered information about consumer awareness of

promotional campaigns, understanding of product messages, purchase intentions, and actual purchasing behavior.

SECONDARY DATA

Secondary data were obtained from research journals, marketing books, industry reports, and online resources related to advertising effectiveness and FMCG marketing.

RESEARCH GAP

Although several studies have explored advertising effectiveness and consumer behavior in the FMCG industry, limited research has specifically examined the effectiveness of the DAGMAR approach in promotional campaigns of food and beverage products in Chennai. This study attempts to fill this research gap by analyzing consumer responses to promotional campaigns based on the DAGMAR framework.

POPULATION OF THE STUDY

The population of the study consists of consumers residing in Chennai who regularly purchase FMCG food and beverage products and are exposed to promotional campaigns through various media platforms.

SAMPLING METHOD

The study uses **convenience sampling**, where respondents who are easily accessible and willing to participate are selected for the survey.

SAMPLE SIZE

The sample size consists of **106 respondents** from Chennai who actively purchase FMCG food and beverage products and are exposed to promotional advertisements.

OBJECTIVES OF THE STUDY

1. To examine consumer awareness of promotional campaigns for FMCG food and beverage products.
2. To analyze the effectiveness of the DAGMAR Model in influencing consumer perception.
3. To evaluate how promotional campaigns affect consumer purchase intention and behavior.
4. To analyze the relationship between advertising effectiveness and consumer purchase decisions.
5. To study consumer responses to different promotional media used by FMCG companies.

STATISTICAL TOOLS USED FOR ANALYSIS

- Percentage analysis
- Regression analysis
- Chi – square test

ANALYSIS AND INTERPRETATION

SIMPLE PERCENTAGE ANALYSIS

Demographic variable	Category	No. of Respondents	Percentage
Gender	Male	54	47.2%
	Female	56	48.3%
	Others	08	4.5%
Age	Below 25	46	37.1%
	26-35	34	29.8%
	36-45	24	16.9%
	Above 45	16	16.3%
Educational qualification	Student	47	26.4%
	Undergraduate	46	25.8%
	Postgraduate	49	27.5%

	Professional course	36	20.2%
Awareness of FMCG Ads	Yes	87	72.5%
	No	33	27.5%
Most influential advertising medium	Television	31	25.8%
	Social media	48	40.0%
	Online ads	23	19.2%
	In-store commotion	18	15.0
Awareness stage (DAGMAR)	High	51	42.55%
	Moderate	43	35.8%
	low	26	21.7%
Comprehension of product message	High	47	39.2%
	Moderate	40	33.3%
	Low	33	27.5%

INTERPRETATION

The gender distribution shows that **48.3% of respondents are male and 45.0% are female**, while 6.7% belong to other gender categories. This indicates balanced gender participation in the study.

The age analysis indicates that **38.3% of respondents are below 25 years**, followed by 28.3% in the 26–35 age group. This shows that younger consumers are more exposed to FMCG promotional campaigns.

Regarding educational qualification, **35% of respondents are undergraduates**, followed by 30% postgraduates. This suggests that individuals with higher education levels are more aware of advertising messages.

The occupational distribution reveals that **employees constitute the largest group (36.7%)**, followed by students (28.3%). This indicates that working professionals and students form the major consumer base for FMCG products.

The analysis of advertising awareness shows that **72.5% of respondents are aware of promotional campaigns**, while 27.5% are not aware. This suggests that advertising campaigns have a strong reach among consumers.

In terms of advertising media, **social media (40%) is the most influential platform**, followed by television advertising (25.8%). This highlights the growing importance of digital marketing.

The awareness stage of the DAGMAR Model shows that **42.5% of respondents have high awareness** of FMCG promotional campaigns.

Similarly, **39.2% of respondents demonstrate high comprehension of product messages**, indicating that promotional campaigns effectively communicate product benefits.

The purchase intention analysis shows that **58.3% of respondents are willing to purchase FMCG food and beverage products after viewing advertisements**, indicating that advertising influences buying behavior.

Finally, the satisfaction analysis reveals that **65% of respondents are either satisfied or highly satisfied with promotional campaigns**, suggesting that most consumers have a positive perception of FMCG advertisements.

FINDINGS

1. The study indicates balanced gender participation among respondents.
2. The majority of respondents belong to the below-25 age group, showing that younger consumers are highly influenced by advertising campaigns.
3. Undergraduates and postgraduates form the largest proportion, indicating higher awareness among educated consumers.

4. Employees and students are the major consumer segments exposed to FMCG promotional campaigns.
5. Most respondents are aware of FMCG advertising campaigns, indicating strong promotional reach.
6. Social media is the most influential advertising medium compared to television and other platforms.
7. A significant number of respondents demonstrate high awareness and comprehension, supporting the effectiveness of the DAGMAR communication stages.
8. More than half of the respondents show purchase intention after viewing advertisements.
9. The majority of respondents express satisfaction with promotional campaigns.
10. Promotional campaigns have a significant influence on consumer awareness and purchasing decisions.

SUGGESTION

1. FMCG companies should increase digital and social media advertising campaigns to reach younger consumers effectively.
2. Promotional campaigns should focus on clear communication of product benefits to improve consumer understanding.
3. Companies should adopt integrated marketing communication strategies combining television, digital media, and in-store promotions.
4. Marketers should use creative advertising content and storytelling techniques to improve brand recall.
5. Companies should evaluate promotional effectiveness using the DAGMAR model.
6. Interactive promotional strategies such as influencer marketing and online engagement activities should be adopted.
7. Providing discounts, promotional offers, and loyalty programs can increase consumer purchase intention.

CONCLUSION

The study concludes that the DAGMAR Model is an effective framework for evaluating promotional campaigns in the FMCG food and beverage sector. The findings reveal that promotional campaigns significantly influence consumer awareness, comprehension, and purchase behavior.

In a competitive market like Chennai, consumers are highly exposed to advertisements through both digital and traditional media. Social media advertising plays a crucial role in influencing younger consumers.

Overall, the study highlights that well-designed promotional campaigns with clear objectives and creative communication strategies can significantly enhance brand awareness, customer engagement, and purchase decisions in the FMCG food and beverage industry.

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BRIDGING THE GAP BETWEEN TRADITIONAL AND MODERN EDUCATION: A STUDY ON BUSINESS SUCCESS

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ABSTRACT

Education has long been recognized as a cornerstone of personal development, social progress, and economic growth. However, the evolving demands of the modern business environment have exposed significant gaps between the traditional education system, which emphasizes theoretical knowledge and discipline, and modern education models, which prioritize practical skills, digital integration, and entrepreneurial adaptability. This study, titled “Bridging the Gap Between Traditional and Modern Education: A Study on Business Success”, seeks to critically examine how these two paradigms contribute to entrepreneurial development and business outcomes. The research pursues five key objectives: (1) to identify and assess the structural gaps and inherent limitations of traditional education in addressing dynamic business requirements; (2) to critically examine and to compare the relative effectiveness of traditional education and modern skill-based training in fostering business success; (3) to analyze the influence of formal educational attainment on entrepreneurial confidence, decision-making, and risk-taking orientation; (4) to explore the perceptions and aspirations of present-day youth towards entrepreneurship and business success; and (5) to evaluate the role of self-directed learning, digital platforms, and informal training mechanisms in facilitating entrepreneurial growth and entrepreneurial development. A mixed-method approach was adopted, combining structured questionnaires, comparative analysis, and qualitative insights to capture both measurable outcomes and lived experiences. The findings reveal that while traditional education provides stability, theoretical depth, and credibility, it often lacks flexibility and practical relevance. Conversely, modern education equips learners with adaptability, innovation, and digital skills but risks fragmentation and superficiality without strong theoretical grounding. Importantly, the study highlights that integration of both systems—blending the discipline and depth of traditional education with the flexibility and innovation of modern approaches—offers the most effective pathway to sustainable business success. This research contributes to academic literature by bridging theoretical and practical perspectives, while offering actionable recommendations for educators, policymakers, and entrepreneurs. It underscores the need for curriculum reform, industry-academia collaboration, and lifelong learning strategies to prepare future generations for entrepreneurial challenges in a globalized, technology-driven economy.

KEYWORDS: Traditional Education, Modern Education, Business Success, Entrepreneurship, Educational Gap, Entrepreneurial Confidence, Decision-Making, Risk-Taking Orientation, Digital Learning Platforms, Self-Directed Learning

INTRODUCTION

Education has long been the cornerstone of human progress, shaping intellectual, social, and economic development. From ancient learning systems to modern universities, it has transmitted knowledge, values, and traditions while preparing individuals for professions such as law, medicine, engineering, and administration. Traditional education, built on structured curricula and examination-driven assessments, emphasizes theoretical mastery and memorization, producing graduates with strong intellectual foundations.

However, the demands of the 21st-century business environment—marked by globalization, technological innovation, and heightened competition—require more than academic qualifications. Success now depends on practical skills, adaptability, entrepreneurial mindset, and continuous learning. Employers seek individuals who can think critically, solve problems, communicate effectively, collaborate across diverse teams, and embrace risk-taking. Traditional education often fails to cultivate these competencies, creating a gap between academic preparation and business realities.

Modern approaches such as skill-based training, digital platforms, and experiential learning address this gap. Unlike rote learning models, they emphasize applied knowledge, industry collaboration, and flexible access to resources. Platforms like Coursera and Udemy, along with mentorships and internships, provide real-world insights that enhance confidence, decision-making, and innovation. These methods reflect the growing recognition that business success requires adaptability and lifelong learning.

The evolution from traditional to modern education mirrors broader societal change. While traditional systems prepared individuals for stable professions, today's entrepreneurial and digital economy demands creativity, resilience, and flexibility. Modern education responds with project-based curricula, industry partnerships, and experiential opportunities, though it sometimes lacks the rigor of traditional models. This raises the need for integration—balancing intellectual depth with practical relevance.

This research, "*Bridging the Gap Between Traditional and Modern Education: A Study on Business Success*", examines the limitations of traditional education, the effectiveness of modern skill-based approaches, and their influence on entrepreneurial outcomes. It also explores youth perceptions of business success, highlighting the role of self-directed learning, digital platforms, and informal training. Ultimately, the study underscores education as both foundation and catalyst for entrepreneurship, calling for reform and integration to equip future leaders with knowledge, confidence, creativity, and resilience in a complex business world.

REVIEW OF LITERATURE

Muntean, m. (2016). *Bridging the gapeducation and the requirements of the business environment.* conducted an in-depth conceptual analysis of the increasing gap between traditional education systems and the actual requirements of the modern business environment. The study argued that conventional education models are largely theory-driven and examination-oriented, which limits students' exposure to real-world business challenges. According to the author, employers increasingly demand skills such as critical thinking, adaptability, communication, teamwork, and problem-solving, which are often inadequately developed through traditional classroom teaching. The research emphasized that rapid technological change, globalization, and competitive markets have transformed the skills required for business success. However, educational institutions have been slow to update curricula and teaching methodologies. Muntean highlighted the lack of practical training, internships, and industry collaboration as major weaknesses of traditional education systems.

The study strongly recommended curriculum reform, experiential learning, and stronger partnerships between educational institutions and businesses to ensure graduates are better prepared for employment and entrepreneurship.

Lussier, r. N., & pfeifer, s. (2001). *A cross-national prediction model for business success.* developed a cross-national model to predict business success and failure by comparing successful and unsuccessful firms across different countries. The study examined multiple variables including education level, managerial experience, capital adequacy, planning, staffing, and record keeping. The authors found that education plays a significant role in business success by enhancing entrepreneurs' managerial competence and decision-making ability. However, the study also emphasized that education alone is not sufficient to guarantee success. Entrepreneurs with formal education but lacking experience or planning skills were still vulnerable to failure. The cross-national approach of the research demonstrated that while cultural and economic conditions vary, education remains a universally important factor that improves the likelihood of business survival and growth. The authors concluded that education must be integrated with practical experience to maximize entrepreneurial success.

Omri, a., frikha, m. A., & bouraoui, m. A. (2015). *An empirical investigation of factors affecting small business success.* conducted an empirical study to identify the key factors influencing small business success. Using quantitative methods, the study analyzed variables such as education, innovation, entrepreneurial orientation, managerial skills, and access to finance. The results showed that education positively influences strategic planning, innovation capability, and management efficiency. The study further revealed that educated entrepreneurs are more likely to adopt innovative practices and respond effectively to market changes. However, the authors cautioned that education must be complemented by risk-taking ability, creativity, and opportunity recognition. The findings highlighted that small business success is multidimensional and depends on both formal education and practical entrepreneurial competencies.

Simpson, m., tuck, n., & bellamy, s. (2004). *Small business success factors: The role of education and training.* explored the role of education and training in small business success by examining owner-managers' learning experiences. The study distinguished between formal education and ongoing training and found that while formal education provides foundational knowledge, continuous training plays a more direct role in improving business performance. The authors observed that many small business owners rely heavily on experiential learning rather than academic qualifications. Training programs related to finance, marketing, and operations were found to significantly improve adaptability and competitiveness. The study concluded that lifelong learning and skill development are essential for sustaining small business success in a dynamic business environment.

Conțu, e. G. (2017). *The role of classical and modern teaching methods in business education.* examined the effectiveness of classical teaching methods compared to modern teaching approaches in business education. Classical methods such as lectures, memorization, and written examinations were contrasted with modern approaches including case studies, simulations, group projects, and interactive discussions. The study found that traditional methods primarily support theoretical understanding, while modern methods enhance practical application and critical thinking. The author argued that modern teaching methods better reflect real business situations by encouraging problem-solving, teamwork, and decision-making. The study concluded that integrating modern, student-centered teaching methods into business education is essential to develop entrepreneurial skills and improve employability and business readiness.

RESEARCH METHODOLOGY

In this research, both quantitative and qualitative methodologies have been employed to ensure a comprehensive analysis of how traditional and modern education systems contribute to business success. A descriptive and analytical research design has been adopted. This design is most suitable as it enables the researcher to both describe the prevailing trends, perceptions, and attitudes of youngsters towards traditional and modern education systems, and to analyze the extent to which these educational approaches influence entrepreneurial confidence, decision-making, and risk-taking orientation. Primary data has been collected directly from respondents through structured questionnaires. Secondary data has been gathered from published sources such as academic journals, books, government reports, educational policy documents, and credible online resources. The study was conducted with a total of 150 respondents, which provided sufficient data to perform descriptive statistics, chi-square tests, ANOVA in SPSS. Respondents are deliberately selected based on their relevance to the research objectives. In addition to purposive selection, snowball sampling is employed to expand the respondent base.

STATEMENT OF THE PROBLEM

In today's world, increasing workplace demands, long hours, and professional pressures have led many individuals to view entrepreneurship as an attractive alternative to traditional employment. Business ownership is often perceived as offering greater independence, flexibility, and financial opportunity, which explains the growing interest among youngsters in pursuing entrepreneurial ventures.

Yet, the reality is that entrepreneurship is inherently risky and demanding, requiring specialized knowledge, strategic planning, and resilience. Despite this, many young people assume it is easy and does not require formal preparation. As a result, students often pursue fields unrelated to business while still aspiring to become entrepreneurs, creating a mismatch between educational choices and entrepreneurial ambitions.

This misalignment leads to poor preparation, misinformed perceptions, and difficulties in managing business complexities. Without adequate business knowledge and skills, many youngsters struggle to translate their aspirations into sustainable success. The lack of alignment between education and entrepreneurial goals not only hinders personal achievement but also slows broader economic development.

Therefore, it is essential to critically examine the strengths and weaknesses of traditional and modern education systems in preparing individuals for entrepreneurship. Exploring reforms, self-directed learning, and digital platforms can help equip young people with the practical skills, confidence, and adaptability required for business success in a competitive environment.

SCOPE OF THE STUDY

The present study examines the relationship between education systems and entrepreneurial success, with emphasis on bridging traditional and modern approaches. It focuses on students, recent graduates, aspiring entrepreneurs, and young business owners, as these groups represent the transition from education to entrepreneurship. Respondents are drawn from urban, semi-urban, and rural areas to capture diverse perspectives on business readiness and educational effectiveness. Conceptually, the study compares traditional education, which is largely theoretical and examination-oriented, with modern approaches such as skill-based training, digital platforms, self-directed learning, and informal mentorship, evaluating their effectiveness in preparing individuals for entrepreneurship. Analytically, it explores how formal education influences entrepreneurial qualities like self-confidence, decision-making, and risk-taking, while also assessing the mindset and aspirations of youth toward business success.

The scope is limited to the perceptions and experiences of selected respondents and does not attempt to provide a universal model of education for entrepreneurship. Findings are therefore context-specific and may vary across regions, industries, and cultural settings.

OBJECTIVE

1. To identify and assess the structural gaps and inherent limitations of the traditional education system in addressing the dynamic and practical requirements of the modern business environment.
2. To critically examine and compare the relative effectiveness of traditional education systems and contemporary practical skill-based training models in contributing to business success.
3. To analyze the extent to which formal educational attainment influences entrepreneurial self-confidence, decision-making capability, and risk-taking orientation.
4. To explore the mindset, perceptions, and aspirational outlook of present-day youngsters towards business success and entrepreneurship
5. To evaluate the role of self-directed learning, digital learning platforms, and informal training mechanisms in facilitating business growth and entrepreneurial development.

ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1
Percentage Distribution of Respondents by Age Group

Option	Count (n)	Percent (%)
Below 21	32	21.3
22–31	35	23.4
32–41	32	21.3
42–51	28	18.7
E. Above 51	23	15.3

Interpretation:

The table shows that respondents are distributed across all age groups, with the largest proportion in the 22–31 category (23.4%). The under-21 and 32–41 groups each account for 21.3%, while 42–51 represents 18.7% and above 51 accounts for 15.3%.

Table 2
Frequency and Percentage Distribution of Respondents by Gender

Option	Count (n)	Percent (%)
A. Male	73	48.7
B. Female	53	35.3
C. Other	24	16.0

Interpretation:

Nearly half of the respondents are male (48.7%), followed by females at 35.3%, and 16.0% identifying as other.

Table 3
Frequency and Percentage Distribution of Respondents by Level of Education Completed

Option	Count (n)	Percent (%)
A. High school	24	16.0
B. Diploma / Certificate	15	10.0
C. Bachelor's degree	29	19.3
D. Master's degree	19	12.7
E. Doctorate	30	20.0
F. Other	33	22.0

Interpretation:

Respondents are spread across different educational levels. The highest proportion falls under Other (22.0%), followed by Doctorate (20.0%), Bachelor's degree (19.3%), High school (16.0%), Master's degree (12.7%), and Diploma / Certificate (10.0%).

Table 4

Frequency and Percentage Distribution of Respondents by Field of Study / Specialization

Option	Count (n)	Percent (%)
A. Business / Management	29	19.3
B. Science / Technology	35	23.3
C. Arts / Humanities	27	18.0
D. Commerce	33	22.1
E. Other	26	17.3

Interpretation:

Science / Technology (23.3%) and Commerce (22.1%) are the most common fields, followed by Business / Management (19.3%), Arts / Humanities (18.0%), and Other (17.3%).

Table 5

Frequency and Percentage Distribution of Respondents by Occupation

Option	Count (n)	Percent (%)
A. Student	39	26.0
B. Employed (Private sector)	27	18.0
C. Employed (Government sector)	24	16.0
D. Self-employed / Entrepreneur	15	10.0
E. Unemployed	25	16.7
F. Other	20	13.3

Interpretation:

Students form the largest group (26.0%), followed by Employed (Private sector) (18.0%), Unemployed (16.7%), Employed (Government sector) (16.0%), Other (13.3%), and Self-employed / Entrepreneur (10.0%).

CHI-SQUARE TEST

ASSOCIATION BETWEEN EDUCATION AND PERCEPTION OF MISSING ELEMENTS IN TRADITIONAL

H₀: There is no association between education perception of missing elements in traditional education.

H₁: Education level and perception of missing elements in traditional education.

Table 6

Chi-Square Tests

Test	Value	df	Asymptotic Significance
Pearson Chi-square	6.72	15	0.96
Likelihood Ratio	6.91	15	0.95
Linear-by-Linear Association	0.12	1	0.73
N of Valid Cases	150		

Interpretation:

Since $p = 0.96 > 0.05$, we fail to reject H₀.

This means there is no statistically significant association between education level and perceptions of missing elements in traditional education. This indicates that respondents across all education levels from high school to doctorate did not differ significantly in their

perceptions. Descriptively, all groups leaned most toward Critical Thinking as the missing element, confirming that the limitations of traditional education are systemic and universally recognized.

FINDINGS OF THE STUDY

- Critical thinking is most often missing in traditional education.
- Traditional education emphasizes theoretical knowledge over practical exposure.
- Communication is the least developed skill.
- Employers most criticize lack of problem-solving.
- Continuous training often leads to passive knowledge retention.
- Blended learning valued for combining flexibility with structure.
- Formal education enhances risk assessment most.
- Critical thinking most influences decision-making.
- Flexibility most defines business success.
- Role models most motivate youth toward entrepreneurship.
- Youth perceive traditional education as rigid and exam-focused.
- Digital learning valued for flexibility and self-paced learning.
- Lifelong learning strongly linked to sustaining business growth.

SUGGESTIONS

To Education Sector and Institutes

- Integrate critical thinking and problem-solving modules into curricula.
- Promote active learning methods like case studies and simulations.
- Expand digital platforms offering flexible, self-paced modules.
- Increase internships and practical exposure opportunities.
- Provide risk-based projects and simulations for students.

To Youngsters

- Actively develop communication skills through workshops and peer activities.
- Avoid passive learning and engage in continuous skill upgrades.
- Focus on innovation-driven ventures rather than rote success.
- Cultivate independent learning habits beyond formal education.

To Entrepreneurs

- Provide employees with real-world problem-solving challenges.
- Apply risk assessment tools in business decision-making.
- Actively mentor young entrepreneurs to shape their aspirations.

To Government

- Support entrepreneurship labs and simulation-based training programs.
- Encourage higher education programs linked to entrepreneurship.
- Promote national role model campaigns to inspire entrepreneurship.

CONCLUSION

Through this research, I have gained valuable insights into the meaning of education, the evolving needs of business, and how youngsters and entrepreneurs perceive success in today's competitive environment. Education is not merely about acquiring degrees; it is about shaping mindsets, building confidence, and preparing individuals to thrive in both business and society.

The findings highlight several key points. First, traditional education, while offering a broad knowledge base, often lacks training in problem-solving and critical thinking, leaving graduates theoretically strong but practically underprepared. Second, both traditional and modern education have unique strengths: traditional systems provide holistic understanding, while modern approaches deliver sector-specific and task-oriented skills. Together, they complement each other, and a blended model can bridge the gap between knowledge and

practice. Third, formal education contributes significantly to confidence, enabling learners to evaluate risks and make informed business decisions. Fourth, entrepreneurship is driven by innovation, and many youngsters, disillusioned by rigid work cultures, are drawn to startups not only for economic gain but also for recognition and societal impact. Finally, the study underscores the importance of self-directed learning, mentorship, and continuous skill upgrading, which are essential for sustaining success in dynamic markets.

In conclusion, bridging the gap between traditional and modern education is vital for business success. Traditional education provides breadth, modern education offers depth, and lifelong learning ensures sustainability. Together, they form the foundation for confident, innovative, and resilient entrepreneurs capable of driving growth and inspiring society.

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DATA-DRIVEN DECISION MAKING AND ITS IMPACT ON ORGANISATIONAL PERFORMANCE

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ABSTRACT

In the era of digital transformation, organizations increasingly rely on data-driven decision making (DDDM) to enhance managerial effectiveness and organizational performance. Data-driven practices enable managers to utilize analytical insights and factual evidence to make more accurate and informed decisions. The present study examines the impact of data-driven decision making on organizational performance, with particular emphasis on decision quality and organizational data capability. Primary data were collected from 150 respondents using a structured questionnaire through stratified random sampling. The collected data were analyzed using percentage analysis and multiple regression analysis to examine the relationship between the study variables. The findings indicate that organizations are increasingly relying on data and analytical tools to support managerial decisions. The regression results further reveal that data-driven decision making, decision quality, and organizational data capability have a significant positive influence on organizational performance. The study concludes that organizations that effectively integrate data analytics into their decision-making processes can improve efficiency, enhance performance outcomes, and achieve sustainable competitive advantage.

KEYWORDS: Data-driven decision making, organizational performance, decision quality, data analytics, organizational data capability.

INTRODUCTION

In the contemporary digital era, organizations are experiencing significant changes in the way managerial decisions are made. Traditional decision-making approaches that relied mainly on intuition and experience are gradually being replaced by data-driven decision making (DDDM), where decisions are supported by data analysis and factual evidence. As data has become a valuable organizational resource, its effective use plays an important role in improving organizational performance and achieving sustainable growth.

In earlier business environments, decisions were often based on managerial judgment and past experiences. However, with increasing market competition, globalization, and rapid

technological advancements, organizations require more accurate and reliable decision-making processes. The development of management information systems and digital technologies has enabled organizations to systematically collect, store, and analyze large volumes of data to support managerial decisions.

Recent advancements in big data analytics, artificial intelligence, and business intelligence systems have further strengthened organizations' ability to analyze complex datasets and generate valuable insights. These technologies help managers identify patterns, forecast trends, and make informed strategic decisions. As a result, many organizations are increasingly adopting data-driven practices in areas such as marketing, finance, operations, and human resource management. The use of data analytics helps organizations improve operational efficiency, enhance productivity, and respond effectively to changing market conditions.

Data-driven decision making involves the systematic collection and analysis of data to support decisions at strategic, tactical, and operational levels. Organizations that effectively integrate data analytics into their decision-making processes are better positioned to improve decision quality and overall performance. Better decision-making helps organizations optimize resources, improve customer satisfaction, and strengthen their competitive advantage.

In the Indian context, the importance of data-driven decision making has increased significantly due to rapid digitalization and technological development. Despite the growing availability of data and analytical tools, many organizations still face challenges such as limited data skills, inadequate technological infrastructure, and resistance to adopting analytical practices. These challenges highlight the need to examine how effectively organizations utilize data in decision-making processes.

Therefore, the present study aims to examine the role of data-driven decision making and its impact on organizational performance. The study seeks to understand how organizations use data in their decision-making processes and how these practices contribute to improved organizational outcomes.

REVIEW OF LITERATURE

Data-driven decision making has gained considerable attention in recent years as organizations increasingly rely on analytical insights to guide strategic and operational decisions. Previous studies have examined how the integration of data analytics, business intelligence systems, and digital technologies influences managerial decision-making processes and organizational outcomes. The following studies highlight key contributions in this area.

Neoaz (2025) examined the implications of big data analytics on organizational decision-making processes. The study found that the adoption of big data analytics significantly improves the speed, accuracy, and quality of managerial decisions by enabling organizations to analyse large datasets and generate real-time insights. The findings revealed a strong positive relationship between data analytics and organizational performance, particularly in organizations that actively integrate predictive analytics into their operations. The study also highlighted challenges such as data privacy concerns, skill shortages, and resistance to change, emphasizing the importance of technological infrastructure and analytical competencies for successful implementation.

Tummalapalli et al. (2025) explored the impact of AI-driven management practices on organizational performance, decision making, efficiency, and employee engagement. Using data collected from 180 respondents across organizations with advanced AI adoption, the study applied regression and factor analysis to examine relationships between the variables. The findings indicated that AI-based analytical systems significantly enhance decision-making accuracy and operational efficiency. The results further showed that AI-

driven management positively influences employee engagement and organizational productivity, thereby contributing to improved organizational performance and competitive advantage.

Mulla (2024) investigated the role of data analytics in strategic business decision making and market insights. The study emphasized that organizations increasingly rely on business intelligence, predictive analytics, and data visualization tools to transform raw data into actionable insights. The findings suggested that data-driven decision making improves organizational agility, responsiveness to market changes, and the accuracy of strategic decisions. However, the study also identified challenges such as data quality issues, lack of skilled personnel, and resistance to analytical adoption within organizations.

Phan et al. (2023) examined the relationship between management control systems, organizational capabilities, and performance using survey data collected from 337 managers in Australian organizations. The study employed structural equation modelling to analyse how belief systems and interactive control systems influence organizational resilience and workplace flexibility. The findings revealed that strong management control systems significantly enhance organizational capabilities, which in turn improve organizational performance. The study highlighted the importance of effective information systems and interactive decision-making processes in strengthening organizational adaptability.

Szukits and Móricz (2024) investigated the role of analytical culture and centralization in promoting data-driven decision making within organizations. Based on survey data from 305 medium-sized and large firms, the study found that top management support and high perceived data quality play a critical role in developing an analytical culture. The results demonstrated that organizations with a strong analytical culture are more likely to adopt data-driven decision-making practices across different decision phases. The study concluded that organizational culture and leadership commitment are key drivers in successfully implementing data-driven strategies.

STATEMENT OF THE PROBLEM

In the modern business environment, organizations generate large volumes of data through digital systems, transactions, and operational activities. However, many organizations still rely on intuition or traditional decision-making approaches instead of systematically using available data. This gap between data availability and its effective utilization often leads to less informed decisions and may negatively affect organizational performance. In addition, challenges such as limited analytical skills, inadequate technological infrastructure, and difficulties in interpreting data insights restrict the effective implementation of data-driven decision-making practices. Therefore, it becomes important to examine how the adoption of data-driven decision making influences decision quality and contributes to improved organizational performance.

SCOPE OF THE STUDY

The scope of the study focuses on examining the adoption of data-driven decision-making practices within organizations and their influence on organizational performance. The study analyzes how employees and managers utilize data, analytical tools, and information systems in their decision-making processes. It also explores the relationship between data-driven decision making, decision quality, and organizational performance. The study is limited to selected respondents from organizations and therefore the findings represent their perceptions regarding the use of data-driven decision-making practices.

OBJECTIVES OF THE STUDY

The study aims to provide a clear understanding of **data-driven decision-making** and its impact on organizational performance. The specific objectives are:

1. To study the impact of data-driven decision making on organizational performance.

2. To understand the concept and importance of data-driven decision making in organizations.
3. To identify the key sources of data used by organizations for decision making.
4. To analyse employees' perception towards the adoption of data-driven decision making in organizations.
5. To identify the challenges faced by organizations in implementing data-driven decision making.

RESEARCH METHODOLOGY

The present study adopts a descriptive research design to examine the adoption of data-driven decision-making practices and their impact on organizational performance. The research aims to understand how organizations utilize data and analytical tools to support managerial decision-making and improve performance outcomes.

Both primary and secondary data were used for the study. Primary data were collected from employees working in various organizations through a structured questionnaire focusing on the use of data in decision-making and its influence on organizational performance. Secondary data were obtained from academic journals, research articles, books, and online sources to provide theoretical support for the study.

A total of 150 respondents were selected using a stratified random sampling technique, ensuring representation from different organizational levels. The collected data were analyzed using appropriate statistical tools. Percentage analysis was used to examine the demographic characteristics of respondents, while regression analysis was applied to study the relationship between data-driven decision-making practices and organizational performance.

DATA ANALYSIS AND INTERPRETATION

Table 1
Gender of the Respondents

Particulars	Number of Respondents	Percentage
Male	74	47.70%
Female	81	52.30%
Total	155	100%

Interpretation

The table shows the gender distribution of the respondents. Female respondents constitute the majority with 52.30%, while male respondents account for 47.70%. This indicates that both genders are fairly represented in the study, ensuring balanced responses.

Table 2
Age group of the Respondents

Particulars	Number of Respondents	Percentage
Below 25	91	58.7%
26 – 35	29	18.7%
36 – 45	23	14.8%
Above 45	12	7.7%
Total	155	100%

Interpretation

The table indicates that the majority of respondents (58.7%) belong to the below 25 years age group. Respondents aged 26–35 years account for 18.7%, followed by 36–45 years (14.8%) and above 45 years (7.7%). This shows that the study largely represents younger employees.

Table 3
Educational Qualification of the Respondents

Particulars	Number of Respondents	Percentage
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Undergraduate	57	36.8%
Postgraduate	68	43.9%
Professional Degree	21	13.5%
Doctorate	9	5.8%
Total	155	100%

Interpretation

The table shows that 43.9% of respondents are postgraduates, followed by 36.8% undergraduates. Respondents with professional degrees account for 13.5%, while 5.8% hold doctorates. This indicates that the respondents possess a relatively high level of educational qualification.

Table 4
Job Level Wise Distribution of Respondents

Particulars	Number of Respondents	Percentage
Entry Level	66	42.6%
Middle Level	43	27.7%
Senior Level	35	22.6%
Managerial	11	7.1%
Total	155	100%

Interpretation

The table shows that the majority of respondents (42.6%) belong to the entry-level category. This is followed by middle-level employees (27.7%) and senior-level employees (22.6%), while managerial staff account for 7.1%. This indicates that the sample mainly consists of employees involved in operational roles.

Table 5
Work Experience of Respondents

Particulars	Number of Respondents	Percentage
Less than 2 years	82	52.9%
2 – 5 years	28	18.1%
6 – 10 years	25	16.1%
More than 10 years	20	12.9%
Total	155	100%

Interpretation

The table shows that 52.9% of respondents have less than two years of work experience. This is followed by 2–5 years (18.1%), 6–10 years (16.1%), and more than 10 years (12.9%). This indicates that the majority of respondents are early-career professionals.

Table 6
Type of Organization of Respondents

Particulars	Number of Respondents	Percentage
Manufacturing	13	8.4%
Service	30	19.4%
IT / Technology	50	32.3%
Financial Services / Banking	62	40.0%
Total	155	100%

Interpretation

The table shows that the majority of respondents (40%) belong to the financial services/banking sector, followed by IT/Technology (32.3%) and service sector (19.4%). The manufacturing sector represents 8.4% of the respondents.

Table 7

Impact of Data-Driven Decision-Making Practices, Decision Quality and Organisational Data Capability on Organisational Performance
HYPOTHESIS TESTING

H₀: Data-Driven Decision - Making practices, decision quality, and organisational data capability do not significantly influence organisational performance.

H₁: Data-Driven Decision-Making practices, decision quality, and organisational data capability significantly influence organisational performance.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.786	0.618	0.610	0.40828

Predictors: DDDM Practices, Decision Quality, Organisational Data Capability

Dependent Variable: Organisational Performance

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	40.726	3	13.575	81.441	0.000
Residual	25.170	151	0.167		
Total	65.896	154			

Coefficients

Variables	B	Std. Error	Beta	t	Sig.
Constant	0.872	0.194	–	4.489	0.000
DDDM Practices	0.287	0.069	0.331	4.161	0.000
Decision Quality	0.163	0.075	0.183	2.181	0.031
Organisational Data Capability	0.343	0.077	0.354	4.460	0.000

Interpretation

The regression analysis was conducted to examine the impact of Data-Driven Decision Making (DDDM) practices, decision quality, and organisational data capability on organisational performance.

The model shows a strong relationship with $R = 0.786$, and the independent variables explain 61.8% of the variance in organisational performance ($R^2 = 0.618$). The ANOVA results are statistically significant ($F = 81.441$, $p < 0.001$), indicating that the regression model is appropriate for predicting organisational performance.

The coefficient results indicate that DDDM practices ($\beta = 0.331$, $p < 0.001$), decision quality ($\beta = 0.183$, $p = 0.031$), and organisational data capability ($\beta = 0.354$, $p < 0.001$) have a significant positive influence on organisational performance. This suggests that organisations that effectively utilize data in decision-making, maintain high decision quality, and possess strong data capabilities are more likely to achieve improved performance outcomes.

Since the **significance values are less than 0.05**, the **null hypothesis (H₀) is rejected** and the **alternative hypothesis (H₁) is accepted**.

FINDINGS

1. Most respondents have a good understanding of data-driven decision making in their organizations.
2. Organizations increasingly use data and analytical tools to support decision making.

3. Data-based decisions help improve accuracy, reduce uncertainty, and enhance organizational efficiency.
4. Employees are encouraged to use data insights in their daily work activities.
5. Regression results show that data-driven decision making positively influences organizational performance.
6. Decision quality significantly improves organizational performance.
7. Organizational data capability is a strong predictor of improved performance.

SUGGESTIONS

1. Organizations should invest in advanced data analytics tools and technologies.
2. Management should ensure easy access to reliable and accurate data for decision making.
3. Training programs should be provided to improve employees' data analysis and interpretation skills.
4. Organizations should encourage a culture that supports data-based decision making.
5. Strengthening data infrastructure and management systems can further enhance organizational performance.

CONCLUSION

The study concludes that data-driven decision making plays an important role in improving organizational performance. The findings indicate that the effective use of data helps organizations make more accurate and informed decisions, which enhances decision quality and overall efficiency. The regression results further confirm that data-driven practices, decision quality, and organizational data capability positively influence organizational performance. Organizations that effectively utilize data and analytical tools are better able to improve operational outcomes and achieve their goals. Therefore, developing strong data capabilities and encouraging the use of data in decision-making processes can help organizations enhance their performance and maintain a competitive advantage.

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A STUDY ON MARKETING STRATEGIES OF OTT PLATFORMS WITH REFERENCE TO NETFLIX

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ABSTRACT

The rapid growth of Over-The-Top (OTT) platforms has significantly transformed the global entertainment industry by redefining how audiences consume digital content. Among the various OTT service providers, Netflix has emerged as a market leader due to its innovative and customer-centric marketing strategies. This study aims to examine the marketing strategies adopted by Netflix and evaluate their effectiveness in attracting, engaging, and retaining subscribers in an increasingly competitive OTT market. The research focuses on key marketing dimensions such as content strategy, pricing strategy, promotion and advertising, personalization through data analytics, brand positioning, and customer engagement. Netflix's emphasis on original content, regional programming, flexible subscription models, and data driven recommendations has played a crucial role in strengthening its market presence. The study also analyses how Netflix leverages digital marketing, social media platforms, influencer collaborations, and word-of-mouth promotion to enhance brand visibility and customer loyalty. A descriptive research design is adopted for the study, and data is collected from both primary and secondary sources. Primary data is gathered through structured questionnaires administered to Netflix users, while secondary data is sourced from journals, company reports, websites, and industry publications. The analysis highlights the influence of Netflix's marketing strategies on consumer perception, subscription decisions, and viewing behaviour. The findings of the study reveal that Netflix's success is largely driven by its strong contented marketing approach, effective use of technology, and ability to adapt to changing consumer preferences.

KEYWORDS: Over-The-Top (OTT) Platforms, Netflix, Marketing Strategies, Consumer Perception, Content Strategy, Pricing Strategy, Digital Marketing, Personalization, Customer Engagement, Subscription Behaviour, Brand Positioning, Data Analytics.

INTRODUCTION

The rapid advancement of digital technology has significantly transformed the global media and entertainment industry, shifting content consumption from traditional platforms such as cinemas, cable television, and satellite broadcasting to internet-based Over-The-Top

(OTT) services. OTT platforms deliver audio and video content directly to viewers through the internet, enabling on-demand access anytime and anywhere, which has fundamentally reshaped consumer viewing behaviour. Among these platforms, Netflix has emerged as a leading global streaming service due to its innovative and customer-centric marketing strategies. Originally founded in 1997 as a DVD-by-mail rental service, Netflix transitioned to online streaming in 2007 and later strengthened its market position through investments in original content and a data-driven approach to marketing. By leveraging advanced technologies such as artificial intelligence, machine learning, and big data analytics, Netflix personalizes content recommendations, enhances customer engagement, and improves subscriber retention. Its marketing strategies focus on content-driven promotion, digital marketing, social media engagement, influencer collaborations, and localized programming to cater to diverse global audiences. In markets such as India, Netflix has adopted adaptive strategies including mobile-only subscription plans, regional content production, and partnerships with telecom providers to remain competitive. In an increasingly crowded OTT market with competitors such as Amazon Prime Video and Disney+, Netflix continues to differentiate itself through strong brand positioning, technology integration, and a focus on customer experience. Therefore, examining the marketing strategies of OTT platforms with reference to Netflix provides valuable insights into how digital streaming services attract, engage, and retain subscribers while adapting to evolving consumer preferences and technological advancements in the global entertainment landscape.

REVIEW OF LITERATURE

Sridevi and Sarathy (2025), **Kumari (2025)**, and Singh, Misra, Bhatnagar, and Aggarwal (2025) examined various aspects of consumer behavior and strategic factors influencing the growth of OTT platforms. **Sridevi and Sarathy (2025)** analyzed OTT market dynamics in emerging economies using a survey of 1,200 users across India, Brazil, and Indonesia and found that pricing flexibility and culturally relevant content significantly influence consumer adoption and retention, while also identifying distinct consumer segments based on income and preferences. **Kumari (2025)** conducted a comparative analysis of leading OTT platforms and highlighted that content variety, subscription pricing, and user-friendly interfaces play a major role in shaping user satisfaction, engagement, and platform selection. Similarly, Singh, Misra, **Bhatnagar, and Aggarwal (2025)** explored how customer engagement can drive brand advocacy on OTT platforms by integrating platform theory and information processing theory, emphasizing that strong technological infrastructure, content diversification, interactive features, and content localization significantly enhance user involvement and loyalty. Collectively, these studies highlight the importance of adaptive pricing strategies, quality and localized content, technological capabilities, and effective customer engagement in strengthening the competitiveness and sustainability of OTT platforms in the evolving digital entertainment market.

STATEMENT OF PROBLEM

The rapid growth of Over-The-Top (OTT) platforms has significantly transformed the entertainment industry by shifting consumer preference from traditional media to internet-based streaming services. With the increasing number of global and regional OTT providers, the market has become highly competitive, making effective marketing strategies essential for attracting and retaining subscribers. Netflix, as a leading OTT platform, employs various innovative marketing approaches such as original content production, personalized recommendations, digital promotions, and localized programming to strengthen its market position. However, the effectiveness of these strategies in influencing consumer perception, subscription decisions, and viewing behavior remains an important area of study, particularly in the context of evolving consumer preferences and rising competition. Therefore, this study aims to examine the marketing strategies adopted by OTT platforms with reference to Netflix

and analyze their impact on consumer engagement and subscription behavior in the digital entertainment market.

OBJECTIVES OF THE STUDY

1. To study and analyze the overall marketing strategies adopted by Netflix in the OTT market.
2. To examine the promotional and digital marketing strategies used by Netflix to attract and retain subscribers.
3. To analyze Netflix's pricing and subscription strategies and their influence on customer adoption.
4. To study the role of content marketing and original programming in strengthening Netflix's brand positioning.
5. To assess customer perception, satisfaction, and the effectiveness of personalized recommendations as a marketing tool used by Netflix.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The study adopts a quantitative descriptive–analytical research design to examine the relationship between Netflix's marketing strategies and consumer perception. Data were collected from Netflix users through a structured questionnaire, and statistical tools such as correlation and regression analysis were used for data analysis.

SAMPLE DESIGN

SAMPLE SIZE

The study population consists of Netflix users in Chennai city. Due to the large and undefined population, a sample of 174 respondents was selected for quantitative analysis.

SAMPLING TECHNIQUE

The study uses snowball sampling, a non-probability method, due to the lack of a clear sampling frame of Netflix users. Initial respondents referred other users, making the method practical and cost-effective for data collection.

SOURCE OF DATA

PRIMARY DATA

Primary data were collected from Netflix users through a structured questionnaire focusing on marketing strategies and consumer perception towards the OTT platform.

SECONDARY DATA

Secondary data were obtained from books, journals, research articles, previous studies, company reports, official websites, and other online sources related to OTT platforms and Netflix.

DATA ANALYSIS

STASTICAL TOOL USED FOR RESEARCH

The tools that are used for analysing data are

- Percentage Analysis
- Correlation Analysis
- Regression Analysis

ANALYSIS AND INTERPRETATION

Percentage Analysis

Demographic variable	Category	No. of Respondents	Percentage
Gender	Male	84	47.2
	Female	82	47.3
	Others	08	4.6
Age	Below 25	25	14.3
	26-35	58	33.3

	36-45	55	31.6
	46 & above	36	20.6
Educational qualification	Student	60	34.4
	Undergraduate	59	33.9
	Postgraduate	55	31.6
Occupation	Student	56	33.9
	employed	54	31.0
	self-employed	32	18.3
	unemployed	29	16.6
Monthly income	below 10000	29	16.6
	10000-30000	51	29.31
	30000-50000	41	23.5
	above 50000	53	30.4
Residential area	urban	84	48.2
	semi-urban	82	47.1
	rural	8	4.60
Frequency of using Netflix	Daily	65	37.3
	Weekly	50	28.7
	Monthly	30	17.2
	Rarely	29	16.6
Preferred Device	Mobile	44	25.2
	Laptop	46	26.4
	Smart tv	49	28.1
	Tablet	35	20.1
Subscription Status	Personal subscription	49	28.1
	Shared subscription	70	40.2
	Using free trial	21	12.0
	Not subscribed but use before	34	19.5

INTERPRETATION:

The demographic analysis of the study titled “a study on marketing strategies of ott platform with reference to Netflix” shows that out of 174 participants, 48.28% (84) are male, 47.13% (82) are female, and 4.60% (8) belong to other gender categories, indicating that the participation of male and female respondents is almost equal with a slightly higher proportion of males. In terms of age distribution, 14.37% (25) of the respondents are below 20 years, 33.33% (58) are between 21–30 years, 31.61% (55) fall in the 31–40 years category, and 20.69% (36) are 41 years and above, showing that the majority of respondents belong to the 21–30 years age group followed by 31–40 years. With regard to educational qualification, 34.48% (60) of the respondents are students, 33.91% (59) are undergraduates, 31.61% (55) are postgraduates, and none of the respondents belong to professional courses, indicating that students form the largest portion of the sample. Considering occupation, 33.91% (59) of the respondents are students, 31.03% (54) are employed, 18.39% (32) are self-employed, and 16.67% (29) are unemployed, which shows that students and employed individuals constitute the major share of respondents. In relation to monthly income, 16.67% (29) earn below ₹10,000, 29.31% (51) earn between ₹10,000–₹30,000, 23.56% (41) earn between ₹30,000–₹50,000, and 30.46% (53) earn above ₹50,000, indicating that a higher proportion of respondents fall in the above ₹50,000 income group. Regarding residential area, 48.28% (84) of the respondents are from urban areas, 47.13% (82) are from semi-urban areas, and 4.60% (8) are from rural areas, suggesting that most respondents belong to urban and semi-urban regions. Finally, the frequency of using Netflix reveals that 37.36% (65) of the respondents

use Netflix daily, 28.74% (50) use it weekly, 17.24% (30) use it monthly, and 16.67% (29) use it rarely, which indicates that daily usage is the most common among the respondents.

CORRELATION ANALYSIS

HYPOTHESIS

Null Hypothesis (H₀): There is no significant relationship between Marketing Strategies and Consumer Perception.

Alternative Hypothesis (H₁): There is a significant relationship between Marketing Strategies and Consumer Perception.

Options	Marketing Strategies	Consumer Perception
Marketing Strategies		
Pearson Correlation	1	.769
Sig. (2-tailed)		.000
N	174	174
Consumer perception		
Pearson Correlation	.769	1
Sig. (2-tailed)	.000	
N	174	174

INFERENCE

The Pearson correlation value of 0.769 indicates a strong positive relationship between marketing strategies and consumer perception. The significance value (0.000) is less than 0.01, showing that the relationship is statistically significant. This suggests that effective marketing strategies positively influence consumer perception.

REGRESSION ANALYSIS

HYPOTHESIS

Null Hypothesis (H₀): Marketing Strategies has no significant effect on Consumer Perception.

Alternative Hypothesis (H₁): Marketing Strategies has a significant effect on Consumer Perception.

MODEL	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std.Error	Beta		
1 (Constant)	5.743	1.549		3.707	.000
Marketing strategies	.785	.050	.769	15.788	.000

INFERENCE

The regression analysis shows that marketing strategies have a significant positive impact on consumer perception. The unstandardized coefficient (B = 0.785) indicates that an increase in marketing strategies leads to a corresponding increase in consumer perception. The standardized coefficient (Beta = 0.769) and t-value (15.788) further confirm a strong positive influence. Since the significance value (0.000) is less than 0.01, the relationship is statistically significant.

FINDINGS

1. The demographic profile shows nearly equal participation of males (48.28%) and females (47.13%), with the majority of respondents belonging to the 21–30 years age group (33.33%), followed by 31–40 years (31.61%).
2. In terms of education and occupation, students constitute the largest group (34.48%), and most respondents are either students (33.91%) or employed individuals (31.03%), indicating that OTT usage is common among young and working populations.

3. A larger share of respondents earn above ₹50,000 per month (30.46%), most belong to urban (48.28%) and semi-urban areas (47.13%), and the majority (37.36%) use Netflix daily, reflecting high user engagement.
4. The findings indicate a strong positive relationship between marketing strategies and consumer perception ($r = 0.769$). The significance value ($p = 0.000$) shows that the relationship is statistically significant, suggesting that effective marketing strategies positively influence consumer perception.
5. The regression analysis reveals that marketing strategies have a significant positive impact on consumer perception ($B = 0.785$, $\text{Beta} = 0.769$, $t = 15.788$), and the significance value ($p = 0.000$) confirms that the relationship is statistically significant.

SUGGESTION

1. OTT platforms like Netflix should continue investing in innovative and targeted marketing strategies to strengthen positive consumer perception and maintain competitive advantage.
2. Netflix should focus on creating more engaging and localized content to attract younger audiences, especially those in the 21–30 age group who form the majority of users.
3. The platform can enhance user engagement by improving personalized recommendations and interactive features to retain daily users and increase viewing time.
4. Netflix should consider flexible and affordable subscription plans to attract users from different income groups and expand its subscriber base.
5. Strengthening digital marketing activities through social media campaigns, influencer collaborations, and promotional content can further improve brand visibility and customer loyalty.

CONCLUSION

The study concludes that marketing strategies play a significant role in shaping consumer perception toward OTT platforms, particularly Netflix. The findings show that strategies such as content promotion, personalized recommendations, digital marketing, and flexible subscription models positively influence user engagement and subscription behavior. The demographic results indicate that Netflix is widely used among young and working individuals, especially in urban and semi-urban areas, with many users accessing the platform daily. Statistical analysis further confirms a strong and significant positive relationship between marketing strategies and consumer perception. Therefore, effective and innovative marketing strategies are essential for enhancing consumer perception, increasing user engagement, and sustaining Netflix's competitive position in the rapidly growing OTT market.

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A STUDY ON AI-ENABLED GREEN MARKETING STRATEGIES' INFLUENCE ON SUSTAINABLE CONSUMER BEHAVIOUR WITH SPECIAL REFERENCE TO CHENNAI CITY

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ABSTRACT

Environmental issues and increasing digitalization have encouraged businesses to adopt sustainable marketing practices. This study examines the influence of AI-enabled green marketing on sustainable consumer behaviour in Chennai City. The research focuses on how AI tools such as personalized recommendations, targeted advertisements, and digital campaigns influence consumer awareness, trust, and eco-friendly purchasing behaviour. Data were collected from 160 respondents using a structured questionnaire and analysed using SPSS with statistical techniques such as percentage analysis, factor analysis, correlation, and regression. The findings reveal that personalization, trust, commitment, and eco-friendly lifestyle significantly influence sustainable purchasing behaviour. The results also show that AI-driven marketing strategies can encourage consumers to choose environmentally friendly products. Overall, the study highlights the importance of integrating Artificial Intelligence with green marketing to support sustainable consumption.

KEYWORDS: Artificial Intelligence, Green Marketing, Sustainable Consumer Behaviour, Personalization, Consumer Trust, Eco-Friendly Products.

INTRODUCTION

In recent years, environmental problems such as climate change, pollution, and depletion of natural resources have created serious global concern and increased the need for sustainable development. Consumers today are no longer influenced only by price and quality; instead, they are becoming more conscious of how their purchasing decisions affect the environment and future generations. This shift in consumer mindset has encouraged businesses to adopt green marketing practices that promote eco-friendly products and responsible consumption. Green marketing focuses on reducing environmental harm while satisfying consumer needs, but traditional green marketing approaches often face challenges such as limited reach, lack of personalisation, and consumer skepticism toward environmental claims. At the same time, rapid advancements in digital technology have transformed the way businesses interact with consumers. Artificial Intelligence (AI) has emerged as an effective

tool that helps marketers analyse large volumes of data, understand consumer preferences, and predict buying behaviour. When AI is integrated with green marketing, it enables personalised and meaningful communication about sustainability. Therefore, the present study aims to examine the influence of AI-enabled green marketing strategies on sustainable consumer behaviour in Chennai City, with a focus on consumer awareness, trust, and purchase intention towards eco-friendly products.

REVIEW OF LITERATURE

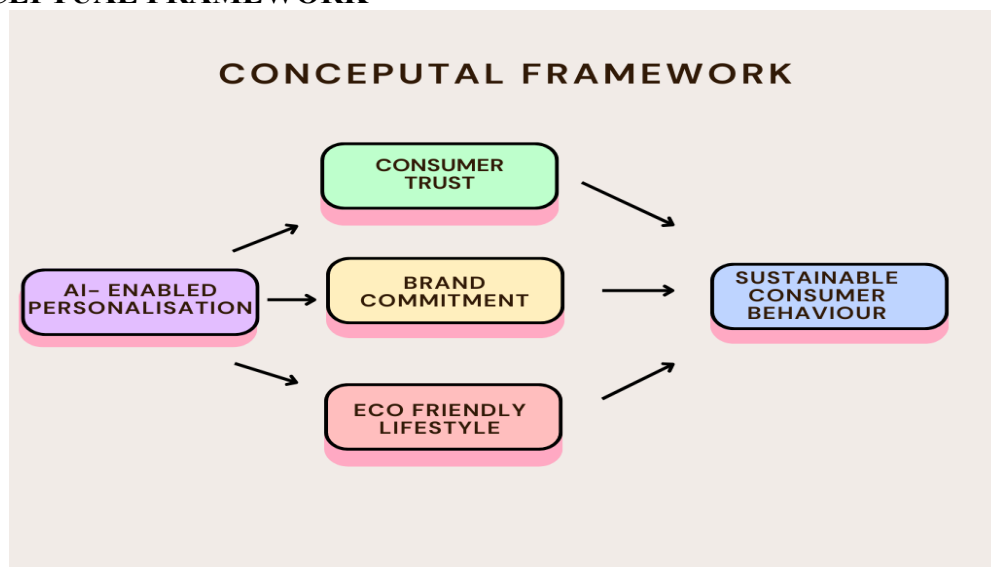
Recent studies highlight the growing role of Artificial Intelligence in improving green marketing effectiveness. Frank (2021) found that AI technologies help businesses better understand consumer behaviour and promote sustainable products through data-driven insights. Darban et al. (2023) reported that AI tools such as personalised recommendations and predictive analytics increase consumer engagement and green purchase intentions. Hui and Khan (2022) explained that digital technologies and AI-based marketing strengthen consumers' environmental awareness and influence sustainable consumption choices. Similarly, Al-Ahmed et al. (2025) found that AI positively supports green marketing strategies and improves business performance. Overall, these studies show that combining AI with green marketing can help encourage sustainable consumer behaviour.

RESEARCH METHODOLOGY

RESEARCH DESIGN

This study uses both exploratory and descriptive research designs to understand AI-enabled green marketing and sustainable consumer behaviour. The exploratory approach helped identify key ideas and develop the research objectives and questionnaire due to limited previous studies in this area. The descriptive design was used to analyse consumers' awareness, attitudes, trust, and purchasing behaviour related to AI-based green marketing. This combined approach helped collect and analyse data effectively and provided a clear understanding of how AI-driven green marketing influences consumers in Chennai city.

CONCEPTUAL FRAMEWORK



STATEMENT OF PROBLEM

In recent years, growing concerns about climate change and environmental pollution have increased awareness about sustainability among consumers. However, many people who support eco-friendly products do not always purchase them in practice, creating a gap between awareness and actual behaviour. At the same time, businesses are using Artificial Intelligence in green marketing, such as personalized recommendations and digital campaigns, to influence consumer choices. These AI tools aim to deliver targeted eco-friendly messages and encourage sustainable purchases. However, it is still not clear whether these strategies truly

motivate consumers to buy green products. Therefore, it is important to study the impact of AI-enabled green marketing on sustainable consumer behaviour in Chennai city.

OBJECTIVES

1. To understand the level of awareness of AI-enabled green marketing strategies among consumers in Chennai city.
2. To examine the impact of AI-enabled green marketing strategies on sustainable consumer behaviour.
3. To study the role of consumer trust and green awareness in linking AI-enabled green marketing and sustainable behaviour.

SOURCE OF DATA

The study is based on both primary and secondary sources of data.

Primary data were collected through a structured questionnaire from consumers in Chennai City. Secondary data were obtained from journals, books, reports, and online sources related to green marketing and AI.

SAMPLE DESIGN

Sample Size

The study used a sample of 150 respondents from Chennai City. The respondents were consumers who are familiar with digital platforms and eco-friendly products. Data were collected through Google Forms, which helped reach participants easily and gather reliable responses.

Sampling Technique

The study adopted purposive and convenience sampling methods. Purposive sampling helped select respondents who are aware of AI-enabled marketing and green product promotions, while convenience sampling made it easier to collect data from available and willing participants.

Sampling Unit

The sampling unit consists of individual consumers living in Chennai City who use digital platforms and are exposed to AI-based marketing activities. These consumers also have awareness of eco-friendly products, making them suitable participants for the study.

DATA ANALYSIS TOOL

The collected data were analysed using SPSS (Statistical Package for the Social Sciences) to obtain accurate results. Descriptive statistics, such as frequencies and percentages, were used to summarize the demographic details of respondents. Factor analysis (Principal Component Analysis with Varimax rotation) helped identify the main factors related to AI-enabled green marketing and sustainable consumer behaviour. Correlation analysis was used to understand the relationships among these factors. Regression analysis further examined how personalization, trust, commitment, and lifestyle influence sustainable purchasing behaviour.

Table 1
Showing the Percentage Analysis of the Demographic Variable

Demographic Variable	Category	No. of respondents	Percentage
Age	Below20	12	7.5
	21-30	58	36.3
	31-40	57	35.6
	41-50	23	14.4
	Above 60	10	6.3
Gender	Male	88	55
	female	72	45
Marital Status	Married	97	60.6

	Single	63	39.4
Educational Qualification	School	16	10
	Undergraduate	92	57.5
	Postgraduate	40	25
	Professional	12	7.5
occupation	Student	42	26.3
	Private employee	41	25.6
	Government employee	15	9.4
	Self employed	30	18.8
	Homemaker	30	18.8
	Others	2	1.3
Annual income	Below 200000	24	15
	200001-400000	23	14.4
	400000-600001	41	25.6
	Above 600000	22	13.8
	Not applicable	50	31.3

The study surveyed 160 respondents in Chennai city to explore the impact of AI-enabled green marketing on sustainable consumer behaviour. Most participants were young adults aged 21–40, with a fairly balanced gender distribution. The majority were married and well-educated, while occupations and income levels varied, including students, professionals, self-employed individuals, and homemakers. Overall, the sample reflects a young, educated, and active population, offering meaningful insights into eco-friendly consumer behaviour.

Table 2

Correlation analysis Showing the Relationship among Personalization, Sustainability, Brand Commitment, Trust, and Eco-Friendly Lifestyle

Correlations

		Personalization	Sustainability	Commitment	Trust	Lifestyle
Personalization	Pearson Correlation	1	.703**	.634**	.655**	.618**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	160	160	160	160	160
Sustainability	Pearson Correlation	.703**	1	.716**	.705**	.649**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	160	160	160	160	160
Commitment	Pearson Correlation	.634**	.716**	1	.730**	.699**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	160	160	160	160	160
Trust	Pearson Correlation	.655**	.705**	.730**	1	.682**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	160	160	160	160	160
Lifestyle	Pearson Correlation	.618**	.649**	.699**	.682**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	160	160	160	160	160

** . Correlation is significant at the 0.01 level (2-tailed).

H1: There is a significant positive relationship among personalization, sustainability, brand commitment, trust, and eco-friendly lifestyle.

The correlation analysis examined how personalization, sustainability, brand commitment, trust, and eco-friendly lifestyle are related. The results show strong positive relationships among all five factors (all correlations above 0.6, $p < 0.01$). The strongest relationship was between commitment and trust ($r = 0.730$), indicating that higher trust strengthens emotional attachment to green brands. Personalization was also strongly related to sustainability ($r = 0.703$), suggesting that AI-based recommendations encourage eco-friendly purchasing. Overall, the factors work together to enhance sustainable consumer behaviour.

Table 3
Regression Analysis Showing the Impact of AI-Enabled Personalization, Trust, Commitment, and Lifestyle on Sustainable Consumer Behaviour

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.805 ^a	.647	.638	2.64491	2.088

a. Predictors: (Constant), Lifestyle, Personalization, Trust, Commitment

b. Dependent Variable: Sustainability

H1: Personalization, trust, commitment, and eco-friendly lifestyle significantly influence sustainable consumer behaviour.

Regression analysis was used to assess how personalization, trust, commitment, and lifestyle influence sustainable consumer behaviour. The results show a strong overall relationship ($R = 0.805$), with these factors explaining 64.7% of the variation in sustainability ($R^2 = 0.647$). Even after adjusting for the number of predictors, the model remained robust (Adjusted $R^2 = 0.638$). This indicates that AI-driven personalization, supported by trust, commitment, and lifestyle habits, plays a major role in encouraging sustainable consumer behaviour.

FINDINGS

1. The majority of respondents are young adults aged 21–40, indicating that younger consumers show greater interest in eco-friendly products.
2. A large number of respondents have already purchased eco-friendly products, showing high awareness of sustainable consumption. However, most consumers buy these products only occasionally.
3. Online platforms such as Amazon and Flipkart are commonly used for purchasing eco-friendly products, and many consumers notice AI-based product suggestions.
4. Factor analysis identified five key factors influencing sustainable consumer behaviour: Personalization, Sustainability, Commitment, Trust, and Lifestyle.
5. Correlation analysis shows strong positive relationships among these factors, especially between commitment and trust, highlighting the importance of consumer confidence in green brands.
6. Regression results reveal that AI-enabled personalization, trust, commitment, and lifestyle explain 64.7% of sustainable consumer behaviour, showing the strong influence of AI-based green marketing strategies.

SUGGESTION

1. Businesses should use AI tools to understand consumer preferences and suggest eco-friendly products that match their interests. This can encourage consumers to choose environmentally friendly options.

2. Companies should use AI-based digital marketing tools, such as chatbots, automated offers, and targeted advertisements, to promote green products and communicate with consumers more effectively.
3. Brands should provide clear and honest information about eco-friendly products, including environmental benefits and certifications, so that consumers can make informed purchasing decisions.
4. Organizations should focus on building consumer trust by ensuring that their environmental claims are genuine and reliable, and by avoiding misleading information or greenwashing.
5. Businesses and marketers should conduct awareness campaigns and educational activities to encourage sustainable lifestyles and promote the use of reusable and environmentally friendly products.
6. Companies should make effective use of digital platforms and social media to spread awareness about eco-friendly products and sustainable living among a wider audience.

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IMPACT OF ONLINE LEARNING PLATFORMS ON SKILL DEVELOPMENT AND CAREER GROWTH OF LEARNERS

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ABSTRACT

The rapid expansion of digital technologies and internet accessibility has significantly transformed modern education and professional training systems. Online learning platforms have emerged as important tools that provide flexible, accessible, and technology-driven learning opportunities for learners across the world. The primary objective of this study is to examine the impact of online learning platforms on the skill development and career growth of learners. Online learning environments such as Massive Open Online Courses (MOOCs), virtual classrooms, and professional certification platforms enable learners to acquire both technical and soft skills required in the contemporary job market. These platforms offer industry-oriented courses, project-based learning, and personalized learning paths that help learners develop competencies relevant to professional environments. Furthermore, online learning platforms support career advancement through recognized certifications, career guidance services, and networking opportunities with industry professionals. Technological innovations such as artificial intelligence, learning analytics, gamification, and virtual reality have further enhanced the effectiveness of digital learning experiences.

KEY WORDS: Online Learning Platforms, Skill Development, Career Growth, Digital Education, Employability, Lifelong Learning, Artificial Intelligence in Education, E-Learning, Professional Development.

INTRODUCTION

The rapid advancement of digital technologies and widespread internet accessibility have significantly transformed the global education landscape. One of the most prominent developments in modern education is the emergence of online learning platforms, which provide flexible, accessible, and technology-driven learning opportunities. These platforms deliver educational content through digital interfaces such as websites and mobile applications, enabling learners to access courses, training programs, and certifications from any location and at any time. As a result, online learning platforms have become an essential component of contemporary education systems and professional training environments.

Online learning platforms encompass a wide range of digital learning environments, including Massive Open Online Courses (MOOCs), virtual classrooms, professional

certification portals, and corporate training platforms. These platforms are designed to support diverse learners such as students, working professionals, and lifelong learners. Unlike traditional classroom-based education that often follows rigid schedules and standardized curricula, online learning platforms provide learner-centered experiences that allow individuals to select courses based on their interests, career aspirations, and skill requirements. The availability of multimedia learning resources, including video lectures, digital reading materials, interactive quizzes, and discussion forums, further enhances the accessibility and effectiveness of online education.

REVIEW OF LITERATURE

Chen et al. (2024) examined the adoption and effectiveness of online learning platforms in higher education institutions. The study highlights that the COVID-19 pandemic accelerated the transition of online learning platforms from supplementary tools to primary modes of instruction delivery.

Rafiq et al. (2024) investigated the impact of digital tools and online learning platforms on learning outcomes among students in private universities in Lahore, Pakistan. Using a quantitative research design with a sample of 350 students, the study applied survey questionnaires and regression analysis.

G. V. et al. (2024) analyzed the effectiveness of online learning platforms in enhancing educators' skills and knowledge in academia. The study was conducted among 73 educators in Bengaluru using quantitative and descriptive research methods with statistical tools such as correlation, chi-square, and ANOVA.

RESEARCH METHODOLOGY

Introduction

This study adopts a systematic research methodology to examine the impact of online learning platforms on students' skill development and career growth. The methodology outlines the research design, research gap, objectives, sampling method, data collection procedures, analytical tools, conceptual framework, and hypotheses used in the study. A structured methodological approach ensures reliability, validity, and scientific accuracy in analyzing the research problem.

Research Design

The study employs a **descriptive research design** to analyze students' perceptions and experiences regarding online learning platforms. Descriptive research is appropriate for identifying patterns, relationships, and trends among variables without manipulating the research environment. The design facilitates the collection of quantitative data related to the effectiveness of online learning platforms, student engagement, and skill development outcomes.

Research Gap

Although previous studies have explored online learning adoption and technological infrastructure, limited attention has been given to learners' adaptability, satisfaction, and long-term intention to use online learning platforms. Many studies focus primarily on platform usability or institutional readiness rather than examining learners' experiences in an integrated framework. Additionally, challenges such as motivation, engagement, and self-regulation are often studied separately. Therefore, there is a need for comprehensive research that simultaneously examines students' perceptions, challenges, skill development, and career growth associated with online learning platforms.

Sample Size and Sampling Technique

The present study uses a **sample size of 232 students** who actively participate in online learning programs. Respondents were selected using a **convenience sampling technique**, which allows researchers to collect data from participants who are easily accessible and willing to participate. Although this sampling method may limit the

generalizability of the results, it enables efficient data collection and provides useful insights into students' online learning experiences.

Tools Used for Data Analysis

The collected data were analyzed using various statistical tools to interpret the relationships between variables:

Percentage Analysis – Used to present the distribution of responses and identify general trends.

Correlation Analysis – Used to examine the relationship between variables such as online learning usage and skill development.

Regression Analysis – Used to determine the influence of independent variables on dependent variables such as career growth.

ANOVA (Analysis of Variance) – Used to identify significant differences in responses among groups based on learning preferences.

HYPOTHESES OF THE STUDY

Hypothesis 1: Relationship between Online Learning Platform Usage and Skill Development

H₀: There is no significant relationship between online learning platform usage and skill development among respondents.

H₁: There is a significant relationship between online learning platform usage and skill development among respondents.

Hypothesis 2: Impact of Skill Development on Career Growth

H₀: Skill development through online learning platforms has no significant impact on career growth.

H₁: Skill development through online learning platforms has a significant impact on career growth.

Hypothesis 3: Difference in Career Growth Perception Based on Learning Mode

H₀: There is no significant difference in career growth perception based on preferred learning mode.

H₁: There is a significant difference in career growth perception based on preferred learning mode.

DATA ANALYSIS AND INTERPRETATION

The collected data from **232 respondents** were analyzed using percentage analysis to understand the demographic profile of respondents, their online learning usage patterns, and perceptions regarding skill development and career growth through online learning platforms.

Demographic Profile of Respondents

The demographic analysis indicates that the majority of respondents belong to the 18–21 age group (34.5%), followed by those below 18 years (28.9%) and 22–25 years (19.8%), indicating that the sample largely represents younger learners who are actively engaged in digital education. In terms of gender distribution, 56.9% of respondents are male, while 43.1% are female, showing a relatively balanced participation with a slight male dominance.

Regarding educational qualifications, 52.6% of respondents are undergraduate students, followed by 24.1% with higher secondary education, 13.4% postgraduates, and 9.9% diploma holders. This indicates that the study primarily reflects the perspectives of undergraduate learners who actively use online learning platforms.

The analysis of respondents' current status shows that students constitute the largest proportion (47%), followed by employed individuals, while 15.1% are self-employed and a smaller proportion are unemployed. In terms of academic or professional background, commerce students dominate the sample (50.9%), followed by respondents from science (13.4%), engineering (12.9%), arts (11.6%), and management (11.2%) disciplines.

Usage Pattern of Online Learning Platforms

The analysis of online learning platforms used by respondents indicates that YouTube is the most preferred platform (54.3%), followed by Udemy (14.2%), LinkedIn Learning (11.6%), and Coursera and College LMS (9.9% each). This highlights the widespread use of freely accessible digital platforms for learning purposes.

With regard to the duration of usage, a significant proportion of respondents (60.3%) have been using online learning platforms for more than two years, indicating long-term engagement with digital learning environments. The analysis of time spent on online learning reveals that 35.3% of respondents spend 6–10 hours per week, while 27.2% spend more than 10 hours, demonstrating active participation in online learning activities.

Perceptions on Skill Development through Online Learning

The survey results reveal a highly positive perception regarding the role of online learning platforms in skill development. A majority of respondents strongly agree that online learning helps them acquire new skills effectively (66.4%) and improves technical or job-related skills (62.5%). Similarly, 65.5% strongly agree that online learning enhances their problem-solving ability, while 66.4% agree that online learning allows them to learn at their own pace.

Perceptions on Career Growth through Online Learning

The findings also demonstrate a strong positive perception regarding the impact of online learning platforms on career growth. A majority of respondents agree that online platforms provide industry-relevant skills (64.7%) and enable them to apply acquired skills in real-life situations (65.9%). Similarly, 64.7% believe that online learning improves employability, while 64.7% strongly agree that online certifications add value to their resumes.

Respondents also acknowledge the role of online learning in preparing for job interviews (65.5%), supporting career advancement (65.1%), and increasing career opportunities (65.5%). Moreover, 66.8% agree that employers recognize online learning certifications, while 68.1% believe that online learning helps them remain competitive in the job market.

FINDINGS, SUGGESTIONS AND CONCLUSION

Findings of the Study

The analysis of the survey data reveals several important findings regarding the use of online learning platforms and their influence on skill development and career growth. The demographic results indicate that the majority of respondents belong to the 18–21 age group, suggesting that younger learners form the primary users of online learning platforms. The sample shows a slightly higher participation of male respondents compared to female respondents. Most respondents possess undergraduate qualifications, indicating that the study largely represents bachelor's degree students. In terms of occupation, students constitute the largest group, followed by employed, self-employed, and unemployed individuals. The majority of respondents come from the commerce stream, reflecting a strong representation of commerce-related learners.

Suggestions

Based on the findings, several suggestions can be made to enhance the effectiveness of online learning platforms. Since the majority of respondents are young undergraduate students, learning platforms should design engaging and interactive educational content tailored to the learning needs of younger audiences. Features such as short video lectures, quizzes, gamified learning modules, and practical case studies can improve student engagement and knowledge retention.

Educational institutions and online learning providers should also encourage greater participation from diverse demographic groups, including female learners and individuals

from different academic backgrounds.

CONCLUSION

The study concludes that online learning platforms play a significant role in enhancing skill development and supporting career growth among students. The findings indicate that learners perceive online education as flexible, accessible, and effective in providing industry-relevant knowledge and practical skills. Online learning enables students to acquire new competencies, improve employability, and prepare for professional opportunities in an increasingly competitive job market.

Given the growing importance of digital education, educational institutions and online learning providers should continue to improve the quality, accessibility, and relevance of online courses. Regular updates of course content, the introduction of new certification programs, and the promotion of professional learning platforms can further enhance learners' career prospects.

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A STUDY OF DIGITAL MARKETING AND THEIR IMPACT ON BUSINESS PERFORMANCE IN CHENNAI CITY

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ABSTRACT

Digital marketing has become an essential component of modern business strategies, enabling organizations to reach wider audiences, enhance customer engagement, and improve overall performance. The rapid growth of internet usage, social media platforms, and mobile technologies has significantly transformed the way businesses promote their products and services. In metropolitan cities like Chennai, where businesses operate in a highly competitive environment, digital marketing plays a crucial role in strengthening brand visibility and market presence. This study aims to examine the relationship between digital marketing practices and business performance in Chennai City. It focuses on identifying the various digital marketing strategies adopted by businesses, such as social media marketing, search engine optimization (SEO), content marketing, email marketing, and pay-per-click (PPC) advertising, and evaluates their effectiveness in improving business outcomes. The study also explores key performance indicators such as sales growth, customer engagement, brand awareness, and customer retention to assess the impact of digital marketing on organizational success. In addition, the research highlights the challenges faced by businesses in implementing digital marketing strategies, including intense online competition, changing digital algorithms, and the need for skilled professionals. The findings of the study are expected to provide valuable insights for businesses in Chennai to optimize their digital marketing efforts and enhance their competitive advantage in the dynamic market environment.

KEYWORDS: Digital Marketing, Business Performance, Customer Engagement, Brand Awareness, Social Media Marketing, Search Engine Optimization (SEO), Online Marketing Strategies, Chennai City, Market Competitiveness, E-commerce Growth.

INTRODUCTION

Digital marketing has become a vital strategy for businesses to enhance their reach, visibility, and overall performance in the modern competitive environment. By utilizing online platforms such as social media, search engines, websites, email, and mobile applications, organizations can engage with consumers more effectively compared to

traditional marketing methods. In a major metropolitan city like Chennai, where businesses range from small and medium enterprises to multinational corporations, the growing internet penetration and digitally active consumer base have encouraged organizations to increasingly adopt digital marketing strategies. Techniques such as search engine optimization (SEO), pay-per-click (PPC) advertising, content marketing, influencer marketing, and email campaigns enable businesses to improve brand awareness, customer engagement, and sales growth. The rapid expansion of e-commerce, mobile technology, and social media-especially after the COVID-19 pandemic-has further accelerated the shift toward digital platforms for marketing activities. Through digital tools and analytics, businesses can monitor consumer behavior, evaluate campaign performance, and make data-driven decisions that contribute to improved market presence and profitability. However, organizations also face challenges such as intense online COMPETITION, changing algorithms, data privacy concerns, and the need for skilled professionals to manage digital campaigns. Therefore, examining how businesses in Chennai implement digital marketing practices and how these strategies influence business performance is essential. This study aims to analyze the relationship between digital marketing strategies and business outcomes in Chennai City, providing insights that can help organizations optimize their digital initiatives and strengthen their competitive position in the evolving business landscape.

REVIEW OF LITERATURE

Recent studies highlight the growing influence of digital marketing on consumer behaviour and purchase decisions. **Aziz and Abdulqadir (2023)** found that social media marketing, email marketing, and mobile marketing significantly influence consumer buying behaviour, with social media and email marketing playing key roles in encouraging online purchases. **Elmoussa, Yee, and Cheah (2024)** emphasize the strong impact of social media influencers, noting that source credibility, subjective norms, and meaningful content significantly shape consumer attitudes and buying intentions, supported by the Theory of Reasoned Action. **Sepolen (2024)** explores the role of Generative AI in digital marketing and finds that although Generation Z consumers can often identify AI-generated content, their trust in brands and purchase decisions remain largely unaffected when transparency is maintained. Meanwhile, **Kulkarni (2024)** highlights concerns related to consumer privacy, showing that perceived privacy risks and intrusiveness in digital advertising can lead to ad-avoidance behaviour. Overall, these studies demonstrate that while digital marketing tools and technologies effectively influence consumer engagement and purchasing behaviour, maintaining credibility, transparency, and privacy considerations is essential for sustainable marketing strategies.

RESEARCH METHODOLOGY

This study adopts a descriptive research design to examine the impact of digital marketing on business performance in Chennai City. Primary data were collected through a structured questionnaire from business owners and marketing professionals. Secondary data were obtained from journals, books, and online sources. The collected data were analyzed using statistical tools such as percentage analysis, correlation, and regression.

RESEARCH DESIGN

This study adopts a descriptive research design to examine the impact of digital marketing practices on business performance in Chennai City. The design helps in systematically describing the digital marketing strategies used by businesses and analyzing their influence on factors such as sales growth, customer engagement, and brand awareness. It focuses on understanding the existing conditions and relationships between digital marketing and business performance.

SOURCE OF DATA COLLECTION

PRIMARY DATA

Primary data is collected directly from the respondents, including business owners, managers, and marketing professionals who are actively involved in digital marketing activities within their organizations. A structured questionnaire is used as the main data collection tool to gather information about the types of digital marketing strategies adopted, frequency of use, challenges faced, level of customer engagement, and perceived impact on business performance indicators such as sales growth, brand awareness, market reach, and profitability. The primary data helps in understanding the actual practices and perceptions of businesses regarding digital marketing effectiveness.

SECONDARY DATA

Secondary data is collected from published sources such as research journals, books, industry reports, government publications, company websites, and online articles. This data is used to support the theoretical framework, understand trends in digital marketing, and provide a background for analyzing the primary data. The combination of primary and secondary data ensures that the study is well-rounded and provides both practical and theoretical insights into the impact of digital marketing on business performance.

RESEARCH GAP

Although several studies have examined digital marketing and business performance, limited research has specifically focused on how digital marketing practices influence business performance in Chennai City. Many studies discuss digital marketing in a general context without analyzing its practical impact on local businesses across different sectors. Therefore, this study attempts to fill this gap by examining the relationship between digital marketing strategies and business performance among businesses operating in Chennai City.

POPULATION OF THE STUDY

The population of the study consists of business owners, managers, and marketing professionals working in various sectors such as retail, services, information technology, and small and medium enterprises operating in Chennai City. These respondents are selected because they are directly involved in planning and implementing digital marketing strategies for their organizations. The study focuses on businesses that actively use digital marketing platforms such as social media, search engines, websites, and online advertising to promote their products and services and improve overall business performance.

SAMPLING METHOD

The study adopts a convenience sampling method for selecting the respondents. Under this method, business owners, managers, and marketing professionals who are easily accessible and willing to participate in the survey are chosen as samples for the study. This method is considered appropriate due to time limitations and ease of data collection. The respondents selected through this technique are individuals who are directly involved in implementing or managing digital marketing activities within their organizations. By using this sampling approach, the researcher is able to gather relevant information from businesses in Chennai City that actively use digital marketing strategies such as social media marketing, search engine optimization, and online advertising to enhance their business performance.

SAMPLE SIZE

The sample size refers to the number of respondents selected for the study. In this research, a total of 106 respondents consisting of business owners, managers, and marketing professionals from various sectors such as retail, services, IT, and small and medium enterprises in Chennai City are selected. The sample is considered adequate to understand the adoption and effectiveness of digital marketing practices and their impact on business performance.

OBJECTIVES OF THE STUDY

1. To examine the impact of digital marketing challenges on business performance of organizations in Chennai City.

2. To identify the major digital marketing challenges faced by businesses in Chennai City.
3. To assess the level of business performance achieved through digital marketing activities.
4. To analyze the relationship between digital marketing challenges and business performance.
5. To measure the extent to which digital marketing challenges influence sales growth, profitability, and market reach.

STATISTICAL TOOLS USED FOR ANALYSIS

- Percentage analysis
- Regression analysis
- Chi – square test

ANALYSIS AND INTERPRETATION

Simple Percentage Analysis

Demographic variable	Category	No.of Respondents	Percentage
Gender	Male	84	47.2
	Female	86	48.3
	Others	08	4.5
Age	Below 25	66	37.1
	26-35	53	29.8
	36-45	30	16.9
	46 & above	29	16.3
Educational Qualification	Student	47	26.4
	Undergraduate	46	25.8
	Postgraduate	49	27.5
	Professional course	36	20.2
Nature of Business	Retail	52	29.2
	Services	71	39.9
	IT	21	11.8
	Manufacturing	34	19.1
Position in the Organisation	Owner	60	33.7
	Manager	58	32.6
	Marketing executive	31	17.4
	Others	29	16.3
Years of Experience	Less than 5 years	29	16.3
	6-10 years	52	29.2
	11-15 years	44	24.7
	11 years & above	53	29.8
Size of Business	Micro	25	14.0
	Small	37	20.8
	Medium	61	34.3
	Large	55	30.9
Type of Business Ownership	Sole proprietor	28	15.7
	Partnership	50	28.1
	Private limited	57	32.0
	Others	43	24.2

INTERPRETATION

The demographic profile shows that a slightly higher proportion of respondents are female (48.3%) compared to male respondents (47.2%), while 4.5% belong to other genders.

In terms of age, the majority of respondents are below 25 years (37.1%), followed by those aged 26–35 years (29.8%), indicating that younger individuals form a significant portion of the sample. Regarding educational qualification, most respondents are postgraduates (27.5%), followed by students (26.4%) and undergraduates (25.8%). With respect to the nature of business, the service sector accounts for the highest share (39.9%), followed by retail businesses (29.2%). In terms of position in the organization, owners (33.7%) and managers (32.6%) constitute the majority of respondents. The analysis of experience shows that a considerable number of respondents have more than 11 years of experience (29.8%) and 6–10 years of experience (29.2%). Regarding business size, medium-sized businesses represent the largest share (34.3%), followed by large businesses (30.9%). Finally, in terms of business ownership, private limited companies form the largest category (32.0%), followed by partnerships (28.1%), indicating a diverse representation of business structures in the study.

REGRESSION ANALYSIS

Null hypothesis

There is no significant relationship between digital marketing practices and business performance in Chennai City.

Alternative hypothesis

There is a significant relationship between digital marketing practices and business performance in Chennai City.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.513 ^a	.264	.246	1.97728

INTERPRETATION

The model summary indicates that the correlation coefficient ($R = 0.513$) shows a moderate positive relationship between digital marketing practices and business performance in Chennai City. The R Square value of 0.264 reveals that 26.4% of the variation in business performance is explained by digital marketing strategies adopted by businesses, while the remaining 73.6% is influenced by other factors not included in the study. The Adjusted R Square value of 0.246 confirms the reliability of the model after adjusting for the number of variables. The standard error of the estimate (1.97728) represents the average deviation of the observed values from the regression line. Overall, the results indicate that digital marketing has a moderate influence on the business performance of organizations operating in Chennai City.

CHI – SQUARE TESTS

CATEGORIES	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1109.590 ^a	899	.000
Likelihood Ratio	576.977	899	1.000
Linear-by-Linear Association	106.620	1	.000
N of Valid Cases	178		

INTERPRETATION

The Chi-Square test results indicate the relationship between digital marketing practices and business performance in Chennai City. The Pearson Chi-Square value (1109.590) with 899 degrees of freedom shows a significance value of 0.000, which is less than the standard significance level of 0.05. This indicates that there is a statistically significant relationship between digital marketing and business performance. The Linear-by-Linear Association value (106.620) with a significance level of 0.000 further supports the

presence of a significant association between the variables. Since the p-value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted, confirming that digital marketing practices have a significant impact on business performance among businesses in Chennai City. The analysis is based on 178 valid responses collected for the study.

FINDINGS

1. The demographic analysis indicates that the respondents are mainly young, well-educated individuals, with a higher representation from the service sector, and most of them hold owner or managerial positions in their organizations.
2. The study also shows that medium and large-sized businesses with private limited and partnership ownership structures form the majority of the sample, reflecting a diverse business background among respondents in Chennai City.
3. The regression results indicate a **moderate positive relationship (R = 0.513)** between digital marketing practices and business performance among businesses in Chennai City.
4. The **R Square value (0.264)** shows that **26.4% of the variation in business performance is explained by digital marketing strategies**, indicating that digital marketing moderately influences business growth and performance.
5. The **Chi-Square test results show a statistically significant relationship** between digital marketing practices and business performance in Chennai City, as the **p-value (0.000) is less than 0.05**.
6. Therefore, the **null hypothesis is rejected and the alternative hypothesis is accepted**, indicating that **digital marketing practices significantly influence business performance** based on the 106 valid responses collected for the study.

SUGGESTION

1. Businesses in Chennai City should strengthen their digital marketing strategies such as social media marketing, search engine optimization (SEO), and online advertising to improve overall business performance.
2. Organizations should invest in digital marketing training and skilled professionals to effectively manage online marketing campaigns and enhance customer engagement.
3. Businesses should use data analytics and digital tools to understand customer behavior, measure campaign performance, and make better marketing decisions.
4. Small and medium-sized enterprises should increase their adoption of digital platforms to expand market reach, improve brand awareness, and compete with larger organizations.
5. Companies should continuously update their digital marketing strategies according to changing technology trends and consumer preferences to achieve sustainable business growth.

CONCLUSION

The study concludes that digital marketing plays an important role in improving business performance in Chennai City. The findings reveal that businesses are increasingly adopting digital marketing strategies such as social media marketing, search engine optimization, and online advertising to enhance brand visibility and customer engagement. The statistical analysis indicates a moderate positive relationship between digital marketing practices and business performance. Furthermore, the Chi-Square results confirm that there is a significant association between digital marketing strategies and business outcomes. Therefore, effective implementation of digital marketing can help businesses improve sales growth, market reach, and overall competitiveness. The study highlights the importance of adopting innovative digital marketing techniques for sustainable business growth in the dynamic business environment of Chennai City.

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ROLE OF CUSTOMER REVIEWS AND RATINGS IN ENHANCING CUSTOMER EXPERIENCE AND LOYALTY AT AMAZON

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ABSTRACT

Customer reviews and ratings play a crucial role in shaping customer experience and loyalty in e-commerce platforms such as Amazon. As online shopping lacks physical interaction with products, consumers increasingly rely on peer-generated reviews and ratings to evaluate product quality, seller reliability, and overall service performance. This study examines how customer reviews and ratings influence customer experience and, in turn, foster customer loyalty on Amazon. Reviews provide informational and emotional value by reducing perceived risk, building trust, and enhancing confidence in purchase decisions, while ratings offer quick evaluative cues that guide consumer choices. A positive customer experience derived from credible, detailed, and trustworthy reviews strengthens satisfaction, repeat purchase intention, and long-term loyalty toward the platform. The study highlights customer experience as a key mediating factor between reviews, ratings, and loyalty, emphasizing the importance of transparency and authenticity in review systems. The findings contribute to a better understanding of how Amazon leverages customer-generated content to enhance user experience and sustain competitive advantage through loyal customers.

KEYWORDS: Customer reviews, Customer ratings, Customer experience, Customer loyalty, E-commerce.

INTRODUCTION

Customer reviews and ratings play an important role in the success of modern e-commerce platforms by influencing customer perceptions and purchase decisions. In online shopping, customers cannot physically examine products before buying, so they depend on the opinions and experiences shared by other buyers. Amazon effectively uses a customer review and rating system to increase transparency, build trust, and improve customer satisfaction. These reviews provide useful information about product quality, performance, and reliability, helping customers make informed purchasing decisions while also giving sellers feedback to improve their products and services.

Customer reviews act as electronic word-of-mouth communication in the digital marketplace. Customers can rate products using a star-based system and share written reviews, images, or videos about their experiences. Positive reviews increase customer

confidence and encourage purchases, while negative reviews alert buyers to potential problems. This helps reduce uncertainty and perceived risk in online shopping.

Customer experience is a key factor in the success of e-commerce platforms, as it reflects the overall satisfaction and perception customers develop during their shopping journey. Amazon focuses on providing a convenient and customer-friendly experience through features such as easy product search, detailed descriptions, secure payment options, and fast delivery services. Additional services like order tracking, flexible return policies, and responsive customer support further enhance customer satisfaction. When customers find the platform reliable and easy to use, they develop a positive impression of the brand and are more likely to continue using it for future purchases.

Customer experience and customer loyalty are closely connected to reviews and ratings. When customers receive reliable information through reviews and enjoy a convenient shopping experience with features such as easy search, secure payment, and fast delivery, they develop trust in the platform. This trust leads to higher satisfaction, repeat purchases, and long-term loyalty. Therefore, customer reviews and ratings play a key role in improving customer experience and strengthening loyalty in the e-commerce industry.

REVIEW OF LITERATURE

Ponnusamy Venkatesh, Das, and Nanda (2025) studied the role of customer reviews in online purchasing decisions using an eye-tracking method. Their findings revealed that while customers look at product images and descriptions, they spend considerable time reading customer reviews when comparing products and making final purchase decisions. The study concluded that customer reviews reduce uncertainty and help customers make informed decisions, especially since they cannot physically examine products in online shopping.

Imran (2025) examined the impact of online reviews on customer trust and purchasing decisions on Amazon using Trust Theory and Herding Behaviour Theory. The study, based on thematic analysis of 1,000 Amazon reviews, found that verified purchases, detailed review content, and helpfulness ratings strongly build consumer trust. It also revealed that factors such as product quality, seller credibility, brand reputation, packaging, delivery experience, and return policies influence buying decisions. Overall, the study concludes that online reviews play a significant role in shaping consumer behaviour.

Rizal and Apriani (2026) studied the influence of price discounts and brand factors on customer loyalty in online marketplaces among urban and rural consumers. Using multiple linear regression analysis, the study found that both price discounts and brand value have a significant positive effect on customer loyalty. The results indicate that urban consumers show higher loyalty when popular brands offer attractive discounts, while rural consumers, who are more price-sensitive, also become loyal when discounts are combined with trusted brands. Overall, the study highlights the importance of strong brands and promotional pricing in building customer loyalty.

Lisa, Husna, and Sabena (2026) examined the influence of online customer reviews and ratings on purchasing decisions in Shopee. The study found that customer reviews significantly build consumer trust and reduce uncertainty in online transactions. It also revealed that ratings provide quick information about product quality and seller reliability, influencing purchase decisions. Overall, the research concludes that reviews and ratings strongly affect consumer decision-making in e-commerce platforms.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The research design of this study is descriptive and analytical, focusing on understanding the role of customer reviews and ratings in enhancing customer experience and loyalty on Amazon. The study uses a survey method to collect primary data from Amazon

users who read reviews and ratings before making purchase decisions. A structured questionnaire is used to gather information related to customer reviews, customer experience, and customer loyalty. Respondents are selected through convenience sampling. In addition to primary data, secondary data is collected from journals, books, research articles, and online sources. The collected data is analyzed using simple statistical tools such as percentages, tables, and charts to understand the relationship between reviews, customer experience, and loyalty.

SOURCE OF DATA COLLECTION

The study uses both primary and secondary data for analysis.

PRIMARY DATA

This is collected directly from customers of Amazon through a structured questionnaire to understand their opinions about customer reviews, ratings, shopping experience, and loyalty. This data provides first-hand information about the experiences and satisfaction levels of customers while shopping on the platform.

SECONDARY DATA

This is collected from books, academic journals, research articles, company reports, and reliable websites related to e-commerce, customer experience, and customer loyalty. These sources help provide theoretical support and background information for the study.

SAMPLING TECHNIQUE

The study uses convenience sampling, where respondents are selected based on their availability and willingness to participate. The sample includes active users of Amazon who refer to customer reviews and ratings before making purchase decisions, allowing data to be collected quickly and efficiently.

SAMPLE SIZE

The study uses a sample size of 235 respondents who are active users of Amazon and have experience in reading customer reviews and ratings before making purchase decisions. This sample size helps in collecting sufficient data to understand customer opinions and analyze the role of reviews and ratings in improving customer experience and loyalty.

STATEMENT OF THE PROBLEM

Despite the widespread use of customer reviews and ratings on Amazon, there is still limited understanding of how these features influence customer experience and long-term loyalty. Issues such as the large number of reviews, concerns about credibility, and fake reviews create uncertainty about their effectiveness. Therefore, this study aims to examine how customer reviews and ratings affect customer trust, experience, and loyalty in the Amazon e-commerce platform.

OBJECTIVES

1. To analyse the impact of customer reviews on purchase decisions of Amazon users.
2. To examine how product ratings help customers evaluate product quality and reliability.
3. To understand the role of reviews in reducing perceived risk and uncertainty in online shopping.
4. To study how reviews and ratings build trust and credibility for Amazon as an online platform.
5. To evaluate the relationship between customer experience and repeat purchase behaviour on Amazon.

STATISTICAL TOOL USED FOR RESEARCH

1. Percentage Analysis
2. Correlation Analysis

ANALYSIS AND INTERPRETATION

Simple Percentage Analysis

Table 1
Showing the Percentage Analysis of the Demographics Variables

Demographic Variable	Category	No. of Respondents	Percentage (%)
Age	Below 20 years	48	20.4
	21 -30 years	98	41.7
	31 – 40 years	60	25.5
	Above 40 years	29	12.3
Gender	Male	118	50.2
	Female	117	49.8
Education Level	High Secondary	43	18.3
	Undergraduate	81	34.5
	Postgraduate	90	38.3
	professional	21	8.9
Occupation	Student	52	22.1
	Private sector Employee	66	28.1
	Government sector employee	51	21.7
	Not working	66	28.1
Monthly Income	Below 2,00,000	55	23.4
	Rs.2,00,001– Rs4,00,000	48	20.4
	Rs.400,001 – Rs.600,000	45	19.1
	Above Rs.600,000	46	19.6
	Not applicable	41	17.4
Residence	Urban	63	26.8
	Semi-urban	89	37.9
	Rural	83	35.3

Source: Computed Data

INTERPRETATION

The demographic analysis shows that most respondents belong to the 21–30 years age group (41.7%), followed by 31–40 years (25.5%), below 20 years (20.4%), and above 40 years (12.3%), indicating that young adults form the majority of the sample. In terms of gender, the distribution is almost equal with 50.2% male and 49.8% female, showing balanced participation. Regarding education level, the highest proportion of respondents are postgraduates (38.3%), followed by undergraduates (34.5%), high secondary (18.3%), and professional qualifications (8.9%), which indicates that most respondents are well educated. Based on occupation, 28.1% work in the private sector and 28.1% are not working, while 22.1% are students and 21.7% are government employees, showing a mix of different occupational groups. In terms of monthly income, 23.4% earn below Rs.2,00,000, 20.4% earn between Rs.2,00,001 and Rs.4,00,000, 19.1% earn between Rs.4,00,001 and Rs.6,00,000, 19.6% earn above Rs.6,00,000, and 17.4% reported not applicable. Finally, the residence distribution shows that 37.9% of respondents live in semi-urban areas, 35.3% in rural areas, and 26.8% in urban areas, indicating that respondents come from different residential backgrounds.

CORRELATIONS ANALYSIS

Table 2
Showing the Correlations Analysis
Correlations

		Customer Reviews	Customer Experience	Customer Loyalty
Customer reviews	Pearson Correlation	1	.317**	.474**
	Sig. (2-tailed)		.000	.000
	N		235	235
Customer experience	Pearson Correlation		1	.223**
	Sig. (2-tailed)			.001
	N			235
Customer loyalty	Pearson Correlation			1
	Sig. (2-tailed)			
	N			

Correlation is significant at the 0.01 level (2-tailed).

SOURCE : COMPUTED DATA**HYPOTHESIS:**

H₀ : There is no significant relationship between customer reviews and customer loyalty.

H₁ : There is a significant relationship between customer reviews and customer loyalty.

INTERPRETATION

The correlation analysis indicates a positive relationship among customer reviews, customer experience, and customer loyalty based on responses from 235 users of Amazon. The correlation between customer reviews and customer loyalty is 0.474, showing a moderate positive relationship, while the correlation between customer reviews and customer experience is 0.317, and between customer experience and customer loyalty is 0.223, indicating weaker positive relationships. Since the significance value for all variables is 0.000, which is less than 0.01, the relationships are statistically significant. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted, confirming that customer reviews have a significant relationship with customer loyalty.

FINDINGS

1. A majority of respondents report a positive overall shopping experience on Amazon.
2. Customer reviews and ratings increase consumers' confidence when purchasing products.
3. Reviews are perceived to improve the overall online shopping experience for many users.
4. Reviews help respondents make faster purchasing decisions.
5. A moderate number of respondents prefer Amazon over other online shopping platforms
6. The correlation analysis shows a moderate positive relationship ($r = 0.474$) between customer reviews and customer loyalty, which is statistically significant.

SUGGESTION

1. Amazon should ensure that sellers maintain high product quality and honest product listings, as better product quality leads to positive reviews and improved customer satisfaction.
2. The company should regularly analyze customer feedback and reviews to understand customer expectations and improve its services accordingly.

3. Amazon should work on enhancing the overall online shopping experience, including easy navigation, secure payment systems, and reliable delivery services.
4. Amazon should introduce more promotional offers, loyalty rewards, and personalized discounts to encourage repeat purchases and strengthen customer loyalty.
5. Finally, Amazon should continue to focus on improving customer experience and maintaining transparency in its services, as this will help retain existing customers and attract new customers in the future.

CONCLUSION

This study concludes that customer reviews and ratings play an important role in improving customer experience and loyalty on Amazon. Reviews help customers evaluate product quality, reduce uncertainty, and make informed purchase decisions. The findings show a positive and statistically significant relationship between customer reviews, customer experience, and customer loyalty. Positive and reliable reviews increase customer trust and satisfaction, which encourages repeat purchases. Therefore, customer-generated content acts as an important factor in building long-term relationships between customers and the e-commerce platform. Amazon should continue to maintain transparent and trustworthy review systems to strengthen customer confidence and loyalty.

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IMPACT OF ADVERTISING ON CONSUMER BRAND PREFERENCE IN TRAVEL AND TOURISM SERVICES IN CHENNAI

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ABSTRACT

Advertising plays a significant role in shaping consumer brand preference in the travel and tourism industry. This study focuses on understanding the impact of advertising on consumer brand preference for travel and tourism services in Chennai. It examines how different forms of advertising influence consumer's awareness, perception, attitude, and trust toward travel brands. The study also considers the role of demographic and travel-related factors in shaping consumer responses to advertisements. Data are collected from consumers who use travel and tourism services in Chennai and are analyzed to understand the relationship between advertising and brand preference. The findings of the study indicate that effective and attractive advertising helps improve brand awareness, create a positive brand image, and develop favourable attitudes, which together lead to stronger brand preference among consumers. The study concludes that well-planned advertising strategies are essential for travel and tourism service providers to attract and retain customers in a competitive market.

KEYWORDS: Advertising, Consumer Brand Preference, Travel and Tourism Services, Brand Awareness, Brand Image, Consumer Attitude, Trust, Chennai

INTRODUCTION

The travel and tourism industry is a rapidly growing sector that contributes to economic development, employment, and cultural exchange. In India, cities like Chennai attract domestic and international tourists due to their cultural heritage, medical tourism, and business opportunities. In this competitive market, advertising plays an important role in influencing customer perceptions and building brand preference.

Since tourism services are intangible, customers often rely on advertising to understand destinations, travel packages, pricing, and service quality. Through media such as television, print, social media, and online platforms, tourism brands create awareness, build trust, and differentiate themselves from competitors.

Therefore, this study aims to examine how advertising elements such as visual appeal, message clarity, credibility, and emotional connection influence customer brand preference in the travel and tourism service sector in Chennai.

REVIEW OF LITEERATURE

Daniel (2019) examined the role of advertising in influencing consumer brand preference in the Nigerian telecommunications industry. The study found that advertising helps consumers become aware of brands, understand their services, and develop preferences for certain brands. Even with high exposure to advertisements, advertising remains a powerful tool for attracting customers and increasing market competitiveness.

Puriwat and Tripopsakul (2021) studied the impact of viral marketing on social media and found that it significantly improves brand recognition and brand preference. The research also showed that younger consumers respond more strongly to viral marketing campaigns, indicating the growing importance of digital advertising strategies.

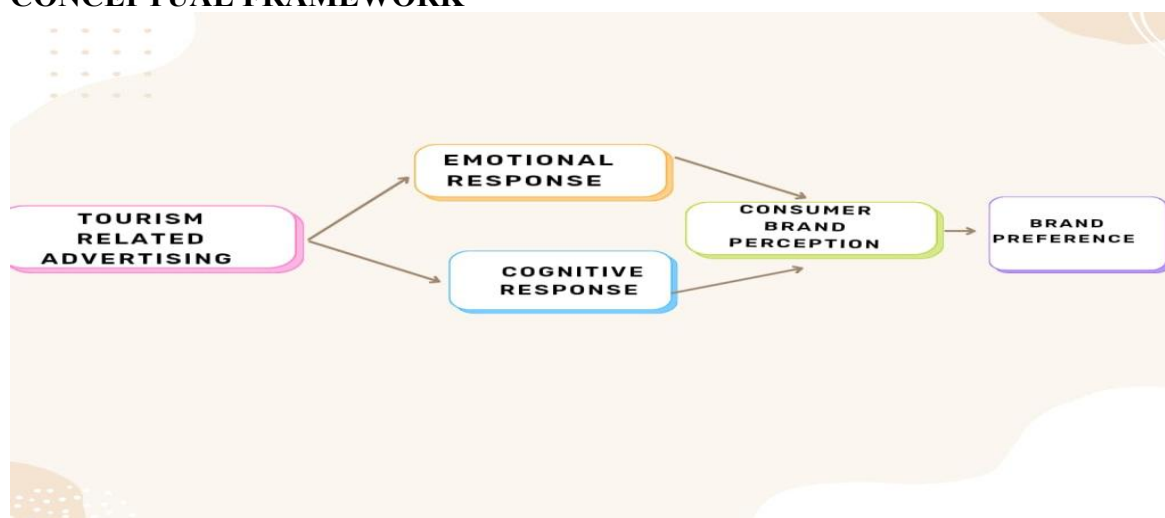
Shabbir, Kamran, and Ayaz (2024) investigated the impact of advertising and promotion on consumer brand choice. The findings revealed that effective advertising strengthens brand recognition, builds positive associations, and increases brand preference, which ultimately improves sales and market share.

RESEARCH METHODOLOGY

Research Design

The study adopts a descriptive and quantitative research design to examine the impact of advertising on consumer brand preference in Chennai's travel and tourism sector. It focuses on understanding how advertising influences brand awareness, image, trust, and preference among consumers using services like travel agencies, hotels, airlines, and online booking platforms. Chennai is chosen due to its significance as a hub for tourism, business, and medical travel, with many service providers and consumers familiar with travel advertisements.

CONCEPTUAL FRAMEWORK



STATEMENT OF PROBLEM

In the competitive tourism industry, advertising is essential for attracting tourists and shaping brand preference, yet its effectiveness is not fully understood. While marketers create visually appealing and informative ads, the emotional and cognitive responses of consumers are often overlooked, even though they play a key role in forming brand perceptions. With consumers exposed to a high volume of ads across multiple platforms, advertising clutter can limit attention and impact brand preference. This study examines how tourism advertising influences brand preference through consumers emotional and psychological responses, offering insights for more effective marketing strategies.

OBJECTIVIES

1. To understand the consumer brand preference towards travel and tourism service in Chennai

2. To identify the relationship between the tourism advertising and consumer brand preference
3. To analysis the emotional factors responses of consumer towards travel and tourism services

SOURCE OF DATA

The travel and tourism industry in Chennai is rapidly growing, with many service providers competing for customers. Advertising has become a key tool to promote services and build brand image, influencing consumer awareness, attitudes, trust, and ultimately brand preference. Studying its impact is important for companies to ensure their advertising investments generate customer loyalty and for academics to better understand consumer behavior in the tourism sector.

SAMPLING DESIGN

SAMPLE SIZE

The study selects a fixed number of consumers using travel and tourism services in Chennai, considering time, availability, and resources. The sample includes diverse age groups, income levels, and travel purposes to capture balanced consumer opinions on advertising and brand preference.

SAMPLING TECHNIQUE

Convenience sampling is used, selecting respondents based on availability and willingness. This method allows quick data collection within time and cost constraints.

SAMPLING UNIT

The sampling unit is individual consumers who have used travel and tourism services and are aware of related advertisements. Each respondent represents one unit, ensuring relevant data on how advertising affects brand preference.

DATA ANALYSIS

STASTICAL TOOL USED FOR RESEARCH

The tools that are used for analysing data are

- Percentage Analysis
- Correlation Analysis
- Regression analysis

ANALYSIS AND INTERPRETATION

Simple Percentage Analysis

Table Showing the Percentage analysis of the Demographic Variables

Demographic Variable	Category	No. of Respondents	Percentage (%)
Age	Below 20	9	5.2%
	21 -30	41	23.6%
	31 – 40	31	17.8%
	41 – 50	39	22.4%
	Above 50	54	31.0%
Gender	Male	93	53.4%
	Female	71	40.8%
	Other	10	5.7%
Education Level	High School or Below	26	14.9%
	Undergraduate	75	43.1%
	Postgraduate	44	25.3%
	Other	29	16.7%
	Private Employee	13	7.5%

Occupation	Government Employed	54	31.0%
	Self-employed	85	48.9%
	Others	22	12.6%
Monthly Income	Below Rs.200000	8	4.6%
	Rs.200,001 – Rs.400,000	35	20.1%
	Rs.400,001 – Rs.600,000	47	27.0%
	Above Rs.600,000	75	43.1%
	Not applicable	9	5.2%

INTERPRETATION

The study sample mainly consists of middle-aged and older adults, with the largest age group being above 50 years (31%), followed by 21–30 years (23.6%) and 41–50 years (22.4%). Slightly more than half of the respondents are male (53.4%), while females account for 40.8% and others 5.7%. Most participants are well-educated, with undergraduates (43.1%) and postgraduates (25.3%) forming the majority. In terms of occupation, nearly half are self-employed (48.9%) and 31% are government-employed. Regarding monthly income, a significant portion earns above Rs. 600,000 (43.1%), followed by Rs. 400,001–600,000 (27%) and Rs. 200,001–400,000 (20.1%). Overall, the sample represents a diverse group of consumers in Chennai's travel and tourism sector in terms of age, gender, education, occupation, and income.

REGRESSION ANALYSIS

Hypothesis H0: Advertising elements do not significantly influence consumer brand preference in travel and tourism services.

H1: Advertising elements significantly influence consumer brand preference in travel and tourism services.

Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.513 ^a	.264	.246	1.97728

a. Predictors: (Constant), Perceived Benefits, Information and Value Quality of Advertisements, Visual And Message Appeal of Advertisements, Consumer Behavioural Response

INTERPRETATION:

The R value (0.513) shows a moderate relationship between the independent variables and the dependent variable. The R Square (0.264) means that 26.4% of the change in the dependent variable is explained by the predictors in the model. The Adjusted R Square (0.246) shows that after adjustment, the model explains 24.6% of the variance. The Standard Error (1.97728) indicates the average prediction error in the model. Overall, the model explains a moderate amount of the dependent variable, but other factors may also influence it.

CORRELATION ANALYSIS

Hypothesis H1: There is a significant relationship between Appeal and Engagement in travel and tourism advertising.

Correlations

		Appeal	Engagement	Informativeness	Utility	Distinctiveness
Appeal	Pearson Correlation	1	-.251**	-.305**	-.259**	-.427**
	Sig. (2-tailed)		.001	.000	.001	.000
	N	174	174	174	174	174
Engagement	Pearson Correlation	-.251**	1	-.006	.593**	.129
	Sig. (2-tailed)	.001		.933	.000	.090
	N	174	174	174	174	174
Informativeness	Pearson Correlation	-.305**	-.006	1	.057	.398**
	Sig. (2-tailed)	.000	.933		.451	.000
	N	174	174	174	174	174
Utility	Pearson Correlation	-.259**	.593**	.057	1	.137
	Sig. (2-tailed)	.001	.000	.451		.071
	N	174	174	174	174	174
Distinctiveness	Pearson Correlation	-.427**	.129	.398**	.137	1
	Sig. (2-tailed)	.000	.090	.000	.071	
	N	174	174	174	174	174

** . Correlation is significant at the 0.01 level (2-tailed).

INTERPRETATION:

The model summary table shows the relationship between the independent variables and the dependent variable. The R value (0.513) indicates a moderate positive relationship between the variables. The R Square value (0.264) shows that 26.4% of the variation in the dependent variable is explained by the independent variables in the model. The Adjusted R Square (0.246) indicates that after adjusting for the number of predictors, the model explains 24.6% of the variance.

FINDINGS

- There is a moderate positive relationship ($R = 0.513$) between advertising elements and consumer brand preference in Chennai's travel and tourism sector.
- About 26.4% of the variation in brand preference is explained by perceived benefits, information quality, visual and message appeal, and consumer behavioral response.
- The majority of respondents are middle-aged and older adults, slightly more male, mostly educated (undergraduate or postgraduate), self-employed or government-employed, and earn moderate to high incomes.
- Advertising factors such as appeal, engagement, informativeness, utility, and distinctiveness are significantly correlated, showing their influence on consumer perceptions and responses.
- While advertising explains a moderate portion of brand preference, other factors not included in the study may also influence consumer choices.

SUGGESTION

- Travel and tourism companies should design advertisements that are visually appealing, clear, and informative to attract customer attention.

- Advertisements should highlight the benefits and value of services to strengthen brand preference.
- Companies can use multiple media channels, including digital platforms, to reach a wider and younger audience.
- Emotional and engaging content in ads can help build trust and a positive brand image among consumers.
- Regularly evaluating the effectiveness of advertising strategies can help improve customer response and loyalty.

CONCLUSION

The study concludes that advertising plays an important role in shaping consumer brand preference in Chennai's travel and tourism sector. Effective advertisements that are clear, informative, visually appealing, and emotionally engaging help increase brand awareness, build a positive image, and develop favourable attitudes among consumers. While advertising explains a moderate portion of brand preference, other factors also influence consumer choices. Overall, well-planned and targeted advertising strategies are essential for travel and tourism companies to attract customers, build loyalty, and stay competitive in the market.

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AN ANALYSIS OF THE ROLE OF ARTIFICIAL INTELLIGENCE IN THE EMPLOYEE SELECTION PROCESS IN IT COMPANIES IN CHENNAI DISTRICT

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ABSTRACT

Artificial Intelligence (AI) has significantly transformed recruitment and employee selection processes across industries, particularly in the Information Technology (IT) sector. With the rapid expansion of the IT industry and increasing competition for skilled professionals, organizations are adopting AI-driven tools to improve the efficiency and accuracy of hiring decisions. This study examines the role of Artificial Intelligence in the employee selection process in IT companies located in Chennai District. The paper traces the historical evolution of recruitment practices from manual methods to AI-driven systems and highlights the significance, merits, and challenges associated with AI integration in hiring. The findings indicate that AI technologies such as machine learning, natural language processing, predictive analytics, and automated assessments have improved recruitment efficiency, reduced time-to-hire, enhanced candidate experience, and supported data-driven decision-making. However, concerns related to algorithmic bias, data privacy, and the need for human oversight remain significant. The study concludes that AI should complement rather than replace human judgment in recruitment processes to ensure fairness, transparency, and effective talent acquisition.

KEYWORDS: Artificial Intelligence, Recruitment, Employee Selection, IT Industry, Chennai District, HR Technology

INTRODUCTION

Artificial Intelligence (AI) has emerged as one of the most influential technological innovations in modern organizational practices, particularly in the field of Human Resource Management (HRM). The employee selection process, which involves identifying and recruiting suitable candidates for organizational roles, has undergone significant transformation with the integration of AI technologies. Traditionally, recruitment relied on manual resume screening, written tests, and face-to-face interviews, which were often time-consuming and subject to human bias. With the rapid growth of the IT sector and the increasing volume of job applicants, organizations have recognized the need for more efficient and data-driven recruitment methods.

Chennai District has emerged as one of India's major IT hubs, hosting numerous multinational corporations, software development centers, and technology service providers. The competitive nature of the IT industry and the continuous demand for skilled professionals have encouraged organizations to adopt advanced recruitment technologies. Artificial Intelligence has become a key tool in modern recruitment systems by enabling automated resume screening, candidate assessment, chatbot communication, and predictive analytics for hiring decisions.

REVIEW OF LITERATURE

Baskaran (2025) examined the role of Artificial Intelligence in the recruitment process and its influence on human resource management practices. The study highlights that HR functions such as recruitment, screening, training, and performance evaluation can be enhanced through AI technologies. AI tools improve efficiency, reduce bias, and enhance candidate experience during hiring. The research also discusses ethical concerns, data protection issues, and the need for responsible AI implementation. Real-world examples from leading organizations demonstrate the practical benefits of integrating AI in recruitment.

Bhatia et al. (2021) conducted a systematic review on Artificial Intelligence in talent acquisition and its impact on modern recruitment practices. The study explains that AI helps organizations process large volumes of candidate data efficiently and match applicant profiles with job requirements. Primary data were collected from 75 HR employees in the IT sector along with secondary sources. The findings indicate that AI significantly improves recruitment efficiency and reduces repetitive tasks for HR professionals. Employees also showed a positive perception toward the adoption of AI in talent acquisition.

Aggarwal et al. (2020) analyzed the impact and challenges of Artificial Intelligence in human resource management, focusing on HR professionals in IT firms in Chennai. The study was conducted among 132 respondents working in Special Economic Zones of Chennai district. The results reveal that behavioral intention to adopt AI in recruitment is influenced by social support, training, and organizational infrastructure. However, challenges such as human resistance, system bias, and lack of training remain barriers to adoption. The study recommends ethical AI design, effective communication, and skill development to improve AI implementation in recruitment.

Satheeskumar, L. (n.d.), in this study, Impact of artificial intelligence in recruitment and selection practices in information technology (IT) companies in Chennai: Principal component analysis.

RESEARCH METHODOLOGY

Introduction

Research methodology refers to the systematic and scientific approach used to investigate a research problem and obtain reliable and valid findings. It provides a structured framework for planning, conducting, and analyzing research so that meaningful conclusions can be drawn. The methodology aligns with the objectives of the study and includes the research design, sampling technique, sample size, data collection methods, and statistical tools used for analysis.

Research Design

The study adopts a **descriptive and analytical research design**. Descriptive research is used to understand the awareness, perception, and experiences of HR professionals regarding the use of Artificial Intelligence in employee selection. In addition, an analytical approach is applied to examine the impact of AI on the efficiency, accuracy, and quality of recruitment outcomes. The study follows a **quantitative research approach**, where numerical data collected through a structured questionnaire are analyzed using statistical methods.

Sample Size and Sampling Technique

The sample for the study consists of **248 respondents**, including HR professionals, recruiters, HR executives, and employees involved in recruitment activities in IT companies located in Chennai district. A **convenience sampling technique**, which is a non-probability sampling method, was adopted due to the difficulty in obtaining a complete list of HR professionals across IT companies. Respondents were selected based on accessibility and their involvement in recruitment and employee selection practices.

Tools for Data Analysis

The collected data were analyzed using appropriate statistical techniques. **Percentage analysis** was used to describe the demographic profile of respondents and summarize response distributions. **Correlation analysis** was applied to examine the relationship between challenges in AI adoption and the effectiveness of the employee selection process. **Regression analysis** was used to determine the impact of AI usage on recruitment efficiency as well as on the accuracy and quality of candidate selection.

DATA ANALYSIS AND FINDINGS

Introduction

To examine the role of Artificial Intelligence (AI) in the employee selection process, correlation and regression analyses were conducted using primary data collected from 248 respondents working in IT companies. The analysis focused on five major constructs: AI awareness, efficiency of the selection process, accuracy of candidate selection, employee perception toward AI, and challenges associated with AI adoption.

Correlation Analysis

Pearson's correlation analysis was performed to measure the strength and direction of relationships among the study variables. The results indicate that AI awareness has a strong positive correlation with efficiency ($r = 0.811$), accuracy ($r = 0.744$), perception ($r = 0.749$), and challenges ($r = 0.758$). This suggests that greater awareness and understanding of AI technologies among HR professionals contribute to improved efficiency and accuracy in employee selection processes.

Similarly, efficiency shows a strong positive relationship with accuracy ($r = 0.733$), perception ($r = 0.768$), and challenges ($r = 0.738$). These findings indicate that the effective implementation of AI-based recruitment systems not only improves the efficiency of hiring processes but also enhances employee perception toward AI adoption. Furthermore, accuracy of candidate selection is positively correlated with perception ($r = 0.657$) and challenges ($r = 0.681$), implying that although AI improves selection accuracy, organizations still face operational and technical challenges in implementing these technologies.

Regression Analysis

Regression analysis was conducted to determine the impact of AI awareness on the efficiency of the employee selection process. The results of the model summary reveal that the correlation coefficient (R) is 0.811, indicating a strong positive relationship between AI awareness and recruitment efficiency. The R Square value of 0.658 suggests that approximately 65.8% of the variation in the efficiency of the selection process is explained by AI awareness, while the remaining variation may be influenced by other organizational or technological factors.

The ANOVA results ($F = 472.263$, $p < 0.001$) indicate that the regression model is statistically significant and suitable for predicting the relationship between the variables. The coefficients table further shows that AI awareness has a positive and significant influence on the efficiency of the selection process ($\beta = 0.811$, $p < 0.05$). The unstandardized coefficient $B = 0.725$ indicates that a one-unit increase in AI awareness leads to a 0.725-unit increase in recruitment efficiency, assuming other variables remain constant.

FINDINGS, SUGGESTIONS AND CONCLUSION

Findings

The findings of the study provide important insights into the role of Artificial Intelligence (AI) in the employee selection process in IT companies. The demographic analysis reveals that the majority of respondents belong to the 25–30 age group, indicating that the study primarily represents young professionals. Male respondents constitute a larger proportion of the sample compared to female respondents. Most participants possess undergraduate qualifications and a considerable number of respondents have more than five years of work experience, suggesting that the study includes experienced individuals from the IT sector. Furthermore, the majority of respondents are employed in large IT organizations, reflecting the perspectives of professionals working in well-established companies.

Statistical analysis further supports these perceptions. The correlation results reveal that AI awareness has a strong positive relationship with efficiency ($r = 0.811$), accuracy ($r = 0.744$), perception ($r = 0.749$), and challenges ($r = 0.758$) in the employee selection process. In addition, regression analysis confirms that AI awareness significantly influences the efficiency of the selection process ($R = 0.811$, $R^2 = 0.658$, $\beta = 0.811$, $p < 0.05$) and also contributes to improving the accuracy of candidate selection ($R = 0.744$, $R^2 = 0.553$, $\beta = 0.744$, $p < 0.05$). The results also indicate that challenges in AI adoption show a significant positive relationship with efficiency ($r = 0.738$), accuracy ($r = 0.681$), and employee perception ($r = 0.712$). These findings highlight that while AI improves recruitment efficiency and accuracy, organizations still face certain challenges in its implementation.

Suggestions

Based on the findings of the study, several suggestions can be proposed to improve the effective use of Artificial Intelligence in employee selection. Organizations should enhance **awareness and understanding of AI technologies** among HR professionals through training programs, workshops, and knowledge-sharing initiatives. Increasing awareness will help employees better understand the functioning and benefits of AI-based recruitment tools such as applicant tracking systems, automated resume screening, and AI-based assessments.

IT companies should continue integrating **AI tools to improve recruitment efficiency**, particularly in managing large volumes of applications and reducing the time required for candidate screening. Regular updates, proper system maintenance, and adequate technical support are necessary to ensure the smooth functioning of AI-based recruitment systems.

Conclusion

The study concludes that Artificial Intelligence plays a significant role in transforming the employee selection process in IT companies. The findings indicate that AI awareness positively influences the **efficiency and accuracy of recruitment**, enabling organizations to process large volumes of applications, reduce screening time, and improve decision-making in hiring. Employees generally perceive AI-based recruitment systems positively and recognize their potential to enhance transparency and fairness in the selection process.

However, the study also highlights several challenges associated with AI adoption, including technical issues, lack of transparency in algorithmic decision-making, and concerns regarding the possible rejection of suitable candidates by automated systems. Therefore, organizations should adopt a **balanced approach by integrating AI technologies with human judgment** to ensure fair, transparent, and effective recruitment practices. Overall, the effective implementation of Artificial Intelligence can significantly enhance the efficiency, accuracy, and strategic value of employee selection processes in IT companies.

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EFFECTS OF GAMIFICATION - BASED CASH BACK AND REWARDS ON USER ENGAGEMENT IN DIGITAL FINANCIAL APPLICATIONS

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ABSTRACT

Digital financial applications such as payment apps and wallets are increasingly using gamification-based cashback and reward features to attract and retain users. These features include points, scratch cards, badges, and cash rewards that encourage users to make frequent transactions. While these strategies appear effective in increasing short-term usage, recent problems have emerged, such as users losing interest over time, focusing only on rewards rather than actual financial needs, and reducing app usage once rewards decline. Many existing studies mainly measure usage frequency and ignore deeper aspects of user engagement such as trust, satisfaction, and long-term loyalty. In addition, limited research examines whether gamified rewards help users develop positive financial habits or simply promote impulsive spending. There is also a lack of studies comparing different user groups based on age, income, and financial awareness. This study aims to fill these gaps by examining the impact of gamification-based cashback and rewards on both short-term and long-term user engagement in digital financial applications. The research seeks to provide practical insights for designing reward systems that balance user engagement with responsible financial behavior.

KEYWORDS: Gamification Cashback Reward systems Digital finance apps User engagement and satisfaction Financial behavior Customer retention Financial awareness

INTRODUCTION

The rapid advancement of digital technology has fundamentally transformed the financial services industry, leading to the emergence and widespread adoption of digital financial applications such as mobile banking platforms, e-wallets, UPI-based payment systems, and fintech services. These applications enable users to perform a wide range of financial activities, including payments, transfers, savings, investments, and bill settlements, with greater convenience and efficiency through smartphones. The increasing penetration of internet connectivity, the widespread use of smartphones, and supportive government initiatives promoting digital payments and financial inclusion have significantly accelerated the adoption of these platforms. Consequently, digital financial applications have become an integral part of modern economic life, reshaping the way individuals interact with financial services.

User engagement represents the extent to which users interact with, feel connected to, and remain mentally involved with a digital platform. It encompasses behavioral engagement reflected in usage frequency, emotional engagement reflected in satisfaction and attachment, and cognitive engagement reflected in users' interest and attention toward application features. To enhance engagement and differentiate themselves in a highly competitive market, digital financial platforms increasingly adopt gamification strategies that incorporate game-design elements such as points, badges, progress indicators, challenges, and leaderboards. These elements transform routine financial activities into interactive experiences that encourage active participation and sustained user involvement.

Furthermore, psychological factors including perceived value, enjoyment, and intrinsic and extrinsic motivation play a significant role in shaping user responses to gamification-based incentives. These factors strengthen users' emotional attachment, increase satisfaction, and encourage repeated interaction with the platform. Despite the potential benefits of gamification-based rewards, certain challenges such as reward fatigue, declining motivational impact, and user dissatisfaction may arise if reward systems are poorly designed or perceived as insignificant. Therefore, understanding both the positive and negative implications of gamification-based incentive structures is essential for developing effective engagement strategies. In digital financial applications, with particular emphasis on psychological mediating factors such as perceived value, enjoyment, and motivation.

REVIEW OF LITERATURE

Neiva, Ferreira and Azevedo (2025) in their study on mobile payment applications, they examined how gamification features influence user retention. The study focused on elements such as rewards, competition, feedback, cooperation, narrative, and social experience. Using survey data from 263 users in Portugal, they found that rewards, narrative elements, and social experience significantly improved user retention. However, for users already familiar with gamification, rewards were not a strong factor, while new users were more influenced by social and collaborative features. The study also identified different user groups, highlighting the need for customized gamification strategies.

In their study on e-commerce platforms, **Vyas (2025)** analyzed the effect of gamification on customer repurchase behavior. Using a mixed-method approach with surveys, case studies, and Structural Equation Modelling, the study examined rewards, leaderboards, and challenges. The results revealed that gamification strongly increases customer engagement and creates intrinsic motivation, leading to repeat purchases. Reward-based systems such as loyalty points and discount challenges were found to be most effective. However, the study also noted that excessive gamification may cause user fatigue and reduce its effectiveness.

In their conceptual study, **Kaur and Puri (2024)** analyzed how gamification stimulates customer e-purchase intention in digital platforms. The study explained gamification as the use of rewards, milestones, notifications, and playful tools to increase customer involvement. Based on the Stimulus–Organism–Response model, the authors showed that gamification creates emotional excitement and a sense of achievement. These emotional responses influence customers' buying decisions and loyalty. The study highlighted gamification as a psychological trigger in online purchasing behavior.

Suryavanshi and Gandhi (2024) investigated the role of gamification in shaping purchase behavior in e-wallet applications using a mixed-method approach. Quantitative data from 60 respondents showed that users exposed to gamified features made more transactions compared to non-gamified users. Qualitative interviews further revealed that gamification created curiosity and engagement through ease of navigation and rewards.

RESEARCH METHODOLOGY

Research methodology provides the systematic framework used to conduct the study and analyze the research problem. It explains the procedures used for data collection, sampling,

and statistical analysis.

Sources of Data Collection

Primary Data: Primary data were collected directly from respondents through a structured questionnaire.

Secondary Data: Secondary data were obtained from research journals, books, websites, and previous studies related to gamification, digital financial applications, cashback rewards, and user engagement.

Research Design

Research design refers to the overall plan used to collect and analyze data in order to answer the research problem.

Sample Size: The study is based on a sample of **249 respondents** who actively use digital financial applications. The selected sample size is considered sufficient to conduct statistical analysis and to achieve the objectives of the study.

Sampling Method: The study uses **convenience sampling**, a non-probability sampling technique in which respondents are selected based on their **availability and willingness to participate** in the survey. This method enables the researcher to collect data efficiently within the given time and resource constraints.

OBJECTIVES OF THE STUDY

The main objectives of the study are as follows:

1. To study the influence of gamification-based cashback and reward mechanisms on user engagement in digital financial applications.
2. To examine the effect of gamification elements such as points, badges, cashback offers, challenges, and leaderboards on user engagement.
3. To analyze the role of perceived value, enjoyment, and motivation in influencing user engagement.
4. To identify the impact of reward fatigue and dissatisfaction on user engagement.
5. To examine the relationship between gamification-based rewards and user engagement in digital financial applications.

Statistical Tools Used for Analysis

- Percentage Analysis and Descriptive Statistics
- ANOVA
- Correlation Analysis
- Regression Analysis

ANALYSIS AND INTERPRETATION

Percentage Analysis

Table Showing the Percentage Analysis of the Demographic Variables

Demographic Variable	Category	No. of Respondents	Percentage (%)
Age	Below 20	55	22.10%
	21 – 30	122	49.00%
	31 – 40	49	19.70%
	41 – 50	17	6.80%
	Above 50	6	2.40%
Gender	Male	119	47.80%
	Female	130	52.20%
Educational Qualification	School	21	8.40%

	Undergraduate	103	41.40%
	Postgraduate	84	33.70%
	Professional	41	16.50%
Occupation	Student	73	29.30%
	Private Employee	40	16.10%
	Government Employee	42	16.90%
	Self Employed	38	15.30%
	Homemaker	30	12.00%
	Business	26	10.40%
Annual Income	Below 2 Lakh	36	14.50%
	2 – 4 Lakh	53	21.30%
	4 – 5 Lakh	80	32.10%
	5 – 6 Lakh	37	14.90%

CORRELATION

Hypothesis (H₀)

There is **no significant correlation** between cashback and reward systems and the other gamification elements influencing customer motivation.

Table showing the correlation between gamification elements and customer motivation factors.

Variables	Cashback and Reward System	Points, Badges and Recognition	Challenges and Milestones	Perceived Value, Enjoyment and Motivation	Reward Fatigue and Dissatisfaction
Cashback and Reward System	1				
Points, Badges and Recognition	0.796	1			
Challenges, Milestones and Leaderboards	0.36	0.387	1		
Perceived Value, Enjoyment and Motivation	0.471	0.52	0.586	1	
Reward Fatigue and Dissatisfaction	0.506	0.547	0.297	0.554	1

INTERPRETATION

The correlation analysis shows that there is a significant positive relationship between cashback and reward systems and other gamification elements. The strongest correlation (0.796) is observed between cashback and reward systems and points, badges and recognition, indicating that these reward mechanisms strongly influence user engagement. Similarly, challenges, milestones and leaderboards have a moderate relationship with perceived value, enjoyment and motivation (0.586), suggesting that competitive elements enhance customer engagement. The relationship between perceived value and reward fatigue (0.554) also

indicates that while rewards increase motivation, excessive rewards may sometimes lead to dissatisfaction. Overall, the results indicate that gamification elements positively influence customer motivation and engagement, leading to improved participation and interaction with reward-based systems.

FINDINGS

The demographic analysis shows that the majority of respondents belong to the 21–30 age group, with females slightly outnumbering males. Most respondents are undergraduates and postgraduates, and students form the largest occupational group. A significant proportion of respondents fall within the ₹4–5 lakh annual income category, indicating that young and educated individuals are the primary users of digital financial applications. Correlation analysis shows a strong positive relationship between cashback and reward systems and points, badges and recognition ($r = 0.796$).

SUGGESTIONS

Digital financial application providers should design reward systems that focus not only on cashback incentives but also on enhancing the perceived value and enjoyment experienced by users. Companies should strengthen gamification features such as points, badges and recognition, as these elements significantly influence user engagement and participation. Organizations should introduce innovative and varied reward mechanisms to prevent reward fatigue and dissatisfaction among users.

CONCLUSION

The study examines the influence of gamification-based cashback and reward mechanisms on user engagement in digital financial applications. Overall, the study concludes that effective gamification strategies that combine rewards with enjoyment and motivation can significantly enhance user engagement in digital financial applications. By designing balanced and user-centered reward systems, digital financial service providers can strengthen user participation and build long-term relationships with their customers.

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A STUDY ON SMARTPHONE ADOPTION AND DIGITAL LITERACY AMONG RURAL WOMEN IN SOUTH CHENNAI

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ABSTRACT

Smartphone technology plays an important role in enhancing access to information and digital services; however, its effective utilization depends on the level of digital literacy among users. This study focuses on Smartphone adoption and digital literacy among rural women in South Chennai. The objectives of the study are to examine the extent of smartphone usage, assess digital literacy levels, and identify the challenges faced by rural women in adopting digital technologies. The findings indicate that although Smartphone ownership among rural women has increased, their digital literacy skills remain basic and limited to communication and entertainment purposes. Factors such as education, income, lack of awareness, language barriers, and inadequate training significantly influence Smartphone adoption and usage. The study suggests the need for digital literacy programs and awareness initiatives to empower rural women and promote inclusive digital development. The widespread use of smartphones has significantly influenced access to digital information, communication, and essential services. Despite this growth, rural women continue to face challenges in adopting and effectively using smartphone technology due to limited digital literacy. This study aims to analyze smartphone adoption and the level of digital literacy among rural women in South Chennai. A descriptive research design was adopted, and primary data were collected from rural women using structured questionnaires. The findings reveal that while smartphone ownership has increased among rural women, their digital literacy is largely confined to basic functions such as calling, messaging, and social media usage.

KEYWORDS: Smartphone Adoption, Digital Literacy, Rural Women, Mobile Technology Use

INTRODUCTION

The rapid advancement of information and communication technology has significantly transformed the way people access information, communicate, and participate in economic and social activities. Among these technologies, smartphones have become an essential tool by integrating communication, internet access, and various digital services into a single device. Smartphones provide opportunities to access education, healthcare, financial

services, and government schemes, thereby playing an important role in bridging the digital divide, especially for marginalized groups such as rural women.

In India, smartphone adoption has increased rapidly in recent years due to decreasing device costs, improved mobile network connectivity, and government initiatives aimed at promoting digital inclusion. However, the benefits of smartphone technology are not equally distributed across society. Rural women often face several challenges such as limited education, low income levels, lack of digital skills, language barriers, and socio-cultural restrictions. These factors affect their ability to adopt and effectively utilize smartphones.

Digital literacy is a key factor that determines how individuals benefit from smartphone technology. It involves the ability to access, understand, evaluate, and safely use digital tools and online services. For rural women, digital literacy can enhance self-reliance, improve access to information, support better decision-making, and enable participation in social and economic activities. With adequate digital skills, smartphones can help women access online learning, digital payments, government welfare schemes, healthcare information, and communication networks.

Therefore, this study focuses on examining smartphone adoption and digital literacy among rural women in South Chennai. The study aims to analyze smartphone usage patterns, assess digital literacy levels, and identify the socio-economic factors influencing smartphone adoption. The findings are expected to provide useful insights for policymakers, educators, and development organizations to design targeted digital literacy programs and promote digital inclusion. Enhancing smartphone adoption and digital literacy among rural women can contribute to reducing the digital divide, improving gender equality, and supporting inclusive socio-economic development.

REVIEW OF LITERATURE

Gautam and Rai (2025) examine how smartphone access supports the development of digital literacy among marginalized rural women through everyday practices. Using community observations and in-depth interviews, the study finds that women develop digital, communication, and functional skills informally through family interactions, neighbourhood networks, and local market activities. Learning mainly occurs through trial and social support rather than formal training. The authors highlight that such informal learning pathways are often overlooked in digital literacy policies and should be considered when designing inclusive programs for rural women.

Akilan et al. (2025) analyze digitalization and the digital divide through a comparative qualitative study of urban and rural areas in Tamil Nadu. The study shows that urban regions such as Chennai have higher levels of digital integration due to strong connections with business and service sectors, while rural areas experience slower digital development. The expansion of affordable internet access, particularly after the entry of Reliance Jio, accelerated India's digital transformation but also revealed significant socio-economic inequalities between regions.

Thakur et al. (2025) investigate the digital divide in digital health adoption among Community Health Workers in Muzaffarpur, Bihar, using a mixed-method approach. The study finds that urban, higher-income, and better-educated workers use digital applications more frequently, while rural conditions, limited device functionality, and lower education levels restrict digital engagement. The study emphasizes the need for improved infrastructure, continuous training, and supportive policies to reduce digital inequalities.

Samy et al. (2026) explore digital technology usage and digital literacy in rural higher education in Tamil Nadu through surveys, focus groups, and content analysis. The findings show that most students use smartphones for learning, but access to computers and digital infrastructure remains uneven. The study also highlights issues related to misinformation, as many students do not verify online information. Participants who attended digital literacy

training demonstrated higher confidence and better evaluation skills. The study recommends targeted digital literacy programs and improved digital infrastructure to strengthen responsible technology use.

RESEARCH METHODOLOGY

Research methodology refers to the systematic approach used to conduct a research study. It explains the methods used to collect, analyze, and interpret data. A clear methodology helps ensure that the research is reliable and well-structured.

SOURCES OF DATA COLLECTION

PRIMARY DATA

Primary data is the original information collected directly from rural women in South Chennai. It is gathered through questionnaires and observations. This helps understand smartphone usage and digital literacy levels among respondents.

SECONDARY DATA

Secondary data refers to information already collected and published by other sources. It includes government reports, journals, websites, and NGO publications. This data provides background information and supports the study.

RESEARCH DESIGN

The study adopts a descriptive research design to understand smartphone adoption and digital literacy among rural women. It focuses on describing the present situation without manipulating variables. Data is mainly collected through surveys.

RESEARCH GAP

- Existing studies highlight the digital divide but provide limited insights into how rural women actually use smartphones in their daily lives.
- The lived experiences and informal learning methods through which rural women develop digital skills are often underexplored.
- Most research focuses on formal digital literacy programs rather than community-based or experiential learning in rural areas.
- Few studies examine how smartphone use leads to meaningful outcomes such as empowerment, decision-making, and economic participation.
- The relationship between smartphone adoption and digital literacy among rural women is still not clearly examined.
- Many studies treat rural women as a single group and ignore differences in age, education, occupation, and regional context, especially in areas like South Chennai.

POPULATION OF THE STUDY

The population of this study consists of rural women residing in South Chennai. It includes women of different age groups, educational backgrounds, and occupations who either own or do not own smartphones. The study focuses on this population to examine their level of smartphone adoption, usage patterns, and digital literacy, as well as the challenges they face in accessing and using digital technology

SAMPLING METHOD

The study uses purposive sampling to select respondents relevant to the research topic. Rural women who use or have access to smartphones are chosen. This method helps collect focused and meaningful data.

SAMPLE SIZE

The sample size for this study consists of 162 rural women from South Chennai. This number allows effective data collection and analysis. It helps represent different groups within the population.

OBJECTIVES OF THE STUDY

- To analyze the socio-demographic profile of rural women in South Chennai.
- To assess the level of smartphone adoption among rural women.
- To examine the level of digital literacy among rural women.
- To identify the relationship between smartphone adoption and digital literacy.
- To evaluate the influence of smartphone adoption on digital literacy.

STATISTICAL TOOLS USED FOR ANALYSIS

- Percentage Analysis
- Cross Tabulation
- Regression

ANALYSIS AND INTERPRETATION

Simple percentage analysis

Table showing the percentage analysis of the demographic variables

Demographic variable	category	No. of Respondents	Percentage %
Age	Below 20	20	20
	21-30	21	21
	31-40	47	47
	41-50	46	46
	Above 50	28	28
Marital Status	Single	43	43
	Married	119	119
Education qualification	Primary education	26	26
	Secondary education	39	39
	Higher education	43	43
	UG	33	33
	PG	21	21
Occupation	Homemaker	31	31
	Agriculture worker	41	41
	Self-employed	33	33
	Wage worker	37	37
	Student	20	20
Monthly Income	Below 10000	35	35
	10000-20000	24	24
	20000-30000	40	40
	Above 30000	63	63

INTERPRETATION

The demographic profile of rural women in South Chennai shows that most respondents are aged 31–50, with the majority being married. Education levels vary from primary to postgraduate, influencing digital literacy skills. They engage in diverse occupations, including homemaking, agriculture, self-employment, wage labor, and studies. Monthly incomes range widely, affecting access to smartphones and digital services. Overall, age, marital status, education, occupation, and income shape smartphone adoption and digital literacy among these women.

CORRELATION

Hypothesis (Ho): There is a significant positive correlation between digital literacy and smartphone adoption among rural women.

Variables		Smartphone Apodtion	Digital Literacy	Perception Analysis
Smartphone apdoption	Pearson correlation sig.(2-tailed) N	1 162	.776 .000 162	.949 .000 162
Digital literacy	Pearson correlation sig.(2-tailed) N	.776 .000 162	1 .885** 162	.000 162
Perception analysis	Pearson correlation sig.(2-tailed) N	.949 .000 162	.885 .000 162	1 162

INTERPRETATION

The Pearson correlation analysis shows a strong positive relationship between smartphone adoption and digital literacy ($r = 0.776, p < 0.01$), indicating that higher digital literacy increases smartphone adoption. There is also a very strong positive correlation between smartphone adoption and perception analysis ($r = 0.949, p < 0.01$), showing that positive perceptions toward smartphones lead to greater adoption. Additionally, digital literacy and perception analysis are strongly correlated ($r = 0.885, p < 0.01$). All correlations are statistically significant at the 0.01 level. This indicates that digital literacy and perception significantly influence smartphone adoption among respondents.

REGRESSION

model	Unstandardized coefficients		Standaraized coefficient	t	. sig
	b	std .error	beta		
(constant)	5.640	1.546		3.649	.000
Smartphone Adoption	.808	0.52	.776	15.559	.000

INTERPRETATION

The regression analysis shows a strong relationship between smartphone adoption and digital literacy with $R = 0.776$. The R^2 value of 0.602 indicates that 60.2% of the variation in digital literacy is explained by smartphone adoption. The ANOVA result ($F = 242.075, p < 0.001$) shows that the regression model is statistically significant. The coefficient for smartphone adoption ($\beta = 0.776, p < 0.001$) indicates a significant positive effect on digital literacy. This means that higher smartphone adoption significantly increases digital literacy among respondents.

FINDINGS

- Digital literacy training programs should be organized in rural areas to improve people’s knowledge and skills in using smartphones and digital applications.
- Community-based training programs should be conducted regularly to help individuals learn how to use smartphones for education, communication, and online services.

- Women-focused digital training programs should be encouraged to reduce the digital divide and empower women with technological skills.
- The government should strengthen digital inclusion initiatives by providing affordable internet access and digital learning opportunities in rural areas.
- Awareness programs on digital safety and online security should be conducted to help users protect their personal information and avoid misleading online content.

SUGGESTIONS

- Implement digital literacy programs in rural areas to enhance smartphone and app usage skills.
- Conduct regular community-based workshops to teach practical smartphone applications for education, communication, and services.
- Develop women-centered training initiatives to empower rural women and reduce the gendered digital divide.
- Expand government-led digital inclusion **schemes** by offering affordable internet and learning opportunities in rural communities.
- Organize awareness campaigns on online safety and security to help users protect personal information and navigate digital platforms safely.

CONCLUSION

The study highlights that smartphone adoption among rural women in South Chennai has increased, yet their digital literacy remains largely basic, limited to communication and entertainment. Socio-economic factors such as education, income, occupation, and language barriers significantly influence both smartphone usage and the ability to access digital services effectively. The findings show a strong positive relationship between smartphone adoption and digital literacy, emphasizing that increased access to smartphones supports the development of digital skills. Informal learning through family, community, and social networks plays a crucial role in building digital competencies, complementing formal training programs. To bridge the gendered digital divide, targeted initiatives such as women-focused digital training, community workshops, affordable internet access, and awareness campaigns on digital safety are essential. Overall, enhancing smartphone adoption alongside digital literacy can empower rural women, improve socio-economic participation, and promote inclusive digital development in South Chennai.

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A STUDY ON FINANCIAL LITERACY, CUSTOMER SATISFACTION WITH DIGITAL PAYMENT SYSTEMS AND PERSONAL FINANCIAL DECISION- MAKING

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ABSTRACT

Financial literacy has become an essential factor in enabling individuals to make informed financial decisions and effectively manage their personal finances. With the rapid growth of digital technologies and the increasing adoption of digital payment systems such as mobile wallets, internet banking, Unified Payments Interface (UPI), and card-based transactions, consumers are increasingly relying on digital platforms for their financial activities. In metropolitan cities like Chennai, where technology adoption is high and digital infrastructure is well developed, digital payment systems play a crucial role in shaping consumers' financial behavior and decision-making processes.

This study aims to examine the relationship between financial literacy, customer satisfaction with digital payment systems, and personal financial decision-making in Chennai City. It focuses on identifying the level of financial literacy among consumers and evaluating their satisfaction with digital payment platforms such as mobile wallets, online banking services, and digital transaction applications. The study also examines how financial knowledge influences consumers' ability to make effective financial decisions related to saving, spending, budgeting, and investment.

KEYWORDS: Financial Literacy, Digital Payment Systems, Customer Satisfaction, Personal Financial Decision-Making, Mobile Wallets, Online Banking, UPI, Consumer Behaviour, Financial Awareness, Chennai City.

INTRODUCTION

Financial literacy plays a crucial role in helping individuals understand financial concepts and make informed decisions about managing their money. It involves knowledge about budgeting, saving, investing, borrowing, and using financial services effectively. In the modern digital economy, the increasing availability of digital payment systems has transformed the way individuals conduct financial transactions and manage their finances.

Digital payment systems such as Unified Payments Interface (UPI), mobile wallets, internet banking, debit cards, and credit cards have become widely used tools for everyday financial transactions. These technologies provide convenience, speed, and accessibility, enabling

consumers to perform financial activities anytime and anywhere. In a metropolitan city like Chennai, where digital infrastructure and smartphone usage are high, consumers increasingly rely on digital payment platforms for purchasing goods, paying bills, transferring money, and managing personal finances.

The growth of digital payments has also created a greater need for financial literacy among consumers. Individuals with higher financial literacy are better able to understand the benefits and risks associated with digital financial services and are more likely to make informed financial decisions. Financially literate individuals are more capable of budgeting their expenses, planning savings, avoiding unnecessary debt, and selecting suitable financial products and services.

REVIEW OF LITERATURE

Several studies have highlighted the importance of financial literacy in shaping individuals' financial behaviour and decision-making. Lusardi and Mitchell (2014) found that individuals with higher financial literacy are more capable of making informed decisions regarding saving, investment, and debt management. Their research emphasizes that financial education significantly improves financial planning and long-term economic well-being.

Sharma and Gupta (2022) examined the adoption of digital payment systems and found that convenience, ease of use, and perceived security are major factors influencing customer satisfaction and continued usage of digital payment platforms. The study suggests that satisfied customers are more likely to rely on digital payment services for everyday transactions.

Kumar and Nair (2023) explored the relationship between financial literacy and digital financial behaviour among young consumers. Their findings reveal that individuals with higher financial knowledge demonstrate greater confidence in using digital payment systems and are better able to manage their personal finances effectively.

Similarly, Singh and Verma (2024) studied customer satisfaction with mobile wallet applications and found that reliability, transaction speed, and security features significantly influence user satisfaction and trust in digital payment platforms.

RESEARCH METHODOLOGY

This study adopts a descriptive research design to examine the relationship between financial literacy, customer satisfaction with digital payment systems, and personal financial decision-making in Chennai City. Primary data were collected through a structured questionnaire from individuals who regularly use digital payment platforms. Secondary data were obtained from journals, books, reports, and online sources. The collected data were analyzed using statistical tools such as percentage analysis, correlation, and regression.

RESEARCH DESIGN

This study uses a descriptive research design to analyze the level of financial literacy among individuals and evaluate their satisfaction with digital payment systems. The design helps in systematically describing consumer behavior related to digital financial services and analyzing how financial literacy influences personal financial decision-making.

SOURCE OF DATA COLLECTION PRIMARY DATA

Primary data is collected directly from respondents through a structured questionnaire. The respondents include individuals who actively use digital payment systems such as mobile wallets, internet banking, debit cards, and UPI applications.

The questionnaire gathers information regarding financial literacy levels, usage of digital payment platforms, satisfaction with digital payment services, and financial decision-making practices such as budgeting, saving, and spending habits.

SECONDARY DATA

Secondary data is collected from research journals, books, financial reports, government publications, and online articles. This information helps to develop the theoretical framework and understand existing research on financial literacy and digital payment systems.

RESEARCH GAP

Although many studies have examined financial literacy and digital payment adoption, limited research has focused specifically on the relationship between financial literacy, customer satisfaction with digital payment systems, and personal financial decision-making in Chennai City. Therefore, this study attempts to fill this research gap by analyzing these factors among consumers in the region.

POPULATION OF THE STUDY

These individuals represent a wide range of users who rely on digital financial services for purposes such as purchasing goods and services, transferring money, paying bills, and managing personal finances. Since the study focuses on financial literacy, customer satisfaction with digital payment systems, and personal financial decision-making, individuals who actively engage in digital financial transactions form the target population.

SAMPLING METHOD

The study adopts a convenience sampling method for selecting respondents. Individuals who are easily accessible and willing to participate in the survey are chosen as samples. This method is suitable due to time constraints and ease of data collection.

SAMPLE SIZE

The sample size refers to the number of respondents selected for the study. In this research, a total of **106 respondents** from Chennai City are selected to examine financial literacy levels, customer satisfaction with digital payment systems, and their influence on personal financial decision-making.

OBJECTIVES OF THE STUDY

1. To examine the level of financial literacy among individuals in Chennai City.
2. To analyze customer satisfaction with digital payment systems.
3. To assess how financial literacy influences personal financial decision-making.
4. To analyze the relationship between financial literacy and customer satisfaction with digital payment systems.
5. To examine how digital payment usage affects personal financial management.

STATISTICAL TOOLS USED FOR ANALYSIS

- Percentage analysis
- Regression analysis
- Chi – square test

ANALYSIS AND INTERPRETATION SIMPLE PERCENTAGE ANALYSIS

Demographic Variable	Category	No. of Respondents	Percentage
Gender	Male	84	47.2%
	Female	86	48.3%
	Others	08	4.5%
Age	Below 25	66	37.1%
	26-35	53	29.8%
	36-45	30	16.9%
	Above 45	29	16.3%

Educational qualification	Student	47	26.4%
	Undergraduate	46	25.8%
	Postgraduate	49	27.5%
	Professional course	36	20.2%
Digital Payment	UPI	52	29.2%
	Mobile Wallet	71	39.9%
	Debit/Credit Card	21	11.8%
Method used mostly	Internet Banking	34	19.1%
Frequency of digital payment Use	Daily	60	33.7%
	Weekly	58	32.6%
	Occasionally	31	17.4%
	Rarely	29	16.3%
Awareness of Financial Literacy	Yes	72	67.9%
	No	34	32.1%
Level of Satisfaction with Digital Payment Systems	Highly Satisfied	25	14.0%
	Satisfied	37	20.8%
	Neutral	61	34.3%
	Dissatisfied	55	30.9%

INTERPRETATION

The demographic analysis shows that female respondents (48.1%) slightly outnumber male respondents (47.2%), while 4.7% belong to other genders, indicating a balanced gender representation among the respondents.

In terms of age distribution, the majority of respondents belong to the below 25 age group (36.8%), followed by individuals aged 26–35 years (30.2%). This indicates that younger individuals are more actively involved in using digital payment systems and financial technologies.

With respect to educational qualification, postgraduates represent the highest proportion (31.1%), followed by undergraduates (28.3%), while 20.8% have professional qualifications. This suggests that individuals with higher education levels are more likely to use digital payment platforms and possess better financial knowledge.

The occupational distribution shows that employees constitute the largest group (34.0%), followed by students (26.4%) and business owners (22.6%). This indicates that digital payment systems are widely used across different occupational groups.

Regarding digital payment methods, UPI is the most widely used payment system (45.3%), followed by mobile wallets (24.5%), debit/credit cards (18.9%), and internet banking (11.3%). This reflects the increasing popularity of UPI due to its convenience, speed, and accessibility. In terms of frequency of usage, 41.5% of respondents use digital payment systems daily, while 30.2% use them weekly. This indicates that digital payment technologies have become an integral part of everyday financial transactions.

The analysis also reveals that 67.9% of respondents are aware of financial literacy, while 32.1% are not fully aware of the concept. This highlights the importance of promoting

financial education to improve individuals’ understanding of financial management. Finally, the satisfaction level with digital payment systems shows that 37.7% of respondents are satisfied and 35.8% are highly satisfied, indicating a generally positive perception of digital payment services among users.

REGRESSION ANALYSIS

Null hypothesis

There is no significant relationship between digital marketing practices and business performance in Chennai City.

Alternative hypothesis

There is a significant relationship between digital marketing practices and business performance in Chennai City.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.513 ^a	.264	.246	1.97728

INTERPRETATION

The model summary indicates that the correlation coefficient (R = 0.513) shows a moderate positive relationship between digital marketing practices and business performance in Chennai City. The R Square value of 0.264 reveals that 26.4% of the variation in business performance is explained by digital marketing strategies adopted by businesses, while the remaining 73.6% is influenced by other factors not included in the study. The Adjusted R Square value of 0.246 confirms the reliability of the model after adjusting for the number of variables. The standard error of the estimate (1.97728) represents the average deviation of the observed values from the regression line. Overall, the results indicate that digital marketing has a moderate influence on the business performance of organizations operating in Chennai City.

CHI – SQUARE TESTS

CATEGORIES	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1109.590 ^a	899	.000
Likelihood Ratio	576.977	899	1.000
Linear-by-Linear Association	106.620	1	.000
N of Valid Cases	178		

INTERPRETATION

The Chi-Square test results indicate the relationship between digital marketing practices and business performance in Chennai City. The Pearson Chi-Square value (1109.590) with 899 degrees of freedom shows a significance value of 0.000, which is less than the standard significance level of 0.05. This indicates that there is a statistically significant relationship between digital marketing and business performance. The Linear-by-Linear Association value (106.620) with a significance level of 0.000 further supports the presence of a significant association between the variables. Since the p-value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted, confirming that digital marketing practices have a significant impact on business performance among businesses in Chennai City. The analysis is based on 178 valid responses collected for the study.

FINDINGS

- The demographic analysis indicates that female respondents (48.1%) slightly outnumber male respondents (47.2%), while 4.7% belong to other genders, showing a

balanced gender distribution among the respondents.

- The majority of respondents belong to the below 25 age group (36.8%), followed by those aged 26–35 years (30.2%), indicating that younger individuals are more actively involved in using digital payment systems.
- With regard to educational qualification, postgraduates represent the largest proportion (31.1%), followed by undergraduates (28.3%), suggesting that individuals with higher education levels are more likely to adopt digital financial technologies.
- In terms of occupation, employees constitute the largest group (34.0%), followed by students (26.4%) and business owners (22.6%), indicating that digital payment systems are widely used across different professional groups.
- The analysis shows that UPI is the most commonly used digital payment method (45.3%), followed by mobile wallets (24.5%), reflecting the growing popularity of quick and convenient digital transactions.
- The frequency of digital payment usage reveals that 41.5% of respondents use digital payment systems daily, while 30.2% use them weekly, indicating that digital transactions have become a regular part of financial activities.
- The study also reveals that 67.9% of respondents are aware of financial literacy, while 32.1% are not aware, highlighting the need to improve financial education among consumers.
- The satisfaction analysis indicates that a majority of respondents (73.5%) are either satisfied or highly satisfied with digital payment systems, suggesting a generally positive user experience with digital financial services.

SUGGESTION

- **Enhance Financial Literacy Programs:** Since 32.1% of respondents are not aware of financial literacy, government agencies, banks, and educational institutions should conduct workshops, online courses, and awareness campaigns to improve consumers' understanding of personal finance and digital payments.
- **Promote Digital Payment Adoption:** Although UPI is the most used platform, other digital payment methods like mobile wallets and internet banking are underutilized. Businesses and financial institutions should encourage wider adoption of various digital payment options through incentives, discounts, and user-friendly interfaces.
- **Improve Customer Experience:** To maintain high satisfaction levels, digital payment service providers should focus on ease of use, quick transaction processing, and secure systems, addressing the 43.4% of users who reported facing issues.
- **Support Young Users in Financial Decision-Making:** As most respondents are below 35 years, targeted financial education programs should be designed for young adults to help them make informed decisions, manage personal budgets, and plan investments effectively.
- **Regular Feedback and Updates:** Service providers should collect regular feedback from users and update their platforms to match changing technology trends and user expectations, ensuring continuous improvement and customer satisfaction.
- **Integration of Digital Payment Education in Schools and Colleges:** Integrating basic digital payment knowledge and financial management practices into academic curricula can help students develop practical financial skills early.
- **Encourage Responsible Digital Payment Usage:** Users should be educated about secure transactions, password protection, and fraud prevention, ensuring safe and responsible usage of digital payment systems.
- **Leverage Technology for Personalized Services:** Digital payment providers can use data analytics and AI-based insights to provide personalized financial

recommendations and improve user engagement, helping consumers make smarter financial decisions.

CONCLUSION

The study concludes that financial literacy and the use of digital payment systems play a significant role in shaping personal financial decision-making among individuals in Chennai City. The analysis revealed that the majority of respondents are young, educated, and actively engaged in using digital financial services, particularly UPI and mobile wallets. Most users are satisfied with the convenience and efficiency offered by digital payments, though a notable proportion have experienced challenges that need addressing.

The findings indicate that higher financial literacy positively influences informed financial decisions, while regular usage of digital payment platforms contributes to better financial management and planning. Moreover, the study highlights the importance of continuous awareness programs, user-friendly digital platforms, and secure financial technologies to enhance adoption and satisfaction levels.

Overall, the research emphasizes that strengthening financial literacy, expanding digital payment adoption, and addressing user concerns can significantly improve customer satisfaction and empower individuals to make better financial decisions, ultimately contributing to a digitally inclusive financial ecosystem in Chennai City.

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AN ANALYSIS ON SERVICE QUALITY DIMENSION AND CUSTOMER RETENTION IN THE BANKING SECTOR

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ABSTRACT

Service quality plays a vital role in determining customer retention in the highly competitive banking sector. As banking is largely service-oriented, maintaining long-term relationships with customers depends significantly on the quality of services provided. This study analyzes the impact of service quality dimensions on customer retention in the banking sector by focusing on the SERVQUAL dimensions, namely tangibility, reliability, responsiveness, assurance, and empathy. The research adopts a descriptive and analytical research design and is based on primary data collected from bank customers through a structured questionnaire. Statistical tools such as percentage analysis, correlation, and regression analysis were used to examine the relationship between service quality dimensions and customer retention. The findings indicate that service quality has a significant and positive influence on customer retention. Among the dimensions, reliability and responsiveness were found to be the most influential factors affecting customer loyalty. Customers are more likely to continue their relationship with banks that provide accurate services, respond promptly to their needs, and offer personalized attention. The study emphasizes the importance of improving service quality to enhance customer satisfaction, strengthen customer loyalty, and achieve sustainable growth in the banking sector.

KEY WORDS: Service Quality, Customer Retention, Banking Sector, SERVQUAL Model, Customer Satisfaction, Reliability, Responsiveness, Assurance, Empathy, Tangibility.

INTRODUCTION

The banking sector plays a vital role in the economic development of a country by mobilizing savings, facilitating investments, and providing financial services to individuals and businesses. In recent years, the Indian banking sector has experienced significant transformation due to liberalization, technological advancements, and the entry of private and fintech institutions, which have intensified competition. In this competitive environment, service quality has become a key factor influencing customer satisfaction and retention, as customers expect reliable, responsive, secure, and personalized banking services.

The SERVQUAL model identifies five important dimensions of service quality—reliability, responsiveness, assurance, empathy, and tangibles—which are widely used to evaluate service performance in the banking sector. Customer retention has gained increasing

importance because retaining existing customers is more cost-effective and profitable than acquiring new ones, and loyal customers contribute to long-term growth and positive word-of-mouth. HDFC Bank, one of India's leading private sector banks, emphasizes service quality to maintain strong customer relationships in a competitive market. In this context, the present study examines the relationship between service quality dimensions and customer retention in HDFC Bank and aims to identify the key factors that influence customers' intention to continue their banking relationship.

REVIEW OF LITERATURE

Ejibenam et al. (2021) emphasize that customer retention is crucial for long-term growth and profitability, noting that trust, satisfaction, and engagement play a vital role in building customer loyalty. Similarly, **Artha, Zahara, and Sari (2022)** identify customer experience as a key factor influencing retention, stating that delivering superior experiences helps organizations build long-term relationships and achieve a competitive advantage. **Islam, Karim, Haque, and Sultana (2023)** further highlight the significance of e-service quality in online banking, finding that factors such as perceived security, ease of use, website quality, and responsiveness significantly affect customer satisfaction. **Vidani (2024)** also stresses the importance of service quality dimensions in banking, including reliability, responsiveness, empathy, tangibles, behavioural service quality, and transactional accuracy, which shape customer perceptions of banking services. In addition, **Tessema et al. (2025)** reveal that customer-oriented practices significantly improve service quality and customer satisfaction, which in turn enhance customer retention, with service quality and satisfaction acting as key mediating factors. Overall, these studies demonstrate that improving service quality, customer experience, and customer-focused strategies plays a crucial role in strengthening customer satisfaction and long-term retention in the banking industry.

STATEMENT OF PROBLEM

In the highly competitive and technology-driven banking environment, customer retention has become a major strategic priority for banks, as retaining existing customers is more cost-effective and contributes significantly to long-term profitability. Despite continuous improvements in service quality, many banks still face challenges such as customer dissatisfaction, declining loyalty, and increased switching behaviour due to rising customer expectations and rapid digital transformation. Although several studies have examined service quality dimensions through models such as the SERVQUAL model, their findings remain inconsistent across different banking contexts. The influence of dimensions such as reliability, responsiveness, assurance, empathy, tangibility, and security varies across traditional and digital banking platforms. Moreover, limited research has examined the combined impact of service quality dimensions and customer satisfaction on customer retention within a single framework, particularly in emerging economies. Therefore, there is a need for a comprehensive study to understand how service quality dimensions influence customer retention in the banking sector.

OBJECTIVES OF THE STUDY

1. To analyse demographic factors influencing customer perception of service quality and retention behaviour.
2. To measure customers' expectations and perceptions of service quality in the banking sector.
3. To explore the relationship between service consistency and customer loyalty in the banking sector.
4. To identify the most influential service quality dimension affecting customer retention in banks.
5. To identify service quality gaps that lead to customer switching behaviour.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The study adopts a quantitative descriptive–analytical research design to examine the relationship between service quality dimensions and customer retention in the banking sector. Data were collected from bank customers using a structured questionnaire through a cross-sectional approach. Statistical tools such as correlation and regression analysis were used to analyze the relationship between service quality dimensions and customer retention.

SAMPLE DESIGN

SAMPLE SIZE

The study used a sample size of **178** bank customers, which is adequate to represent customer perceptions and to analyze the relationship between service quality dimensions and customer retention.

SAMPLING TECHNIQUE

Convenience sampling was adopted, where respondents were selected based on their availability and willingness to participate in the survey.

SAMPLE UNIT

The sample unit consists of individual bank customers who actively use banking services such as deposits, loans, ATM, internet banking, and mobile banking.

SOURCE OF DATA

PRIMARY DATA

Primary data were collected from bank customers through a structured questionnaire focusing on service quality dimensions and customer retention.

SECONDARY DATA

Secondary data were obtained from books, journals, research articles, previous studies, and official bank websites to support the research.

DATA ANALYSIS

STASTICAL TOOL USED FOR RESEARCH

The tools that are used for analysing data are

- Percentage Analysis
- Correlation Analysis
- Chi-Square Test
- Regression Analysis

ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Demographic variable	Category	No.of Respondents	Percentage
Gender	Male	84	47.2%
	Female	86	48.3%
	Others	08	4.5%
Age	Below 25	66	37.1%
	26-35	53	29.8%
	36-45	30	16.9%
	46 & above	29	16.3%
Educational Qualification	Student	47	26.4%
	Undergraduate	46	25.8%
	Postgraduate	49	27.5%
	Professional course	36	20.2%
Type of Bank	Public Sector	52	29.2%
	Private Sector	71	39.9%
	Foreign Sector	21	11.8%

	Co-operative	34	19.1%
Type of Bank Account Held	Savings account	60	33.7%
	Current account	58	32.6%
	FD account	31	17.4%
	others	29	16.3%
Duration of Relationship with bank	Lessthan 1 year	29	16.3%
	1-3 years	52	29.2%
	3-5 years	44	24.7%
	5 years & above	53	29.8%
Frequency of bank visits	Daily	25	14.0%
	Weekly	37	20.8%
	Monthly	61	34.3%
	Occasionally	55	30.9%
Primary mode of banking	Bank branch	28	15.7%
	ATMs	50	28.1%
	Internet Banking	57	32.0%
	Combination of all	43	24.2%
Residential Area	Urban area	62	34.8%
	Semi-urban area	60	33.7%
	Rural area	56	31.5%

INTERPRETATION

The demographic analysis of the study titled “An Analysis on Service Quality Dimension and Customer Retention in the Banking Sector” shows that female respondents (48.3%) slightly outnumber male respondents (47.2%), while a small proportion belongs to other genders. The majority of respondents are below 25 years (37.1%), followed by those aged 26–35 years (29.8%), indicating that younger customers form a significant portion of the banking customers included in the study. In terms of educational qualification, most respondents are postgraduates (27.5%), followed by students (26.4%) and undergraduates (25.8%), suggesting that a well-educated group of customers participates in banking services. With regard to the type of bank, the majority of respondents are associated with private sector banks (39.9%), followed by public sector banks (29.2%), indicating the popularity of private banking services. In terms of the type of bank account held, savings accounts (33.7%) and current accounts (32.6%) represent the highest share among respondents. The duration of relationship with the bank shows that a considerable number of respondents have been associated with their bank for more than 5 years (29.8%), reflecting long-term customer relationships which are important for customer retention. Regarding the frequency of bank visits, most respondents visit the bank monthly (34.3%), followed by occasionally (30.9%). In terms of the primary mode of banking, internet banking (32.0%) is the most commonly used method, followed by ATMs (28.1%), indicating an increasing preference for digital banking services. Finally, the residential distribution shows that respondents come from urban (34.8%), semi-urban (33.7%), and rural areas (31.5%), ensuring a balanced representation of customers in analyzing service quality dimensions and customer retention in the banking sector.

CHI-SQUARE ANALYSIS

HYPOTHESIS

CATEGORIES	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1109.590 ^a	899	.000
Likelihood Ratio	576.977	899	1.000

Linear-by-Linear Association	106.620	1	.000
N of Valid Cases	178		

Null Hypothesis (H₀): There is no significant relationship between Service Quality Dimension and Customer Retention.

Alternative Hypothesis (H₁): There is a significant relationship between Service Quality Dimension and Customer Retention.

INTERPRETATION

The Chi-Square test result indicates that the significance value ($p < 0.05$) is statistically significant. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. This shows that service quality dimensions have a significant association with customer retention.

CORRELATION ANALYSIS

HYPOTHESIS

Null Hypothesis (H₀): There is no significant relationship between Service Quality Dimension and Customer Retention.

Alternative Hypothesis (H₁): There is a significant relationship between Service Quality Dimension and Customer Retention

CATEGORIES		Service quality dimension (Independent variable)	Customer retention (Dependent Variable)
Service quality dimension (Independent variable)	Pearson Correlation	1	.776
	Sig. (2-tailed)		.000
	N	178	178
Customer retention (Dependent Variable)	Pearson Correlation	.776	1
	Sig. (2-tailed)	.000	
	N	178	178

INTERPRETATION

The correlation analysis shows a strong positive relationship between service quality and customer retention ($r = 0.776$). Since the significance value is less than 0.05, the relationship is statistically significant. This indicates that better service quality leads to higher customer retention.

REGRESSION ANALYSIS

Null Hypothesis (H₀): Service Quality Dimension has no significant impact on Customer Retention.

Alternative Hypothesis (H₁): Service Quality Dimension has a significant impact on Customer Retention.

MODEL	UNSTANDARDIZED COEFFICIENTS		STANDARDIZED COEFFICIENTS	t	Sig.
	B	Std. Error			
1(Constant)	.820	.159		5.146	.000
Service quality dimension (Independent Variable)	.771	.047	.776	16.329	.000

INTERPRETATION

The regression analysis reveals that service quality has a significant positive effect on customer retention ($\beta = 0.776, p < 0.05$). This indicates that improvements in service quality dimensions can enhance customer loyalty and long-term retention in the banking sector.

FINDINGS

- The findings show that most respondents are young, educated customers with balanced gender participation. Many prefer private sector banks such as HDFC Bank, use digital banking services, and maintain long-term relationships with their banks.
- The results indicate that customers generally have a positive perception of service quality, including reliability, responsiveness, tangibility, and employee professionalism. However, some respondents show mixed opinions regarding digital banking efficiency and security.
- The findings reveal that most customers intend to continue with their bank and show loyalty through trust and recommendation. However, security concerns and better offers from competitors may influence some customers to switch banks.
- The Chi-Square test results show a significance value ($p = 0.000$), which is less than 0.05. Therefore, the null hypothesis is rejected, indicating a significant association between service quality dimensions and customer retention.
- The correlation coefficient value ($r = 0.776$) indicates a strong positive relationship between service quality and customer retention. This suggests that improvements in service quality lead to higher levels of customer retention.
- The regression results show that service quality has a positive and significant impact on customer retention ($\beta = 0.776$, $p < 0.05$). This confirms that better service quality significantly increases customer loyalty and long-term relationships with the bank.

SUGGESTIONS

- Banks should enhance overall service quality by ensuring accuracy in transactions, timely service delivery, and improved digital banking facilities in order to strengthen customer satisfaction and retention.
- Banks should focus on strengthening key service quality dimensions such as reliability, responsiveness, assurance, empathy, and tangibility to improve customer trust and long-term relationships.
- Improving the efficiency and security of digital banking platforms is essential to increase customer confidence and encourage wider adoption of online banking services.
- Banks should implement customer-centric strategies and maintain high service standards to build strong customer loyalty and reduce switching behaviour.
- Continuous upgradation of banking services and technological infrastructure is necessary to meet changing customer expectations and enhance the overall banking experience.

CONCLUSION

The study examines the relationship between service quality dimensions and customer retention in the banking sector with special reference to HDFC Bank. The findings indicate that customers generally have a positive perception of the bank's services, particularly in terms of reliability, employee behaviour, and the overall banking environment. Most respondents expressed trust in the bank and showed willingness to continue using its services, reflecting strong customer loyalty and positive word-of-mouth. However, the study also identifies areas for improvement, especially in digital banking efficiency and security. As the use of online and mobile banking increases, enhancing the safety, convenience, and performance of digital platforms is essential to meet customer expectations. Statistical analyses confirm that service quality dimensions such as reliability, responsiveness, assurance, empathy, and tangibility significantly influence customer retention. Overall, the

study concludes that maintaining high service quality and improving digital banking systems can help banks strengthen customer satisfaction, loyalty, and long-term retention in a competitive banking environment.

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IMPACT OF BRAND AWARENESS AND BRAND TRUST ON PURCHASE INTENTION TOWARDS ONEPLUS SMARTPHONES IN CHENNAI

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ABSTRACT

This study aims to examine the impact of brand awareness and customer satisfaction on purchase intention towards OnePlus smartphones in Chennai city. In the highly competitive smartphone market, brand awareness and customer satisfaction play a crucial role in influencing consumers' buying decisions. The main objective of the study is to analyze how awareness about the brand and the satisfaction level of existing users affect the intention of customers to purchase OnePlus smartphones.

The research adopts a descriptive research design and uses primary data collected through a structured questionnaire from smartphone users in Chennai city. A convenient sampling method is used to select respondents. Statistical tools such as percentage analysis, correlation, regression, and chi-square test are applied to analyze the collected data.

The findings of the study indicate that there is a significant relationship between brand awareness, customer satisfaction, and purchase intention. Higher brand awareness increases the likelihood of consumers considering the brand, while customer satisfaction strengthens their intention to purchase or recommend the product. The study concludes that both brand awareness and customer satisfaction have a positive influence on purchase intention towards OnePlus smartphones.

KEYWORDS: Brand Awareness, Customer Satisfaction, Purchase Intention, OnePlus Smartphones, Consumer Behavior

INTRODUCTION

In the highly competitive smartphone market, branding plays a vital role in influencing consumer behavior. Among various brand-related factors, Brand Awareness and Brand Trust significantly affect how consumers perceive a brand and make purchasing decisions.

When consumers are familiar with a brand and trust its quality and performance, they tend to feel more satisfied with the brand. This satisfaction often leads to a stronger Purchase Intention.

OnePlus has emerged as one of the leading smartphone brands in India due to its strong brand image, product quality, and customer engagement. Therefore, it becomes important to

analyse how brand awareness and brand trust influence customer satisfaction and purchase intention among consumers in Chennai.

This study attempts to analyze both the direct and indirect relationships between brand factors and purchase intention through customer satisfaction.

REVIEW OF LITERATURE

David A. Aaker (1991) explained that brand awareness is one of the most important elements of brand equity and it helps consumers recognize and recall a brand during the purchase decision process. When consumers are familiar with a brand, they feel more confident about purchasing it because awareness reduces perceived risk and creates a positive image of the brand in the minds of customers. Similarly, Kevin Lane Keller (1993) stated that brand awareness plays a significant role in consumer decision-making because it helps consumers easily identify and remember a brand among competing alternatives. A well-known brand tends to receive more preference from consumers because familiarity builds trust and credibility. Studies also suggest that higher brand awareness improves brand image, brand loyalty, and ultimately purchase intention among consumers.

Shuwen Chen (2024) found that brand awareness significantly influences consumers' purchase decisions because customers are more likely to consider brands they recognize and remember. The study concluded that higher brand awareness increases the probability that consumers will evaluate and eventually purchase the product. Similarly, Etty Susilowati (2020) identified a positive relationship between brand awareness, perceived quality, and purchase intention. The research indicated that when consumers are aware of a brand and perceive it positively, their willingness to buy the product increases. These findings highlight that awareness is often the first step in the consumer decision-making process and plays an important role in influencing buying behaviour.

Philip Kotler (2003) explained that purchase intention is influenced by consumers' perceptions, attitudes, and confidence toward a brand. When consumers believe that a brand consistently provides quality products and reliable services, they develop trust in that brand. Brand trust reduces uncertainty and encourages customers to make purchasing decisions. Studies in consumer behaviour also reveal that trust strengthens the relationship between brand equity and purchase intention because consumers prefer brands that they perceive as reliable and credible. Therefore, both brand awareness and brand trust play a crucial role in shaping consumer attitudes and influencing their intention to purchase smartphones such as OnePlus in competitive markets.

RESEARCH METHODOLOGY

The main aim of this study is to know about the brand awareness level of consumers and their perception towards one plus mobile in Chennai- Here quantitative method and questionnaire method is used to conduct the research.

RESEARCH DESIGN

Research study design is a framework. Or the set of methods and procedures used to collect and analyze data on variables specified in a particular research problem-

QUANTITATIVE METHOD

Quantitative research is a method of research that uses numerical data and statistical analysis to answer research questions. It involves collecting and analyzing data to make inferences and draw conclusions about a population or phenomenon.

DESCRIPTIVE RESEARCH DESIGN

A descriptive study tries to discover answers to the questions who, what, when, where, and, sometimes, how. The researcher attempts to describe or define a subject, often by creating a profile of a group of problems, people, or events. Such studies may involve the collection of data and the creation of a distribution of the number of times the researcher observes a single Event or characteristic (the research variable), or they may involve relating the interaction of

two or more variables. Organizations that maintain databases of their employees, and suppliers already have significant data to conduct descriptive studies using internal information. Yet many firms that have such data files do not mine them regularly for the decision-making insight they might provide. This descriptive study is popular in business research because of its versatility across disciplines.

SAMPLING

In sampling the information is collected from a representative part of the universe and the conclusions, or the solutions are drawn on that basis for the entire universe.

SAMPLING METHOD

In this study convenience sampling method is used to collect data from the respondents for the sample. As this sampling method is the easiest way to collect the sample.

SAMPLE SIZE

It denotes the total no-of samples collected 185 respondents for the study. For the present study the sample is collected from SO respondents in Chennai city.

METHODS OF DATA COLLECTION

Which was distributed to the respondents in Chennai and were asked to answer the questions in the questionnaire. The response for the study is collected through a well-structured questionnaire.

QUESTIONNAIRE DESIGN

The questionnaire consisted of close ended questions, where the respondents are asked to answer the questions, as they were given a limited number of alternatives, as they are asked to choose accordingly which reflects their thought or opinion.

TYPES OF DATA

Every decision poses a unique need for information, and relevant strategies can be developed based on the information gathered through research. Research is the systematic objective and exhaustive search for and study of facts relevant to the problem. Research design means the framework of study that leads to the collection and analysis of data. It is a conceptual structure within which research is conducted. It facilitates smooth sailing of various research operations to make the research as effective as possible-Here, both primary data and secondary data are used for the study.

PRIMARY DATA

Primary data are those collected by the investigator himself for the first time and thus they are original in character, they are collected for a particular purpose-In this study primary data was collected from a well-structured questionnaire that was framed to collect samples from the respondents.

SECONDARY DATA

Secondary data are those which have already been collected by some other persons for their purpose and published. Secondary data are usually in the shape of finished products. In this study the secondary data collected through existing journals and research reports.

OBJECTIVE OF THE STUDY

1. To examine the level of Brand Awareness, Customer Satisfaction, and Purchase Intention towards OnePlus smartphones.
2. To analyze the impact of Brand Awareness, Brand Trust, Value on Customer Satisfaction.
3. To examine the impact of Customer Satisfaction on Purchase Intention.
4. To analyze whether Customer Satisfaction mediates the relationship between Brand Factors and Purchase Intention.

Conceptual Framework

Independent Variables (IVs) Brand Awareness

Brand Trust

Mediating Variable (MV) Customer Satisfaction Dependent Variable (DV)

Purchase Intention

Hypotheses Framework

Impact of IVs on MV

H1: Brand Awareness significantly influences Customer Satisfaction.

H2: Brand Trust significantly influences Customer Satisfaction.

Impact of MV on DV

H3: Customer Satisfaction significantly influences Purchase Intention. Direct Impact of IVs on DV

H4: Brand Awareness significantly influences Purchase Intention. H5: Brand Trust significantly influences Purchase Intention.

Final Framework Summary

IVs → MV → DV Brand Awareness Brand Trust

t

Customer Satisfaction

t

Purchase Intention

TOOLS USED

- Correlation analysis
- Regression Analysis
- Simple percentage analysis

CORRELATION

Hypotheses

H₀ (Null Hypothesis): There is no significant relationship between Brand Awareness, Brand Trust, Mediating Variable (MV), and the Dependent Variable (DV).

H₁ (Alternative Hypothesis): There is a significant relationship between Brand Awareness, Brand Trust, Mediating Variable (MV), and the Dependent Variable (DV).

Correlations					
		Brand Awareness	Brand trust	MV	DV
Brand Awareness	Pearson Correlation	1	.443**	.758**	.789**
	Sig. (2-tailed)		.000	.000	.000
	N	185	185	185	185
Brand trust	Pearson Correlation	.443**	1	.578**	.356**
	Sig. (2-tailed)	.000		.000	.000
	N	185	185	185	185
MV	Pearson Correlation	.758**	.578**	1	.536**

	Sig. (2-tailed)	.000	.000		.000
	N	185	185	185	185
DV	Pearson Correlation	.789**	.356**	.536**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	185	185	185	185
**. Correlation is significant at the 0.01 level (2-tailed).					

INTERPRETATION

The Pearson correlation analysis shows that Brand Awareness, Brand Trust, MV, and DV are positively and significantly related at the 0.01 level. Brand Awareness has a moderate positive relationship with Brand Trust ($r = 0.443$) and a strong positive relationship with MV ($r = 0.758$) and DV ($r = 0.789$). Brand Trust is moderately correlated with MV ($r = 0.578$) and weakly to moderately correlated with DV ($r = 0.356$). Additionally, MV has a moderate positive relationship with DV ($r = 0.536$). Overall, the results indicate that increases in Brand Awareness and Brand Trust are associated with increases in the mediating variable and the dependent variable.

REGRESSION

Hypotheses:

H₀ (Null Hypothesis): Brand Awareness has **no significant effect** on the Dependent Variable (DV).

H₁ (Alternative Hypothesis): Brand Awareness has a **significant effect** on the Dependent Variable (DV)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789 ^a	.623	.621	2.07376

a. Predictors: (Constant), Brand_Awareness

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1298.860	1	1298.860	302.027	.000 ^b
1 Residual	786.989	183	4.300		
Total	2085.849	184			

a. Dependent Variable: DV

b. Predictors: (Constant), Brand Awareness

COEFFICIENT

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.325	.706		3.295	.001
1Brand Awareness	.844	.049	.789	17.379	.000

a. Dependent Variable: DV

INTERPRETATION

The regression analysis was conducted to examine the effect of Brand Awareness on the Dependent Variable (DV). The model summary shows that $R = 0.789$ and $R^2 = 0.623$, indicating that 62.3% of the variation in the dependent variable is explained by Brand Awareness. The ANOVA results show that the model is statistically significant ($F = 302.027$, $p < 0.001$), meaning the regression model is a good fit. The coefficient results indicate that Brand Awareness has a significant positive effect on the dependent variable ($\beta = 0.789$, $p < 0.001$). This suggests that as brand awareness increases, the dependent variable also increases significantly.

FINDINGS

- The Pearson correlation analysis shows that Brand Awareness has a significant positive relationship with Brand Trust, indicating that higher awareness of the brand tends to increase the level of trust among customers.
- The results reveal that Brand Awareness has a strong positive relationship with both the Mediating Variable (MV) and the Dependent Variable (DV), suggesting that customers who are more aware of the brand are more likely to develop favorable perceptions and stronger purchase intentions.
- Brand Trust is moderately related to the Mediating Variable, which indicates that trust in the brand plays an important role in influencing customers' perceptions and attitudes toward the product.
- The regression analysis indicates that Brand Awareness has a strong positive influence on the Dependent Variable (DV), showing that higher awareness of the brand significantly increases the dependent variable.
- The model summary reveals that 62.3% of the variation in the dependent variable is explained by Brand Awareness ($R^2 = 0.623$), which means Brand Awareness plays a major role in influencing the dependent variable.
- The ANOVA results confirm that the regression model is statistically significant ($p < 0.001$), indicating that the relationship between Brand Awareness and the dependent variable is reliable and meaningful.

SUGGESTIONS

- Companies should focus on improving brand awareness through effective marketing strategies such as digital advertising, social media promotion, and influencer marketing to increase customer attention and interest in the brand.
- The company should strengthen its brand communication and visibility by organizing promotional campaigns, product demonstrations, and online engagement activities so that more consumers become familiar with the brand.
- Since brand awareness significantly influences the dependent variable (purchase intention), the company should maintain consistent brand image and messaging across all marketing channels to build stronger customer recognition and trust.
- The company can also focus on customer experience and product quality, which can

further enhance brand awareness through positive word-of-mouth among customers.

- Future researchers can expand this study by including additional variables such as brand loyalty, perceived quality, and customer satisfaction to better understand their impact on purchase intention.

CONCLUSION

This study examined the impact of brand awareness and brand trust on purchase intention towards OnePlus smartphones in Chennai. The findings reveal that both brand awareness and brand trust play a significant role in influencing consumers' intention to purchase smartphones. Brand awareness helps consumers easily recognize and recall the OnePlus brand among many competing smartphone brands in the market. When customers are familiar with the brand and its features, they are more likely to consider it during their purchase decision process.

The study also highlights that brand trust strongly affects consumers' willingness to buy OnePlus smartphones. Customers who believe that the brand provides reliable performance, quality products, and good after-sales service tend to show higher purchase intention.

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A STUDY ON FINANCIAL ANXIETY AND INVESTMENT PREFERENCE AMONG SALARIED INDIVIDUALS IN CHENNAI

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ABSTRACT

Financial anxiety has become an important factor influencing financial behaviour and investment decisions among individuals. Salaried individuals often face financial pressures such as rising living costs, savings responsibilities, and future financial security, which may create stress and uncertainty in managing their finances. This study examines the relationship between financial anxiety and investment preferences among salaried individuals in Chennai.

The study adopts a descriptive research design with a quantitative approach.

Primary data was collected from 163 salaried individuals using a structured questionnaire and convenience sampling technique. The collected data was analysed using statistical tools such as percentage analysis, regression analysis, and chi-square test.

The findings indicate that financial anxiety plays a significant role in shaping investment behaviour. Individuals with higher financial anxiety tend to prefer safer and low-risk investment options, while those with lower anxiety levels are more willing to invest in diversified investment avenues. The study highlights the importance of financial awareness and effective financial planning in improving investment decisions and financial well-being among salaried individuals.

KEY WORDS: Financial Anxiety, Investment Preferences, Salaried Individuals, Risk Tolerance, Financial Literacy

INTRODUCTION

In the present economic environment, financial management has become increasingly important for individuals, particularly for salaried employees who depend on a fixed monthly income. Rising living costs, economic uncertainty and expanding investment opportunities have made financial decision-making more complex. Salaried individuals must carefully manage their income to meet daily expenses save for future needs and invest for long-term financial security. As a result, effective financial planning and informed investment decisions have become essential for maintaining financial stability.

Financial anxiety is a psychological condition characterized by stress, fear and worry related to personal financial situations. It may arise due to factors such as increasing expenses, job insecurity, debt obligations and uncertainty about future financial needs. When individuals experience financial anxiety, it can influence their financial behaviour and reduce their

confidence in making investment decisions. This often leads to cautious financial behaviour and preference for safer investment options.

Investment preference refers to the tendency of individuals to choose specific investment avenues based on factors such as risk, return, liquidity and safety. Common investment options include bank deposits, mutual funds, shares, insurance policies, gold and real estate. However, investment decisions are not always purely rational, as psychological factors such as financial anxiety and risk perception play an important role in shaping investor behaviour.

In metropolitan cities like Chennai salaried individuals face additional financial pressures due to rising living costs and changing economic conditions. Understanding the relationship between financial anxiety and investment preference is therefore important for promoting better financial decision-making and improving financial well-being among salaried individuals.

REVIEW OF LITERATURE

Charumathi (2024) studied the influence of behavioural finance factors on the investment decisions of salaried individuals. A quantitative survey method was used, and respondents were selected using convenience sampling. Statistical tools such as factor analysis and regression were applied to analyse the data. The study concluded that behavioural biases significantly influence investment decisions and recommended integrating behavioural finance education to improve investment practices.

Lee, Rabbani & Heo (2023) examined the relationship between financial knowledge, self-efficacy, and financial anxiety. The study adopted a descriptive research design using primary data collected through structured questionnaires. Random sampling was used to select respondents, and statistical tools such as Structural Equation Modelling (SEM) and regression analysis were applied. The findings revealed that individuals with higher financial self-efficacy and knowledge experience lower financial anxiety. The study suggested that financial education and confidence-building programs can help individuals manage financial stress more effectively.

Pijoh, Indradewa & Syah (2020) investigated the relationship between financial literacy, financial behaviour, and financial anxiety among top-level employees. The study used a survey-based quantitative research approach and purposive sampling to select respondents. Statistical tools such as correlation and regression analysis were used for data analysis. The results indicated that higher levels of financial literacy lead to better financial behaviour and lower financial anxiety, highlighting the importance of continuous financial literacy programs.

Chopra & Gondaliya (2020) conducted a study to analyze investors' preferences toward different investment avenues. The research adopted a descriptive design and collected primary data through structured questionnaires using convenience sampling. Percentage analysis and ranking techniques were applied to evaluate investor preferences. The study found that most investors prefer low-risk investment options and emphasized the need for investor awareness and financial education to promote informed investment decisions.

Nkukporu, Gyimah & Sakyiwaa (2020) examined the role of behavioural biases in investment decision-making among individual investors. The study adopted a descriptive research design and used random sampling to collect data. Correlation and regression analysis were used as statistical tools. The findings confirmed that behavioural biases such as overconfidence and herding behaviour significantly influence investors' financial decisions and risk-taking behaviour.

STATEMENT OF THE PROBLEM

Although several studies have examined financial anxiety and investment behaviour, most of them focus on students, investors, or general populations. Limited research has been

conducted on salaried individuals, particularly in a specific regional context such as Chennai. In addition, the relationship between financial anxiety and investment preferences has not been widely explored. Therefore, this study aims to fill this gap by analysing how financial anxiety influences the investment preferences of salaried individuals in Chennai.

SCOPE OF THE STUDY

The present study focuses on analysing the relationship between financial anxiety and investment preferences among salaried individuals in Chennai. It examines how psychological factors, particularly financial anxiety, influence the investment behaviour and decision-making patterns of individuals who depend on fixed monthly income. The study considers various investment avenues such as bank deposits, mutual funds, insurance, equities, and other financial instruments commonly used by salaried employees.

The scope of the study is limited to salaried individuals working in both public and private sector organisations within Chennai city. It also considers selected demographic factors such as age, income, education, and work experience to understand their influence on financial anxiety and investment preferences. The study primarily relies on primary data collected through structured questionnaires and uses statistical tools to analyse the relationship between the variables.

Furthermore, the study aims to provide insights into how financial literacy and psychological factors affect investment decisions and financial well-being. The findings of the study may help financial advisors, policymakers, and organizations understand the financial behaviour of salaried individuals and design appropriate financial awareness and investment guidance programs. However, the conclusions of the study are confined to the selected sample and geographical area of Chennai.

OBJECTIVES OF THE STUDY

1. To study the relationship between financial anxiety and selected demographic factors such as age, income, education, and work experience.
2. To assess the level of financial anxiety among salaried individuals in Chennai.
3. To examine the investment preferences of salaried individuals across various investment avenues.
4. To analyse the influence of financial anxiety on investment preferences and decision-making.

RESEARCH METHODOLOGY

This study uses a descriptive research design with a quantitative approach to examine the relationship between financial anxiety and investment preferences among salaried individuals in Chennai. The study aims to analyse respondents' financial anxiety levels and their investment behaviour.

The research is based on 163 salaried individuals in Chennai, selected using a convenience sampling technique. Primary data were collected through a structured questionnaire that included demographic details, financial anxiety statements, and investment preference questions. Secondary data were obtained from journals, books, and research articles related to financial behaviour and investment decisions.

For data analysis, percentage analysis, regression analysis, and chi-square tests were used. Percentage analysis describes the demographic profile of respondents, regression analysis examines the relationship between investment preferences and financial anxiety, and the chi-square test analyses the association between gender and financial anxiety. The scope of the study is limited to salaried individuals in Chennai.

DATA ANALYSIS

Demographic Factor	Frequency	Percentage
Gender	83	50.9

	Female	80	49.1
	Total	163	100.0
Age	Below 25	40	24.5
	25 - 35	55	33.7
	36 - 45	26	16.0
	46 - 55	33	20.2
	Above 55	9	5.5
	Total	163	100.0
Educational qualification	Higher secondary		
	Graduate	26	16.0
	Postgraduate	52	31.9
	Professional Qualification	47	28.8
	Total	38	23.3
Employment	Government	31	19.0
	Private	71	43.6
	Public sector	30	18.4
	Contract	31	19.0
	Total	163	100.0
Number of dependents	None	56	34.4
	1-2	48	29.4
	3-4	37	22.7
	More than	22	13.5
	Total	163	100.0

INTERPRETATION

Age: Most respondents belong to the 25–35 age group (33.7%), indicating a higher participation of young adults.

Gender: The sample shows almost equal representation of males (50.9%) and females (49.1%).

Education: The majority of respondents are Graduates (31.9%), indicating a well-educated sample.

Employment Sector: Most respondents (43.6%) work in the private sector.

Dependents: A large share of respondents (34.4%) have no dependents.

CHI-SQUARE ANALYSES

H₀: There is no significant association between gender and financial anxiety.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2486.886 ^a	2106	.000
Likelihood Ratio	693.370	2106	1.000
Linear-by-Linear Association	18.557	1	.000
N of Valid Cases	163		

a. 2200 cells (100.0%) have expected count less than 5. The minimum expected count is .01.

H₁: 1): There is a significant association between gender and financial anxiety.

INTERPRETATION

From the above analysis it shows that the p-value (0.000) is less than 0.05. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. So, there is a significant association between gender and financial anxiety.

FINDINGS AND SUGGESTIONS

The study shows that most respondents are young and middle-aged, well educated, and mainly employed in the private sector. A majority of respondents actively invest their savings, with insurance, mutual funds, and gold being the most preferred options. Safety and long-term financial stability are the main reasons for investment, and many respondents prefer low-risk investments.

The findings also indicate that many respondents experience financial anxiety related to future security, monthly expenses, and unexpected financial needs. Financial anxiety influences investment behaviour and leads individuals to choose safer investment options. The study suggests promoting financial literacy, investment awareness programs, and professional financial guidance to help reduce financial anxiety and improve investment decision-making among salaried individuals.

CONCLUSION

This study examined the relationship between financial anxiety and investment preferences among salaried individuals in Chennai. The findings show that most respondents prefer safe investment options such as insurance, mutual funds, and gold to ensure financial security. The study also indicates that financial anxiety related to future needs and expenses influences investment decisions. Improving financial literacy and awareness can help individuals manage financial anxiety and make better investment choices.

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IMPACT OF MOBILE APP ON CONSUMER BUYING BEHAVIOUR

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ABSTRACT

In the contemporary digital economy, mobile applications have become an essential medium through which consumers interact with brands, search for products, and complete purchases. The rapid growth of smartphones and mobile internet has significantly transformed consumer buying behaviour, making mobile apps a dominant platform for e-commerce transactions. This study examines the impact of mobile applications on consumer buying behaviour and identifies the key factors influencing consumer decisions when shopping through mobile apps. The research adopts a descriptive research design using both primary and secondary data. Primary data were collected through a structured questionnaire administered to 200 respondents who actively use mobile shopping applications. The collected data were analyzed using statistical tools such as frequency analysis, percentage analysis, correlation, and ANOVA with the help of SPSS and Excel. The study investigates how app features such as usability, personalization, design, promotional offers, payment security, and push notifications influence purchasing behaviour and brand loyalty. The results indicate that ease of use, personalized suggestions, cashback rewards, secure payment systems, and attractive visual interfaces significantly influence consumer purchase decisions. The findings also reveal that younger consumers, particularly those aged 18–25, form the majority of mobile shopping users. Mobile apps also encourage impulse buying behaviour and increase consumer spending due to features such as instant offers and app-exclusive deals. The study concludes that mobile applications play a crucial role in shaping modern consumer behaviour by offering convenience, speed, personalization, and interactive shopping experiences.

KEYWORDS: Mobile Applications, Consumer Buying Behaviour, Online Shopping, Personalization, Mobile Commerce, Digital Payments

INTRODUCTION

The rapid advancement of digital technologies has significantly changed the way businesses interact with consumers. Among the many innovations that have reshaped the modern marketplace, mobile applications have emerged as one of the most influential tools affecting consumer buying behaviour. The increasing penetration of smartphones and affordable internet access has enabled consumers to access online shopping platforms anytime and anywhere, thereby transforming traditional retail practices.

Mobile applications provide a convenient and personalized shopping environment that allows consumers to search for products, compare prices, read reviews, and make purchases with just a few taps on their smartphones. Unlike traditional web-based shopping platforms, mobile apps offer enhanced features such as push notifications, personalized product recommendations, secure digital payment systems, and user-friendly interfaces. These features improve the overall shopping experience and influence consumer decision-making processes.

Consumer buying behaviour refers to the actions and decision processes that individuals undertake when selecting, purchasing, using, and evaluating goods or services. Traditionally, consumer behaviour was influenced by cultural, social, personal, and psychological factors. However, the emergence of mobile commerce has introduced new digital factors such as app usability, interface design, convenience, and online promotions that significantly affect consumer purchasing decisions.

In recent years, businesses have increasingly adopted mobile-first strategies to reach consumers and enhance brand engagement. Mobile applications enable companies to build stronger relationships with customers by offering personalized experiences and exclusive deals. Features such as one-click checkout, digital wallets, loyalty programs, and real-time notifications encourage consumers to engage more frequently with brands.

Despite these advantages, the increasing reliance on mobile apps also raises concerns related to privacy, data security, and excessive impulse buying. Therefore, understanding the impact of mobile applications on consumer buying behaviour has become essential for businesses and marketers who aim to design effective digital strategies.

This research aims to analyze how mobile apps influence consumer buying behaviour, identify the key factors affecting purchasing decisions, and provide insights for businesses to improve their mobile shopping platforms.

OBJECTIVES OF THE STUDY

The main objectives of the study are:

- To identify the key factors influencing consumer buying behaviour through mobile apps.
- To examine the relationship between mobile app usability and consumer purchase intention.
- To analyze how promotional offers and discounts influence mobile shopping behaviour.
- To evaluate the role of mobile app features such as design, personalization, and security in consumer satisfaction.
- To study the effect of mobile applications on impulse buying behaviour.
- To provide suggestions for improving mobile shopping experiences.

REVIEW OF LITERATURE

Several researchers have examined the relationship between mobile technologies and consumer buying behaviour. Iyer, Blut, Xiao, and Grewal (2020) conducted a meta-analysis on impulse buying behaviour and identified psychological traits, emotional triggers, and marketing stimuli as key factors influencing impulsive purchases. Their findings indicate that promotional offers and limited-time deals significantly increase impulse buying tendencies among consumers.

Lee et al. (2022) studied the impact of mobile wallet app characteristics on online impulse buying behaviour using the Stimulus–Organism–Response framework. Their research revealed that visual appeal and perceived enjoyment play a critical role in encouraging impulse purchases through mobile applications. The study also found that interactive app interfaces enhance user engagement and increase purchasing intentions.

Kalla and Arora (2011) analyzed the influence of sensory experiences in digital retail environments and found that graphical elements, animations, and interactive features enhance the emotional appeal of mobile apps. These features increase consumer engagement and stimulate spontaneous purchase decisions.

Bellini and Aiolfi (2020) explored how mobile applications influence in-store impulse buying behaviour. Their research demonstrated that mobile technologies such as QR codes, push notifications, and digital promotions encourage immediate purchase decisions during shopping.

Kim and Park (2023) investigated the role of personalization in mobile shopping apps and found that personalized product recommendations significantly increase consumer satisfaction and purchase intention. Their study highlights that consumers respond positively when mobile apps offer customized experiences based on browsing history and preferences. Overall, existing literature confirms that mobile applications influence consumer buying behaviour through technological features, emotional triggers, and personalized experiences.

RESEARCH METHODOLOGY

The study adopts a descriptive research design to analyze the relationship between mobile app features and consumer buying behaviour. The descriptive approach was chosen because it allows the researcher to observe and interpret behavioural patterns among consumers using mobile shopping applications.

The research used both primary and secondary data sources. Primary data were collected through a structured questionnaire designed to gather information about consumer demographics, app usage behaviour, purchase motivations, and satisfaction levels. The questionnaire included multiple-choice questions and Likert-scale items that measured respondents' attitudes toward mobile shopping applications.

A convenience sampling technique was used to select respondents who actively use mobile shopping applications. A total of 200 respondents participated in the study, providing sufficient data for statistical analysis. The respondents represented different age groups, occupations, and income levels.

Secondary data were collected from academic journals, research papers, online reports, and previous studies related to mobile commerce and consumer behaviour.

The collected data were coded and analyzed using statistical tools such as percentage analysis, frequency distribution, correlation analysis, and ANOVA. SPSS and Microsoft Excel were used to perform the statistical calculations and interpret the results.

The conceptual framework of the study assumes that mobile app features such as usability, design, promotions, and reviews influence consumer buying behaviour both directly and indirectly through customer satisfaction.

DATA ANALYSIS

Table 1
Demographic Profile of Respondents

Demographic Variable	Category	Number of Respondents	Percentage (%)
Age	Below 18	23	11.5
	18–25	109	54.5
	26–35	20	10
	36–45	23	11.5
	Above 45	25	12.5
Gender	Male	96	48

	Female	104	52
Occupation	Student	130	65
	Employed	21	10.5
	Self-employed	25	12.5
	Others	24	12
Monthly Income	Less than ₹15,000	125	62.5
	₹15,000 – ₹35,000	29	14.5
	₹35,000 – ₹60,000	27	13.5
	Above ₹60,000	19	9.5
Total Sample Size		200	100%

INTERPRETATION

The demographic profile shows that the majority of respondents belong to the 18–25 age group (54.5%), indicating that young adults are the most active users of mobile shopping applications. The gender distribution is relatively balanced, with 52% female and 48% male respondents. In terms of occupation, students constitute the largest group (65%), reflecting the strong adoption of mobile apps among younger and tech-savvy consumers. Regarding income levels, most respondents (62.5%) earn less than ₹15,000 per month, suggesting that mobile shopping applications are widely used even among lower-income groups due to the availability of discounts, offers, and affordable digital payment options.

Table 2
Descriptive Statistics of Key Variables

S. No	Variables	N	Minimum	Maximum	Mean	Standard Deviation
1	Frequency of Mobile App Usage	200	1	4	3.31	0.82
2	Importance of App Design	200	1	4	3.17	0.91
3	Influence of Promotional Offers	200	1	4	3.28	0.88
4	Impulse Buying through Mobile Apps	200	1	4	3.2	0.94
5	Trust in Mobile App Security	200	1	4	3.25	0.86
6	Customer Satisfaction with Mobile Apps	200	1	4	3.19	0.89

INTERPRETATION

The descriptive statistics table summarizes the key variables related to mobile app usage and consumer buying behaviour. The mean values of the variables range between 3.17 and 3.31, indicating that respondents generally show a positive perception toward mobile shopping applications. Among the variables, frequency of mobile app usage (Mean = 3.31) and influence of promotional offers (Mean = 3.28) recorded relatively higher mean values, suggesting that consumers frequently use mobile apps and are strongly influenced by

promotional incentives. The standard deviation values range from 0.82 to 0.94, indicating a moderate level of variation among respondents' opinions. Overall, the results suggest that factors such as app usability, promotions, security, and design play a significant role in influencing consumer buying behaviour through mobile applications.

FINDINGS

The major findings of the study include:

- Most mobile shopping users are young consumers aged 18–25 years.
- Ease of use is the most important factor influencing mobile app adoption.
- Personalized product recommendations significantly influence purchase decisions.
- Cashback rewards and discounts are the strongest promotional drivers.
- Mobile wallets are the most preferred payment method.
- Attractive visuals and app design play an important role in motivating purchases.
- Mobile apps encourage impulse buying behaviour among consumers.
- Most consumers report high satisfaction with mobile shopping apps.
- Mobile apps increase overall consumer spending.

SUGGESTIONS

Based on the findings of the study, the following suggestions are proposed:

- Mobile app developers should focus on improving user interface design and navigation.
- Businesses should implement AI-based recommendation systems to provide personalized shopping experiences.
- Companies should continue offering cashback rewards and promotional discounts to attract consumers.
- Secure payment systems should be strengthened to increase consumer trust.
- Push notifications should be personalized to avoid overwhelming users with irrelevant promotions.
- Businesses should introduce loyalty programs to retain frequent mobile shoppers.

CONCLUSION

The study concludes that mobile applications have significantly transformed consumer buying behaviour by providing convenience, accessibility, and personalized shopping experiences. Mobile apps allow consumers to search for products, compare prices, and complete purchases quickly and efficiently, making them a preferred platform for modern shopping.

The research findings reveal that factors such as ease of use, personalized recommendations, promotional offers, and secure payment systems strongly influence consumer purchase decisions. Mobile apps also encourage impulse buying behaviour through attractive visuals, push notifications, and app-exclusive deals.

Furthermore, the study highlights that younger consumers are the most active users of mobile shopping applications, indicating that digital commerce will continue to grow in the future. Businesses that invest in improving app usability, personalization, and security will be better positioned to attract and retain customers.

Overall, mobile applications are not only technological tools but also powerful marketing platforms that shape consumer behaviour, influence purchasing decisions, and drive the future growth of digital commerce.

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A STUDY ON EFFECT OF PRODUCT FEEDBACK ON MARKETING STRATEGIES WITH SPECIAL REFERENCE TO ZUDIO PRODUCTS

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ABSTRACT

In the contemporary retail environment, customer feedback has become a critical factor influencing marketing strategies and business performance. Retail fashion brands increasingly rely on consumer opinions, experiences, and perceptions to refine their marketing decisions and improve product offerings. Product feedback provides valuable insights into customer expectations regarding price, quality, design, and overall shopping experience. When organizations effectively integrate such feedback into their marketing strategies, they are better able to align their offerings with market demand and strengthen customer satisfaction and loyalty. In the highly competitive fashion retail sector, understanding the relationship between customer feedback and marketing strategies is therefore essential for sustainable growth. The present study examines the effect of product feedback on marketing strategies with special reference to Zudio products. The research focuses on analyzing how marketing strategies such as pricing, product variety, store ambience, social media promotion, and word-of-mouth influence customer perception, consumer behaviour, and overall customer outcomes. The study also evaluates how demographic characteristics of consumers influence purchasing behaviour and shopping frequency at Zudio stores. The study adopts a descriptive research design with a quantitative research approach. Primary data were collected using a structured questionnaire distributed to customers who have experience purchasing Zudio products. A total of 287 valid responses were obtained and analyzed using statistical tools such as frequency analysis, correlation analysis, and regression analysis through SPSS software. These analytical techniques were used to examine the relationships among marketing strategies, customer perception, consumer behaviour, and customer outcomes. The findings of the study reveal that marketing strategies have a strong positive influence on customer perception and consumer behaviour. Customers who perceive Zudio as a value-for-money brand with trendy designs and affordable pricing are more likely to purchase frequently, revisit the store, and recommend the brand to others. The results also show that demographic factors such as age, occupation, and income significantly influence shopping behaviour, with young consumers and students forming the largest segment of Zudio shoppers. Additionally, the study confirms that positive consumer behaviour leads to improved customer outcomes such as satisfaction, loyalty, and

positive word-of-mouth promotion. Overall, the study highlights the importance of customer feedback in shaping effective marketing strategies in the retail fashion industry. By continuously analyzing and responding to customer feedback, retailers like Zudio can enhance product offerings, improve customer experiences, and strengthen their competitive position in the market. The findings of this research provide useful insights for retail managers and marketing practitioners in developing customer-oriented marketing strategies that support long-term brand growth.

KEYWORDS: Product Feedback, Marketing Strategies, Customer Perception, Consumer Behaviour, Customer Satisfaction, Zudio Retail Brand

INTRODUCTION

In today's competitive business environment, understanding customer needs and preferences has become a critical factor for organizational success. Companies are increasingly focusing on customer feedback as a valuable source of information for improving products and marketing strategies. Product feedback refers to the opinions, suggestions, and experiences shared by consumers regarding a particular product or service. Such feedback provides businesses with insights into customer expectations, satisfaction levels, and areas that require improvement. By analyzing customer feedback, organizations can refine their marketing strategies and enhance the overall customer experience.

The retail fashion industry has witnessed rapid growth due to changing consumer lifestyles, increasing disposable income, and rising demand for trendy apparel. Fashion retailers must continuously adapt their marketing strategies to remain competitive in this dynamic market. Marketing strategies involve various elements such as pricing, product design, promotion, and store experience that collectively influence consumer buying behaviour. When companies effectively integrate product feedback into their marketing decisions, they can better meet customer expectations and strengthen their brand position.

Zudio, a popular value-fashion brand in India, has gained significant attention for offering stylish apparel at affordable prices. The brand focuses on providing fashionable products while maintaining competitive pricing and attractive store environments. Customer feedback plays an important role in shaping Zudio's marketing strategies, as it helps the brand understand consumer perceptions and purchasing behaviour. By analyzing feedback from customers, Zudio can improve product quality, adjust pricing strategies, enhance store ambience, and introduce new designs that match current fashion trends.

The present study aims to analyze how product feedback influences marketing strategies with special reference to Zudio products. The research focuses on examining consumer perceptions, demographic characteristics, and shopping behaviour to understand how marketing strategies can be improved based on customer insights. The study contributes to the understanding of customer-oriented marketing practices in the organized retail sector and provides recommendations for improving marketing effectiveness.

OBJECTIVES OF THE STUDY

- To examine the marketing strategies adopted by Zudio in the retail fashion market.
- To analyze customer perceptions towards Zudio products.
- To study the demographic profile of consumers purchasing Zudio products.
- To understand the relationship between product feedback and marketing strategies.
- To provide suggestions for improving marketing strategies based on customer feedback.

REVIEW OF LITERATURE

Harish Kumar and Vini Infanta (2025) conducted a study titled "A Study on Social Media Marketing Strategies of Zudio – With Special Reference to Coimbatore City." The research examined how Zudio uses social media platforms such as Instagram and Facebook

to promote its products and engage with consumers. The study revealed that digital marketing strategies and influencer collaborations significantly contribute to brand awareness and customer engagement among young consumers.

Sivakumar and Kowsalyadevi (2025) in their study “An Empirical Study on Customer Preference Towards Zudio: A Special Reference to Tirupur City” analyzed customer preferences and satisfaction levels. The findings showed that affordable pricing, product variety, and convenient store location are the primary factors influencing consumer preference for Zudio products. The study also highlighted the importance of improving store facilities and customer service to enhance customer satisfaction.

Ashwini and Amin (2025) conducted a case study titled “A Comprehensive Analysis of Zudio Fashion Brand.” The study explored Zudio’s business model and marketing strategies, emphasizing its focus on affordability and fashionable clothing. The research indicated that the brand’s value-for-money positioning and wide product assortment contribute significantly to its popularity among fashion-conscious consumers.

Gokul K. S. (2025) in the study “Buying Behaviour of Zudio with Special Reference to Coimbatore City” examined consumer buying behaviour towards Zudio clothing. The research revealed that price affordability, trendy designs, and store ambience strongly influence purchase decisions. The study also emphasized the importance of word-of-mouth communication in promoting the brand.

Mayank Gangwani (2025) in the research titled “Silent Buzz: How Zudio’s No-Marketing Strategy Wins Big in the Indian Fashion Landscape” analyzed Zudio’s unconventional marketing approach. The study found that Zudio relies more on store experience, product availability, and word-of-mouth promotion rather than traditional advertising, which helps the brand maintain cost efficiency while attracting customers.

RESEARCH METHODOLOGY

Research methodology refers to the systematic approach adopted to conduct the study and analyze the research problem. The present research uses a descriptive research design to understand the relationship between product feedback and marketing strategies. The study follows a quantitative research approach in which data were collected through a structured questionnaire distributed to customers who have purchased Zudio products. The questionnaire consisted of multiple sections including demographic information, marketing strategy perceptions, customer perception, consumer behaviour, and customer outcomes.

The population of the study includes customers of Zudio stores. A sample size of 287 respondents was selected using convenience sampling technique, which allowed the researcher to collect data from accessible participants who were willing to respond to the survey. Both primary and secondary data were used for the study. Primary data were collected through questionnaires, while secondary data were obtained from research journals, books, and academic publications related to marketing strategies and consumer behaviour.

The collected data were analyzed using descriptive statistical tools such as frequency and percentage analysis. Statistical analysis was performed using SPSS software to ensure accuracy and reliability of the results. The findings were interpreted to understand the influence of demographic variables and customer perceptions on marketing strategies and consumer behaviour.

DATA ANALYSIS

Table 1
Demographic Profile of Respondents

Variable	Category	Frequency	Percentage
Age	Below 20	24	8.4
	21–30	144	50.2

	31–40	90	31.4
	Above 40	29	10.1
Gender	Male	163	56.8
	Female	124	43.2
Educational Qualification	School Level	36	12.5
	Undergraduate	99	34.5
	Postgraduate	152	53
Occupation	Student	157	54.7
	Salaried Employee	87	30.3
	Business/Self-employed	43	15
Monthly Income	Below ₹20,000	33	11.5
	₹20,001–₹40,000	33	11.5
	₹40,001–₹60,000	42	14.6
	Above ₹60,000	179	62.4
Shopping Frequency	First Time	126	43.9
	Occasionally	36	12.5
	Frequently	34	11.8
	Very Frequently	91	31.7

INTERPRETATION

The demographic analysis shows that the majority of respondents belong to the age group of 21–30 years (50.2%), indicating that Zudio products are highly popular among young consumers. Male respondents constitute 56.8% of the sample, while female respondents account for 43.2%. In terms of educational qualification, most respondents are postgraduates (53%), suggesting that educated consumers are more inclined towards fashion retail brands.

Regarding occupation, students represent the largest group of respondents (54.7%), followed by salaried employees (30.3%). This indicates that Zudio primarily attracts young and working individuals who seek affordable fashion products. In terms of income distribution, a significant portion of respondents (62.4%) earn above ₹60,000 per month, which suggests that the brand appeals to middle and upper-income groups as well.

The analysis of shopping frequency shows that 43.9% of respondents are first-time shoppers at Zudio, while 31.7% shop very frequently. This indicates that the brand continues to attract new customers while also maintaining a loyal customer base.

Table 2
Correlations Between Study Variables

Correlations					
		MKT_STR	CUST_PER	CONS_BEH	CUST_OUT
MKT_STR	Pearson Correlation	1	.964**	.953**	.953**

	Sig. (2-tailed)		.000	.000	.000
	N	287	287	287	287
CUST_PER	Pearson Correlation	.964**	1	.964**	.961**
	Sig. (2-tailed)	.000		.000	.000
	N	287	287	287	287
CONS_BEH	Pearson Correlation	.953**	.964**	1	.961**
	Sig. (2-tailed)	.000	.000		.000
	N	287	287	287	287
CUST_OUT	Pearson Correlation	.953**	.961**	.961**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	287	287	287	287
**. Correlation is significant at the 0.01 level (2-tailed).					

INTERPRETATION

The Pearson correlation analysis shows strong positive relationships among marketing strategies, customer perception, consumer behaviour, and customer outcomes, all significant at the 0.01 level ($p < 0.001$). Marketing strategies are strongly correlated with customer perception ($r = 0.964$), consumer behaviour ($r = 0.953$), and customer outcomes ($r = 0.953$), indicating that effective strategies improve perception, buying behaviour, and satisfaction.

Customer perception also has a strong relationship with consumer behaviour ($r = 0.964$) and customer outcomes ($r = 0.961$), suggesting that positive brand perception leads to higher purchase intention and loyalty. Similarly, consumer behaviour is strongly related to customer outcomes ($r = 0.961$), showing that frequent purchases and brand preference lead to greater satisfaction and recommendation.

Overall, the results confirm that all variables are strongly interconnected and support the proposed research framework.

FINDINGS

- The majority of Zudio customers belong to the young age group of 21–30 years.
- Students form the largest segment of Zudio shoppers, indicating strong appeal among youth.
- Affordable pricing and trendy product designs are the primary factors influencing purchase decisions.
- Customer feedback plays a crucial role in shaping marketing strategies and improving product offerings.

- Word-of-mouth and positive shopping experiences significantly influence consumer loyalty.

SUGGESTIONS

- Zudio should continue collecting customer feedback to improve product quality and design.
- The brand can enhance its social media presence to increase awareness among young consumers.
- Improving store ambience and customer service can further enhance the shopping experience.
- Introducing more product variety and seasonal collections may attract additional customers.
- Loyalty programs and promotional offers can help strengthen customer retention.

CONCLUSION

The study concludes that product feedback plays a vital role in shaping effective marketing strategies in the retail fashion industry. Customer opinions and experiences provide valuable insights that help companies understand market expectations and consumer preferences. The findings of the study reveal that demographic factors, consumer perception, and shopping frequency significantly influence purchasing behaviour towards Zudio products.

Zudio has successfully positioned itself as a value-fashion brand by offering affordable and trendy clothing to consumers. The brand's marketing strategies, including competitive pricing, attractive store ambience, and word-of-mouth promotion, contribute to its growing popularity among customers. By continuously analyzing customer feedback and adapting marketing strategies accordingly, Zudio can further strengthen its brand image and enhance customer satisfaction. Overall, integrating customer feedback into marketing decision-making enables retailers to develop customer-centric strategies and achieve sustainable growth in the competitive fashion retail market.

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A STUDY ON EXPLORING THE ATTITUDE OF SMALL MERCHANTS TOWARDS CASHLESS PAYMENTS: THE INFLUENCE OF DIGITAL LITERACY, TECHNOLOGY ADOPTION, RISK ATTITUDE, AND PAYMENT AGGREGATORS ON ADOPTION BEHAVIOUR

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ABSTRACT

The increasing shift towards cashless transactions has reshaped the operational landscape of small merchants, particularly in developing economies. However, the acceptance and sustained use of digital payment systems among small merchants remain influenced by multiple behavioural and structural factors. This study explores the attitude of small merchants towards cashless payments by examining the influence of digital literacy, technology adoption, risk attitude, and the role of payment aggregators on their adoption behaviour. The study emphasizes how merchants' understanding of digital technologies and their willingness to adopt new payment solutions shape perceptions of convenience, security, and efficiency. Risk attitude emerges as a crucial determinant affecting trust and confidence in cashless transactions, while payment aggregators contribute by facilitating access, simplifying processes, and enhancing transaction reliability. The study provides an integrated perspective on the determinants of cashless payment adoption among small merchants and offers valuable insights for stakeholders aiming to promote digital financial inclusion. The findings contribute to academic literature and support the formulation of effective strategies to encourage wider acceptance of cashless payment systems among small businesses.

KEYWORDS: Cashless Payments, Small Merchants, Digital Literacy, Technology Adoption, Risk Attitude, Payment Aggregators, Adoption Behaviour

INTRODUCTION AND RATIONALE OF THE STUDY

The global payment landscape is rapidly shifting toward cashless systems, including mobile wallets, QR-code payments, cards, and contactless technologies, driven by convenience, speed, and cost efficiency. Small merchants, pivotal in developing economies, significantly influence consumer adoption yet often face resource constraints, limited technological exposure, and operational vulnerabilities. Adoption of cashless payments depends not only on technological availability but also on behavioral and attitudinal factors, including digital literacy, risk attitude, and trust in payment aggregators. Digital literacy empowers merchants to navigate payment platforms confidently, while risk perceptions and

trust in institutions shape willingness to adopt. Payment aggregators can lower barriers by offering user-friendly interfaces, support, and secure transactions. Attitude emerges as a key mediator linking these factors to adoption behavior. Understanding these dynamics is crucial for policymakers, financial institutions, and fintech firms to design interventions promoting sustainable and inclusive cashless payment adoption.

RQ1: How does digital literacy affect small merchants’ attitudes toward cashless payment adoption?

RQ2: What role does technology adoption readiness play in influencing merchants’ adoption behavior?

RQ3: How do risk attitudes and perceptions of financial or operational uncertainties impact merchants’ engagement with cashless payments?

RQ4: In what ways do payment aggregators influence the sustained adoption and usage of cashless payment systems among small merchants?

THEORETICAL FOUNDATION

Digital payment adoption among small merchants is shaped by digital literacy, technology adoption, risk attitude, trust, and payment aggregator support. Despite policy efforts, adoption is uneven due to behavioral, technological, and infrastructural challenges. Understanding these interconnected factors is crucial for promoting sustained, inclusive, and context-sensitive cashless payment usage.

RESEARCH GAP

Existing research on cashless payment adoption often examines technological, behavioural, or organisational factors in isolation, lacking an integrated perspective. Limited studies explore how digital literacy, trust, perceived risk, behavioural biases, and payment aggregator support interact to influence small merchants’ adoption and continued use.

Moreover, context-specific challenges in developing economies, such as infrastructure and regulatory conditions, remain underexplored, highlighting the need for a comprehensive, context-sensitive analysis.

HYPOTHESIS DEVELOPMENT

H1: Digital Literacy (DL) – Merchants with higher digital literacy are more confident using payment tools, reducing perceived difficulty and increasing trust, positively influencing adoption behaviour.

H2: Technology Adoption Factors (TAF) – Perceived usefulness, ease of use, and compatibility with business operations encourage merchants to adopt digital payment systems.

H3: Risk Attitude (RA) – Higher perceived risks, such as fraud or transaction errors, negatively affect merchants’ adoption of cashless payment systems.

H4: Attitude Toward Cashless Payments (AAB) – Positive evaluations of convenience, efficiency, and customer satisfaction promote adoption and continued use of digital payment methods.

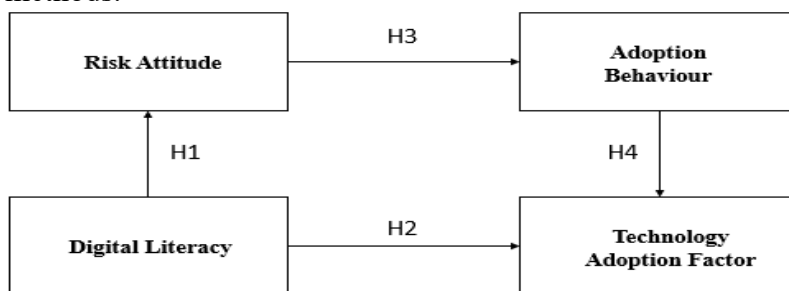


Figure 1: Conceptual Framework

RESEARCH METHODOLOGY

The study adopts a quantitative research methodology with a descriptive and explanatory design to examine small merchants' attitudes toward cashless payment adoption. Primary data were collected via a structured Likert-scale questionnaire from 389 purposively selected merchants in Chennai over six months. Data were analyzed using descriptive and inferential statistics, ensuring reliability and validity, while ethical principles, including informed consent and confidentiality, were strictly maintained throughout the research process.

Table 1
Demographic Profile

Demographic	Category	No. Respondents	Of	Percentage (%)
Age	Below 25	89		22.9
	26 – 30	107		27.5
	31 - 35	81		20.8
	35 – 40	63		16.2
	Above 40	49		12.6
	Total	389		100
Gender	Male	156		40.1
	Female	164		42.2
	Prefer not to say	69		17.7
	Total	389		100
Type of business	Grocery / provisional stores	60		15.4
	Retail shops	107		27.5
	Foods & beverages	107		27.5
	Services (salon, repairs, etc.)	76		19.5
	Other	39		10
	Total	389		100
Business Experience	Less than 5 years	104		26.8
	6–10 years	115		29.6
	11–15 years	96		24.7
	More than 15 years	74		19
	Total	389		100
Average monthly income	Below ₹50,000	60		15.4
	₹50,001 – ₹1,00,000	120		30.8
	₹1,00,001 – ₹2,00,000	116		29.8

	Above ₹2,00,000	93	23.9
	Total	389	100

Source: SPSS

INTERPRETATION

The demographic profile shows that most respondents are young entrepreneurs, primarily aged 26–30 years (27.5%) and under 25 years (22.9%), with fairly balanced gender representation. Retail shops and food and beverage businesses each constitute the largest share (27.5%), followed by service businesses (19.5%) and grocery stores (15.4%). Most have moderate business experience (6–10 years) and earn a monthly income of ₹50,001– ₹2,00,000, reflecting a group of moderately experienced, stable, and digitally engaged small business owners.

Table 2
Measurement Model: Reliability and Validity Results

Constructs and sources	Factor loading (λ)	Indicator variance (λ^2)	Error Variance ($1-\lambda^2$)	VIF	Cronbach's Alpha	CR	AVE
Digital literacy by Widuri, R. 2025					0.737	0.828	0.496
DL1	1.000	1.000	0	1.115			
DL2	1.513	2.289	-1.289	1.604			
DL3	1.422	2.022	-1.022	1.536			
DL4	1.400	1.960	-0.960	1.477			
DL5	1.376	1.893	-0.893	1.364			
Technology adoption factor by Verma, S. 2024					0.712	0.813	0.466
TAF1	1.000	1.000	0	1.188			
TAF2	1.044	1.090	-0.090	1.328			
TAF3	1.025	1.051	-0.051	1.384			
TAF4	1.033	1.067	-0.067	1.340			
TAF5	1.105	1.221	-0.221	1.372			
Risk attitude by Warrad, L. H. 2024					0.720	0.817	0.472
RA1	1.000	1.000	0	1.338			
RA2	1.010	1.020	-0.020	1.339			
RA3	0.860	0.740	0.260	1.226			
RA4	0.926	0.857	0.143	1.282			
RA5	0.948	0.899	0.101	1.349			
Attitude & Adoption Behaviour by & Ezekwere, U. 2025					0.742	0.829	0.493
AAB1	1.000	1.000	0	1.340			
AAB2	1.047	1.096	-0.096	1.428			
AAB3	0.902	0.814	0.186	1.272			

AAB4	1.079	1.164	-0.164	1.522			
AAB5	1.006	1.012	-0.012	1.413			

Source: Author's own work

INTERPRETATION

The measurement model shows strong factor loadings, indicating that the indicators effectively represent their respective constructs, although a few values above one suggest minor estimation issues. Reliability results are satisfactory, with Cronbach's alpha and composite reliability values above recommended thresholds, confirming good internal consistency. The variance inflation factor values indicate no multicollinearity, while average variance extracted values show marginal but acceptable convergent validity.

Note: *** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$ elements in the diagonal are the square root of average variance extracted (AVE).

Table 3

Descriptive Statistics: Means, Standard Deviation, and Zero-Order Correlation

Note: DL- Digital literacy, TAF- Technology Adoption Factor, RA- Risk Attitude, AAB- Attitude and Adoption Behaviour

Construct	Mean	SD	1	2	3	VIF
DL	17.295	4.034	-			1.427
TAF	16.511	3.706	.593	-		1.719
RA	16.488	3.772	.513	.641	-	1.597
AAB	15.640	3.892	.454	.563	.584	

Source: SPSS

INTERPRETATION

The mean scores indicate moderate levels across all constructs, with digital literacy showing the highest average, followed by technology adoption factors and risk attitude, while attitude and adoption behaviour is slightly lower. Standard deviation values suggest moderate variation in responses among participants. Correlation results show positive relationships among all variables, and the variance inflation factor values are below the threshold, indicating no multicollinearity issues.

TABLE 4

Heterotrait–Monotrait Ratio (HTMT) Matrix

Construct	AAB	DL	RISK	TAF
AAB	—			
DL	0.617	----		
RISK	0.801	0.703	----	
TAF	0.777	0.818	0.898	----

Source: Smart PLS

INTERPRETATION

The HTMT results show moderate to strong positive relationships among the study constructs while remaining within acceptable limits, confirming adequate discriminant validity. Digital literacy is positively associated with risk attitude, technology adoption, and

attitude and adoption behaviour, indicating that higher digital skills improve technological readiness and confidence. The strongest relationship is observed between technology adoption factors and risk attitude, highlighting the close link between technological readiness and merchants' perception of risk.

Table 5
Testing of Hypothesis

Hypothesis	Path Relationship	Original Sample (O)	Sample M (M)	Standard Deviation (STDEV)	T statistics (O/STDEV)	P values	Result
H1	DL>RISK	0.513	0.516	0.043	11.860	0.000	Significant
H2	DL>TAF	0.419	0.421	0.041	10.148	0.000	Significant
H3	RISK>AAB	0.587	0.589	0.040	14.749	0.000	Significant
H4	AAB>TAF	0.378	0.380	0.041	9.255	0.000	Significant

Source: Smart PLS

INTERPRETATION

The hypothesis testing results show that all proposed relationships among DL, RISK, AAB and TAF are statistically significant. DL positively influences both RISK ($\beta = 0.513$) and TAF ($\beta = 0.419$), indicating that higher digital skills increase confidence and readiness to adopt technology. Furthermore, risk attitude significantly strengthens AAB ($\beta = 0.587$), which in turn enhances technology adoption ($\beta = 0.378$).

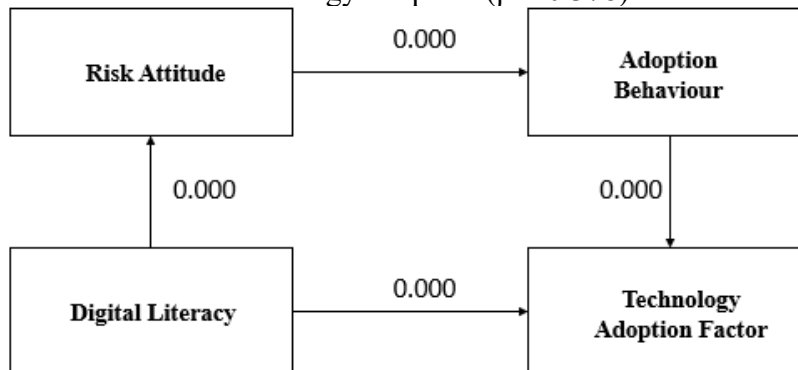


Figure 2: Hypothesis Testing

DISCUSSION

This study examined the relationships among digital literacy, risk attitude, attitude and adoption behaviour, and technology adoption factors among small merchants using cashless payments. The results show that digital literacy significantly improves merchants' risk attitudes and directly influences technology adoption. Reduced risk perception strengthens positive attitudes and adoption behaviour, which further enhances readiness to adopt digital payment technologies. Overall, digital literacy and lower perceived risk play a crucial role in promoting cashless payment adoption among small merchants.

THEORETICAL CONTRIBUTIONS

This study integrates technology acceptance and behavioural risk perspectives, showing that digital literacy reduces perceived risk, improves attitudes, and influences adoption. It highlights a sequential pathway linking capability, risk perception, and behaviour, enhancing understanding of small merchants' cashless payment adoption.

PRACTICAL AND MANAGERIAL IMPLICATIONS

Training, awareness programs, and technical support can improve merchants' digital literacy and adoption. Governments should simplify onboarding and enhance cybersecurity awareness. Fintechs must ensure transparent pricing, reliable systems, and user-friendly platforms. Collaboration among institutions and merchants is key for a sustainable digital payment ecosystem.

LIMITATIONS

Cross-sectional design limits causal inference; self-reported data may cause bias. Geographic focus restricts generalizability, and ecosystem factors like infrastructure, regulations, and transaction costs are not fully considered. Absence of qualitative insights limits deeper contextual understanding.

FUTURE RESEARCH DIRECTIONS

Future studies should use longitudinal designs, include diverse regions, consider ecosystem factors, and adopt mixed-method approaches to capture long-term behaviour, sector-specific differences, and deeper insights into merchant adoption experiences.

CONCLUSION

Digital literacy reduces risk and strengthens positive attitudes, enhancing cashless payment adoption among small merchants. Successful expansion requires both technological infrastructure and skill-building, supported by coordinated efforts from policymakers, financial institutions, and fintech providers for inclusive, sustainable digital payment ecosystems.

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IMPACT OF ARTIFICIAL INTELLIGENCE ON JOB SECURITY AND EMPLOYEE WORK MOTIVATION

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ABSTRACT

This study investigates the dual impact of artificial intelligence (AI) adoption on employees' job security perceptions and work motivation in organizational settings. Using a descriptive-analytical quantitative approach, primary data were collected from 150 employees across diverse industries via convenience sampling and analyzed using SPSS with descriptive statistics and Chi-square tests. Findings reveal that while employees, predominantly young and well-educated early-career professionals (57.3% female), generally perceive AI as enhancing efficiency and motivation, significant concerns persist regarding job displacement, skill obsolescence, technostress, and autonomy loss. Chi-square analysis indicates educational level significantly influences job security, motivation, and fear perceptions ($p < 0.05$), while age affects fear and concern ($p = 0.025$); gender, industry sector, and work experience show no significant associations. The study concludes that organizations can maximize AI's motivational benefits by implementing age- and education-tailored training, transparent communication, ethical practices, and explicit job security reassurance to mitigate psychological strain and support employee well-being in AI-driven workplaces.

KEYWORDS: Artificial intelligence, job security, employee motivation, Workplace anxiety, organizational support

INTRODUCTION

The modern workplace is undergoing rapid transformation due to continuous technological advancements, particularly the rise of artificial intelligence (AI). AI has become one of the most influential technologies shaping business operations across the world. Organizations today operate in a highly competitive and globalized environment where innovation, efficiency, and adaptability are essential for survival. In this context, AI supports digital transformation by improving organizational performance and making business processes faster and more efficient. As a result, technology has become an essential part of modern workplaces.

Artificial intelligence is widely used in various organizational functions such as decision-making, data analysis, customer service, marketing, finance, and administrative activities. AI-

based systems can process large amounts of data quickly and accurately, helping organizations improve planning, forecasting, and decision-making. Many industries, including banking, healthcare, manufacturing, and information technology, are increasingly adopting AI-driven technologies to enhance productivity, reduce operational costs, and improve service quality. Despite these benefits, the growing use of AI has also raised concerns among employees, particularly regarding job security. Automation and intelligent systems can perform certain routine tasks that were traditionally handled by humans, which may lead employees to fear job loss or reduced employment opportunities. These concerns are more common in jobs that involve repetitive or predictable activities, creating uncertainty about career stability and future growth.

Employee work motivation is closely linked to perceptions of job security and workplace stability. When employees feel secure in their jobs, they are more likely to remain motivated, productive, and committed to organizational goals. On the other hand, feelings of insecurity can reduce morale and negatively affect employee performance. At the same time, AI also creates opportunities to improve motivation by reducing repetitive tasks and allowing employees to focus on more creative, analytical, and strategic work. When implemented effectively, AI can support learning, skill development, and job enrichment.

This chapter provides a conceptual understanding of artificial intelligence and its role in organizational settings. It explains the meaning, development, applications, advantages, and limitations of AI in the workplace. Understanding these aspects is important for examining how AI adoption influences employees' perceptions of job security and their level of work motivation.

REVIEW OF LITERATURE

Wang, Yu-Yin et al. (2019) in this article **Development and Validation of an Artificial Intelligence Anxiety Scale: An Initial Application in Predicting Motivated Learning Behavior** examined artificial intelligence anxiety and its effect on motivated learning behavior. The study developed and validated an Artificial Intelligence Anxiety Scale (AIAS) using responses from 301 participants. The results showed that the scale has strong reliability and validity, and the findings revealed a significant relationship between AI anxiety and learners' motivation. Higher levels of anxiety were found to reduce individuals' willingness to engage with AI-based learning. The study concludes that understanding emotional responses toward AI is important for improving AI acceptance in educational and workplace environments.

Kabudi et al. (2021) in this article **Artificial Intelligence in Adaptive Learning Systems: A Systematic Mapping of the Literature** conducted a systematic review of research on AI-enabled adaptive learning systems. The study found that adaptive learning systems and intelligent tutoring systems are the most commonly used AI interventions in education. Popular techniques include Bayesian networks, neural networks, decision trees, and machine learning algorithms, mainly applied in course teaching, personalized learning, programming, and language education. The findings also revealed that many of these systems are still in experimental or prototype stages, with limited real-world implementation. The study emphasizes the need for greater adoption in practical educational environments and highlights the strong potential of AI technologies to enhance personalized learning.

Olan et al. (2022) in this article **Artificial intelligence and knowledge sharing: Contributing factors to organizational performance** Artificial Intelligence and Knowledge Sharing: Contributing Factors to Organizational Performance by Olan et al. (2022) examined how artificial intelligence and knowledge sharing influence organizational performance. The study found that AI alone does not significantly improve performance, but when combined with strong knowledge-sharing practices, organizations achieve better and more sustainable results. Knowledge sharing supports the integration and effective use of information across the

organization. The research concludes that AI works best as an enabling tool when supported by a culture of continuous knowledge exchange.

Douali et al. (2022) in this article **Artificial Intelligence in Education: Fears and Faiths** the study examined public awareness and perceptions of artificial intelligence in education within the Moroccan context. Findings show that participants had a moderate level of awareness about AI. However, strong negative emotions such as fear, distrust, and resistance were reported, especially regarding AI use in early childhood education. Ethical concerns related to values, morality, and lack of human consciousness in machines were prominent. Many respondents worried about loss of human judgment in teaching. Despite these concerns, cautious optimism was observed. Participants were more accepting of AI for technical and administrative support in education. AI use in assessment and learning management systems received more positive responses. The study highlights the strong influence of socio-cultural values on attitudes toward AI adoption in education.

Cramarenco et al. (2023) in this article **The Impact of Artificial Intelligence (AI) on Employees' Skills and Well-Being in Global Labor Markets** examined global research on how AI adoption affects employees' skills and well-being. The study found that AI increases the need for continuous upskilling and reskilling, while many employees experience skill mismatches and pressure to adapt to new technologies, leading to stress and anxiety. The research highlights that although organizations emphasize digital skills, less attention is given to employee well-being. It concludes that organizational support and employee development are essential to balance technological progress and create sustainable labor markets.

STATEMENT OF THE PROBLEM

This study addresses the problem of how the rapid adoption of artificial intelligence in organizations is reshaping employees' experiences of work, specifically by creating tension between the efficiency and enrichment AI offers and the anxiety it generates about job security, skill obsolescence, technostress, and loss of autonomy. It seeks to understand how employees perceive these AI-driven changes, how such perceptions influence their work motivation and well-being, and whether existing organizational practices are sufficient to manage the emerging fears, uncertainties, and inequalities associated with AI-enabled workplaces.

SCOPE OF THE STUDY

The scope of the study is limited to examining employees' perceptions of artificial intelligence in relation to job security and work motivation within selected industries and organizational settings, excluding employers, top management, policymakers, and technology developers. It focuses on psychological, behavioral, and attitudinal aspects such as perceived job insecurity, motivation, and AI-related anxiety, rather than on technical or operational features of AI systems. The findings are intended to guide organizational and HR practices for promoting employee well-being and motivation in AI-driven workplaces, with the understanding that the results may not be fully generalizable to all sectors or countries.

OBJECTIVES OF THE STUDY

1. To find out whether employees feel their jobs are safe or unsafe due to the introduction of AI
2. To examine how AI affects employees motivation at work.
3. To identify the major fears and concerns employees have about AI at the workplace.
4. To suggest measures for organizations to reduce job security and improve employee motivation while adopting AI.

RESEARCH METHODOLOGY

This study adopts a descriptive and analytical quantitative research methodology to examine the impact of artificial intelligence on job security and employee motivation. Primary data were collected from 150 employees in selected industries using a structured questionnaire and

convenience sampling. The data were analyzed using SPSS with descriptive statistics and Chi-square analysis to examine the relationships among job security, fear and concerns, organizational support, and employee motivation. The findings provide insights into how AI adoption influences employees' perceptions and motivation in the workplace.

DATA ANALYSIS AND INTREPRETATION

Table 1
Gender of the Respondents

Gender	No of Respondents	Percentages
Male	64	42.7%
Female	86	57.3%
Grand Total	150	100%

INTREPRETATION

The above table shows the gender distribution of the respondents. Out of the total 150 respondents, 86 (57.3%) are female and 64 (42.7%) are male. This indicates that the majority of the participants in the study are female. Hence, the findings of the study may slightly reflect the perspectives of female respondents more than male respondents.

Table 2
Age of the Respondents

Age category	No of respondents	Percentage
Below 25	78	52%
26 - 35	41	27%
36 - 45	20	13%
Above 45	11	7%
Grand Total	150	100

INTREPRETATION

The above table presents the age distribution of the respondents. Out of 150 respondents, a majority of 78 (52.0%) belong to the below 25 age group, followed by 41 (27.3%) in the 26–35 age category. A smaller proportion of respondents fall within the 36–45 age group (13.3%) and above 45 years (7.3%). This indicates that the study predominantly represents younger employees, particularly those below 25 years of age.

Table 3
Education of the Respondents

Education	No of Respondents	Percentage
Diploma	13	8%
Undergraduate	69	46%
Postgraduate	60	40%
Professional	8	5%
Grand Total	150	100%

INTREPRETATION

The data shows that most respondents were undergraduates (46%) and postgraduates (40%), while diploma holders (9%) and those with professional qualifications (5%) formed smaller proportions. This indicates that the sample is predominantly composed of individuals with higher education backgrounds.

Table 4
Occupation of the Respondents

Occupation	No of Respondents	Percentages
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Banking/ Finance	32	21%
Education	35	23%
IT	32	21%
Others	51	34%
Grand Total	150	100%

INTREPRETATION

The occupational distribution shows that the largest proportion of respondents falls under the “Others” category (34%), followed by those in Education (23%). Respondents working in Banking/Finance and IT each account for 21% of the sample. This indicates that the study includes participants from diverse professional backgrounds, with slightly higher representation from non-specified occupations

Table 5
Work Experience of the Respondents

Work experience	No of Respondents	Percentages
Below 2 years	71	47%
2 - 5 years	58	39%
6 - 10 years	19	13%
Above 10 years	2	1%
Grand Total	150	100%

INTREPRETATION

The work experience distribution shows that most respondents had less than 2 years of experience (47%), followed by 2–5 years (39%). Those with 6–10 years and above 10 years of experience constituted 13% and 1%, respectively. This indicates that the sample is largely composed of relatively early-career professionals.

Table 6
Chi Square Test with Demographic and Study Variable

Hypotheses testing :

H₀: There is no significant association between demographic variables and study variables.

H₁: There is a significant association between demographic variables and study variables.

Demographic Variable	Dependent Variable	χ² Value	df	p-value (Sig.)	Significance (α = 0.05)
Gender	Job Security	0.626	5	0.987	Not Significant
	Employee Motivation	4.798	7	0.685	Not Significant
	Fear & Concern	6.887	7	0.441	Not Significant
	Organizational Support	8.311	11	0.685	Not Significant
Age Group	Job Security	22.534	15	0.095	Not Significant
	Employee Motivation	22.534	15	0.095	Not Significant
	Fear & Concern	35.481	21	0.025	Significant
	Organizational Support	35.61	33	0.346	Not Significant
Educational Level	Job Security	27.683	15	0.024	Significant

	Employee Motivation	33.137	21	0.045	Significant
	Fear & Concern	40.276	21	0.007	Significant
	Organizational Support	33.698	33	0.434	Not Significant
Industry Sector	Job Security	13.198	15	0.587	Not Significant
	Employee Motivation	19.502	21	0.553	Not Significant
	Fear & Concern	22.815	21	0.354	Not Significant
	Organizational Support	34.913	33	0.377	Not Significant
Work experience	Job Security	17.484	15	0.291	Not Significant
	Employee Motivation	26.058	21	0.204	Not Significant
	Fear & Concern	28.515	21	0.126	Not Significant
	Organizational Support	35.533	33	0.35	Not Significant

INTERPRETATION

The Chi-square results show that among the demographic variables, only educational level and, to a lesser extent, age group have a meaningful influence on how employees perceive AI in terms of job-related outcomes. Educational level significantly affects perceptions of job security, motivation, and fear and concern, while age group significantly affects only fear and concern, indicating that qualifications and life stage shape employees' psychological responses to AI. In contrast, gender, industry sector, and work experience do not show any significant association with job security, employee motivation, fear and concern, or organizational support, suggesting that these factors do not meaningfully differentiate how respondents experience AI-related changes at work.

FINDINGS

1. A majority of respondents are female (57.3%), so the results may reflect women's perceptions slightly more than men's.
2. Most respondents are younger employees, with over half below 25 years and about one-fourth between 26–35 years, indicating that the study largely captures views of early-career workers.
3. The sample is predominantly well-educated, with most holding undergraduate and postgraduate degrees, suggesting that perceptions mainly represent individuals with higher educational qualifications.
4. Respondents come from diverse occupations, with the largest share in the "Others" category, followed by
5. Education, Banking/Finance, and IT, indicating a mix of professional backgrounds.
6. In terms of work experience, the majority have less than 5 years of experience, showing that early-career professionals form the bulk of the sample.
7. Chi-square results show that Gender, Industry Sector, and Work Experience have no significant association with Job Security, Employee Motivation, Fear & Concern, or Organizational Support.
8. Age Group has a significant association only with Fear & Concern, meaning different

age groups vary in their level of AI-related fear and concern, but not in job security, motivation, or perceived organizational support.

9. Educational Level is significantly associated with Job Security, Employee Motivation, and Fear & Concern, indicating that employees with different education levels perceive AI's impact on job security, motivation, and fear differently, while their perception of organizational support does not significantly differ.

SUGGESTIONS

1. Since the sample is dominated by females, younger employees, and highly educated respondents, future studies may try to include a more balanced representation of gender, age groups, and education levels to improve generalizability.
2. As age group is significantly associated with fear and concern, organizations should design age-sensitive awareness and counselling programmes, giving additional guidance and reassurance to older employees who may feel more threatened by AI.
3. Because educational level significantly influences job security, motivation, and fear, AI-related training, communication, and reskilling initiatives should be customized for different education groups, simplifying content for lower-qualified employees and providing advanced upskilling for highly qualified staff.
4. Even though gender, industry sector, and work experience did not show significant associations with the study variables, organizations should still ensure inclusive AI policies and communication across all groups so that no segment feels neglected or uninformed.
5. HR departments can use these findings to develop targeted interventions (workshops, skill development programmes, mentoring, and open forums) to reduce AI-related fear and improve job security perception and motivation among specific demographic segments, especially different age and education groups.

CONCLUSION

The study concludes that employees perceive artificial intelligence as both beneficial and challenging in the workplace. While AI improves efficiency, work interest, and motivation, it also creates concerns about job security, skill obsolescence, and technostress. Most respondents, who are young and well-educated employees, believe AI enhances performance and report strong organizational support for adapting to new technologies. The results also show that education level and age significantly influence perceptions of job security, motivation, and fear, whereas gender, industry sector, and work experience show no major differences. Overall, the study highlights that organizations should combine AI adoption with clear communication, training, and job security assurance to support employee well-being and motivation.

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A STUDY ON FACTORS INFLUENCING STRESS AMONG COLLEGE TEACHERS IN CHENNAI

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ABSTRACT

This study examines the causes, effects, and management of occupational stress among teaching staff in South Chennai. Occupational stress arises when work demands exceed an individual's coping capacity. Teachers face stress due to heavy workloads, increasing class sizes, student misbehaviour, administrative pressures, job insecurity, and poor working conditions. The study follows a descriptive research design. Primary data were collected from 102 teaching staff using a structured questionnaire. Percentage analysis, chi-square tests, and cross-tabulation were used for data analysis. The findings reveal that interpersonal conflicts and lack of recognition significantly contribute to stress. Limited career growth opportunities and unsatisfactory income structures also increase stress levels. Family responsibilities further intensify workplace stress among teachers. Common stress symptoms include headaches, insomnia, irritability, and reduced job performance. High stress negatively affects job satisfaction and productivity. Stress management techniques such as meditation and yoga are found to be beneficial. Visualization and progressive relaxation techniques also help reduce stress. Supportive work environments play a crucial role in stress reduction. The study emphasizes institutional and policy-level interventions. Effective stress management can enhance teachers' well-being and performance.

KEYWORDS: Occupational Stress, Job Satisfaction Workload, Workplace Environment Stress, Management Job Performance

INTRODUCTION

Job stress has become an important topic of study, especially in the teaching profession. Stress occurs when teachers feel that the demands of their job are greater than their ability or resources to handle them. Teachers often face multiple responsibilities such as completing the syllabus, managing classrooms, handling administrative tasks, and meeting the expectations of students, parents, and school management. These pressures can affect their physical health, emotional well-being, and job performance. In urban areas like South Chennai, factors such as technological changes in education, large class sizes, and increased competition among schools further contribute to teacher stress. Effective stress management helps teachers remain motivated, improve their teaching performance, and create a positive classroom environment for students. Modern approaches such as mindfulness practices,

counseling, digital wellness tools, and institutional support programs can help teachers cope with stress more effectively. Although stress management programs have many benefits, challenges such as lack of time, limited resources, and varying individual responses may affect their success. Overall, promoting stress management among teachers is important for maintaining their professional efficiency, improving student outcomes, and ensuring a healthy educational environment.

REVIEW OF LITERATURE

Gorain and Kalhotra (2024) conducted a systematic review on teacher burnout and academic stress. The study found that heavy workload, administrative duties, and emotional exhaustion reduce teaching effectiveness. Teachers with institutional support and professional development opportunities experienced lower stress levels. The study emphasized that teacher stress is both an individual and organizational issue. Li and Xu (2025) examined occupational stress among school teachers. The findings showed that high workload and lack of administrative support were major causes of burnout. Emotional exhaustion negatively affected teaching quality and student engagement. The study suggested that supportive work environments can reduce teacher stress. Joshi (2025) explored teacher burnout through surveys and interviews. The study revealed that workload, emotional demands, and classroom management challenges increase stress. Teachers using coping strategies such as time management and peer support reported lower burnout. The research recommended institutional support and stress management programs for teachers.

STATEMENT OF THE PROBLEM

College teachers often face stress due to heavy workload, pressure to perform, administrative duties, and student-related challenges. Although many studies discuss teacher stress, there is limited research focusing on how teachers in South Chennai manage their stress. Therefore, this study aims to identify the main causes of stress and explore possible ways to reduce it and improve teachers' work-life balance.

RESEARCH GAP

Previous studies have discussed job stress among employees, but some gaps still exist. Very few studies focus specifically on college teachers in South Chennai. There is also limited research that examines both coping strategies and organizational support together. Additionally, the long-term effectiveness of stress management programs in educational institutions has not been studied widely. This research attempts to fill these gaps.

AIM OF THE STUDY

The aim of this study is to understand the level and causes of stress among college teachers in South Chennai and identify effective ways to manage stress and improve their quality of work life.

OBJECTIVES OF THE STUDY

- To study job stress among college teachers in Chennai.
- To identify the main causes of stress at the workplace.
- To analyse the level of stress experienced by teachers.
- To suggest solutions to reduce job stress.
- To identify the major factors that contribute to teacher stress.

SCOPE OF THE STUDY

This study focuses on college teachers working in selected colleges in South Chennai. It examines the causes of stress, coping methods, and organizational support available to teachers. The data for this study was collected over a period of three months.

RESEARCH DESIGN

This study uses a descriptive research design. It helps in understanding the current level of stress among teachers and the factors that influence it. The design allows the

researcher to describe and analyze the existing situation without changing or controlling the variables.

SAMPLING TECHNIQUES

Convenience sampling was used in this study. In this method, respondents are selected based on their availability and willingness to participate. This approach helped the researcher collect data easily from teachers working in selected colleges in South Chennai.

SAMPLE SIZE

The study includes 200 college teachers from 10 colleges in South Chennai. This sample size helps to gather a variety of opinions and experiences related to job stress and stress management.

SOURCES OF DATA COLLECTION

Primary Data

Primary data was collected using a structured questionnaire distributed to college teachers. The questionnaire included close-ended questions and a five-point Likert scale to measure stress levels and related factors.

Secondary Data

Secondary data was collected from books, research journals, articles, reports, and previous studies related to job stress and stress management.

METHODOLOGY IMPLEMENTED

Apart from the questionnaire survey, a few teachers were also interviewed to understand their personal experiences with job stress. These discussions provided deeper insights into how teachers feel about their work pressure and how they manage it. The collected data was entered into SPSS software for analysis.

STATISTICAL TOOLS FOR ANALYSIS

The study used several statistical tools to analyze the collected data. Percentage analysis was used to understand the distribution of respondents based on demographic factors such as age, gender, and teaching experience. Cross tabulation was used to compare two variables and identify possible relationships between them. The Chi-square test was applied to determine whether there was a significant association between categorical variables. ANOVA (Analysis of Variance) was used to compare stress levels among different groups of teachers, such as those belonging to different age groups or levels of experience. In addition, correlation analysis was used to examine the relationship between job stress and influencing factors such as workload, organizational support, and coping strategies. These statistical methods helped in interpreting the data clearly and achieving the objectives of the study.

Table 1 Chi-square table shows the relationship between Age and Stress level

Age * stress_level Crosstabulation

Count		stress_level			Total
		1	2	3	
Age	below 30	82	72	1	155
	41-50	0	27	0	27
	above 50	0	20	0	20
Total		82	119	1	202

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	42.722 ^a	4	.000
Likelihood Ratio	59.487	4	.000
Linear-by-Linear Association	37.172	1	.000
N of Valid Cases	202		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is .10.

H₁ There is a significant relationship between age and stress level

The Chi-square test shows that the Pearson Chi-Square value is 42.722 with a significance value of 0.000, which is less than 0.05. This indicates that there is a significant relationship between the variables. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. The analysis is based on 202 valid responses, confirming that the variables are statistically associated.

Table 2 Correlation analysis between stress level and Job Stress among College Teaching Staff

Correlations

		stress_level	dv
stress_level	Pearson Correlation	1	.706**
	Sig. (2-tailed)		.000
	N	202	202
dv	Pearson Correlation	.706**	1
	Sig. (2-tailed)	.000	
	N	202	202

** . Correlation is significant at the 0.01 level (2-tailed).

Interpretation

The correlation analysis shows a strong positive relationship between job-related factors and stress levels among college teaching staff ($r = 0.706$). The significance value of 0.000 ($p < 0.01$) indicates that the relationship is statistically significant. Based on 202 respondents, the results suggest that an increase in job-related factors leads to higher stress levels among teachers.

Table 3 Regression Analysis between stress level and Job Stress among College Teaching Staff

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.718 ^a	.515	.510	1.029	.515	105.722	2	199	.000	2.031

a. Predictors: (Constant), dv, stress_level
 b. Dependent Variable: Work-life imbalance.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	224.010	2	112.005	105.722	.000 ^b
	Residual	210.826	199	1.059		
	Total	434.837	201			

a. Dependent Variable: Work-life imbalance.
 b. Predictors: (Constant), dv, stress_level

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.753	.335		-2.249	.026
	stress_level	.733	.205	.250	3.585	.000
	dv	.178	.024	.519	7.447	.000

a. Dependent Variable: Work-life imbalance.

Interpretation

The regression analysis shows that stress level and job stress factors significantly influence work-life imbalance among college teaching staff. The R^2 value of 0.515 indicates that 51.5% of the variation in work-life imbalance is explained by these factors, and the ANOVA significance value ($0.000 < 0.05$) confirms that the model is statistically significant. The results also reveal that higher stress levels and job pressures lead to greater work-life imbalance among teachers.

FINDINGS

- Most teachers in the study are below 30 years old and have less teaching experience.
- The majority of respondents are Assistant Professors with Ph.D qualifications.
- Many teachers feel stress because of teaching responsibilities and heavy workload.
- Administrative duties, research publication pressure, and curriculum changes also increase stress.
- Teachers experience emotional exhaustion, difficulty relaxing after work, and physical problems due to job stress.

- Major causes of stress include student expectations, management pressure, work-life imbalance, and salary concerns.

SUGGESTIONS

- Educational institutions should reduce teachers' heavy workload.
- Colleges should limit unnecessary administrative duties given to teachers.
- Management should provide better support and recognition for teachers.
- Institutions should conduct stress management programs and workshops.
- Flexible working hours and proper leave facilities should be provided.
- Institutions should take steps to improve work-life balance and reduce pressure for research publications.

CONCLUSION

- Teachers experience moderate to high levels of stress in their profession.
- Stress mainly comes from workload, institutional pressure, and multiple academic responsibilities.
- Stress affects teachers emotionally, physically, and professionally.
- Work-life imbalance is one of the important factors influencing teacher stress.
- Support from management and proper policies can help reduce stress among teachers.
- Creating a healthy work environment will improve both teacher well-being and teaching performance.

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THE STUDY OF SERVQUAL OF BANKING SECTOR - AXIS BANK

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ABSTRACT

Any organization which aspires to enjoy sustained preference from its target group of customers would do well to put a significant effort in knowing the key elements which determine loyalty and preference of the prospective/present customer. The SERVQUAL study aims to measure the service quality of the AXIS banks by understanding customers' perception and expectation.

Service Quality has been significant impact on customer loyalty. They can lead to customer satisfaction and customer loyalty. The results show service quality is an important element to create customer loyalty that will lead to customer satisfaction and loyalty. Therefore, in trying to develop strong service quality, bankers should be interested in assessing the degree of customer service dependence. The banks service quality depends on the perceptions of their service customers. Satisfied and loyal customers indicate positive perceptions of the banking services

KEYWORD: Service, quality, customer service, Servqual, banks

INTRODUCTION

The banking industry has changed a lot in the last two decades. Earlier, banks mainly focused on transactions like deposits and loans, but today they focus more on customer satisfaction and service quality. With the growth of digital banking, fintech companies, and increased customer awareness, banks must provide better services to remain competitive. Customers now expect fast, reliable, and convenient banking services both in branches and through digital platforms. Because customers can easily switch to another bank, maintaining high satisfaction has become very important for banks like Axis Bank.

To measure service quality and customer satisfaction, researchers often use the SERVQUAL Model developed by A. Parasuraman, Valarie Zeithaml, and Leonard Berry. This model evaluates service quality based on five dimensions: tangibles (physical facilities and equipment), reliability (performing services accurately), responsiveness (quick help to customers), assurance (building trust and confidence), and empathy (providing personal care to customers). Using this model helps banks understand what customers expect and how well the bank is meeting those expectations. By analyzing these factors, banks can improve their services and increase customer satisfaction and loyalty.

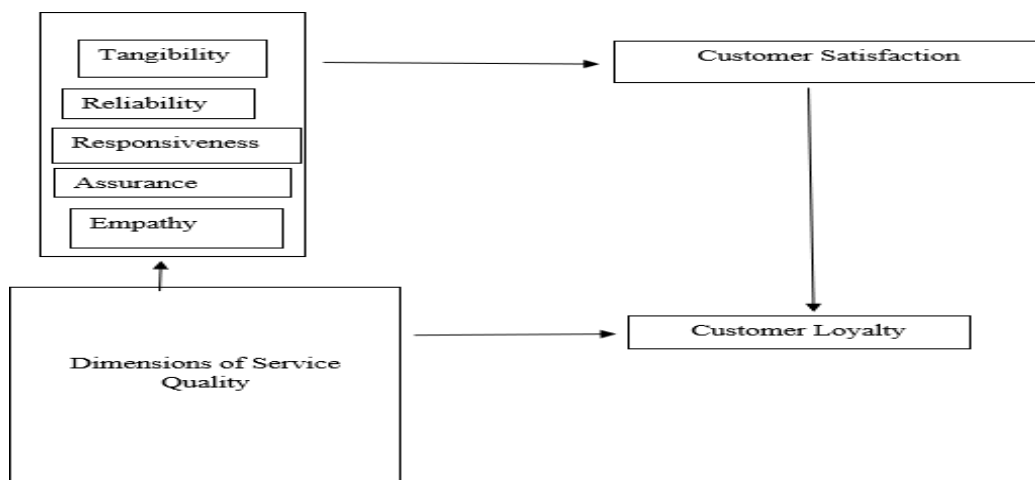
REVIEW OF LITERATURE

Several studies have examined customer satisfaction in the banking sector by focusing on service quality, employee competencies, and digital banking factors. Aslam et al. (2022) found that employee-related characteristics such as technical selling skills, employee performance, and professional etiquette significantly improve customer satisfaction, highlighting the importance of frontline staff behavior in banking services. Similarly, Kaur et al. (2021) analyzed digital banking risks in Northern India using the SERVQUAL Model and revealed that reliability, tangibility, and responsiveness are key factors influencing customer satisfaction in digital banking environments. In another study, Jahan et al. (2020) emphasized that service quality, system security, and ease of use play a crucial role in shaping customer satisfaction with internet banking services, particularly in emerging economies. Furthermore, Wulandari (2022) demonstrated that excellent service quality significantly enhances customer satisfaction and loyalty, ultimately contributing to long-term profitability in banks. Collectively, these studies highlight that both technological efficiency and human service factors are essential for improving customer satisfaction and maintaining competitive advantage in the banking industry.

RESEARCH METHODOLOGY RESEARCH DESIGN

The study uses a quantitative descriptive survey to analyze customer satisfaction with service quality in Axis Bank using the SERVQUAL Model. Purposive sampling is used to select 200 customers from Chennai who actively use the bank’s services. Primary data is collected through a structured questionnaire based on the five SERVQUAL dimensions, while secondary data is obtained from journals, websites, and research reports.

CONCEPTUAL FRAMEWORK



Sample Design

The sample period refers to the time taken to collect primary data from respondents. For this study, data collection is planned for six months, from January 2026 to June 2026.

Sources of Data and Data Collection Tools:

The study uses both primary and secondary data to evaluate service quality in banks. Data was collected from active customers through online forms to ensure accurate responses.

Primary Data

Primary data is collected using a structured questionnaire based on the five SERVQUAL dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Respondents rate their experience using a Likert scale to measure service quality and satisfaction.

Secondary Data

Secondary data is gathered from sources such as Reserve Bank of India reports, Axis

Bank annual reports, academic journals, and financial websites. These sources help analyze service quality factors like digital services, customer support, and banking charges.

DATA ANALYSIS TOOL USED

- Percentage analysis
- Chi square Analysis

OBJECTIVES OF THE STUDY

1. To analyze the demographic profile of customers using services of Axis Bank.
2. To examine customer perception towards the tangible aspects of service quality such as physical facilities, employee appearance, and online banking usability.
3. To evaluate the reliability of banking services including transaction accuracy, security, transparency, and punctuality of service delivery.

Table 1 showing the structure of the questionnaire

S.No	Major Divisions	Multiple Choice Questions	Likert's 5-point type questions	Total
1	Demographic Profile of the recent graduates or final-year students	12		12
2	Tangible		03	03
3	Reliability		05	05
4	Responsiveness		05	05
5	Assurance		12	12
6	Empathy		03	03
	Total respondent			40

Intrepretation

The questionnaire used in the study consists of 40 questions divided into different sections to analyze customer satisfaction and service quality in Axis Bank based on the SERVQUAL Model. The first section includes 12 multiple-choice questions to collect demographic information about the respondents. The remaining questions are based on a Likert's 5-point scale to measure service quality across five dimensions: Tangibles (3 questions) related to physical facilities, Reliability (5 questions) measuring accurate service delivery, Responsiveness (5 questions) assessing prompt help from employees, Assurance (12 questions) evaluating trust and confidence created by staff, and Empathy (3 questions) on personalized attention given to customers. These questions help in understanding customers' perceptions of banking services and identifying areas for improvement.

Table 2 for reliable chi square test

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	103.833 ^a	60	.000
Likelihood Ratio	96.724	60	.002
Linear-by-Linear Association	25.387	1	.000
N of Valid Cases	206		

69 cells (86.3%) have expected count less than 5. The minimum expected count is .05.

Intreperation

Table show significant relationship between the two variables. The Pearson Chi-Square value is 103.833 with 60 degrees of freedom, and the significance value is 0.000, which is less than 0.05. This indicates that the variables are associated with each other and not independent. The analysis was carried out using 206 valid responses. However, 86.3% of the cells have expected counts less than 5

**Table 3 Chi square Test
Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	86.416 ^a	56	.006
Likelihood Ratio	83.748	56	.010
Linear-by-Linear Association	13.987	1	.000
N of Valid Cases	206		

62 cells (82.7%) have expected count less than 5. The minimum expected count is .05.

Intreperation

Table show that significant relationship between the two variables. The Pearson Chi-Square value is 86.416 with 56 degrees of freedom, and the significance value is 0.006, which is less than 0.05. This means the variables are associated with each other and not independent. The analysis was based on 206 valid responses. However, 82.7% of the cells have expected counts less than 5, which violates the assumption of the Chi-Square test

FINDINGS

- The Chi-square Test analysis using IBM SPSS Statistics shows significant relationships between several service quality variables.
- Significance values below 0.05 indicate that some variables are associated and influence customer perceptions of service quality.
- Customer demographics and service-related factors affect how customers evaluate banking services.
- Some cells have expected counts less than 5, which violates the Chi-square assumption.
- Therefore, although relationships appear significant, the results should be interpreted carefully in the context of Axis Bank.

SUGGESTIONS

- Axis Bank should increase awareness of digital banking and encourage customers to use online services.
- The bank should continue maintaining supportive and helpful staff behavior.
- More digital payment options and mobile banking services should be promoted.
- Special financial products can be designed for young and middle-income customers.
- Customer service should be improved by reducing waiting time in bank branches.

CONCLUSION

The study concludes that customer satisfaction in Axis Bank is influenced by several important factors such as staff behavior, service efficiency, and the accessibility of banking services. The demographic analysis indicates that most respondents are young and middle-income customers who primarily maintain savings accounts. Although the use of online banking services is gradually increasing, many customers still rely on traditional banking services offered through physical branches. The findings also highlight that supportive staff

behavior, efficient service delivery, and convenient branch locations play a significant role in attracting and retaining customers. Therefore, improving digital banking facilities while maintaining high service quality standards will help enhance overall customer satisfaction and strengthen the bank's relationship with its customers.

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IMPACT OF PAID PROMOTION DISCLOSURE ON CONSUMER PERCEPTION AND PURCHASE INTENTION: A STUDY OF INSTAGRAM REELS AND YOUTUBE SHORTS USERS IN CHENNAI

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ABSTRACT

The rapid growth of short-form video platforms such as Instagram Reels and YouTube Shorts has transformed digital marketing through influencer-led promotional content. However, the integration of advertising within entertainment content raises concerns about transparency and ethical communication. Paid promotion disclosure has therefore become an important mechanism to inform audiences about sponsored content.

This study examines the influence of paid promotion disclosure on consumer perception and purchase intention among Generation Z consumers in Chennai. A quantitative research design was adopted using a structured questionnaire distributed online to 288 respondents who actively use short-form video platforms. Data were analyzed using descriptive statistics, Pearson correlation analysis, and regression techniques.

The findings indicate that paid promotion disclosure significantly enhances advertising recognition and positively influences consumer perception, including trust and credibility. These factors indirectly contribute to higher purchase intention. The study highlights the importance of clear and transparent disclosure practices in improving consumer trust and supporting ethical influencer marketing in digital environments.

KEYWORDS: Paid Promotion Disclosure, Influencer Marketing, Consumer Perception, Purchase Intention, Advertising Recognition, Instagram Reels, YouTube Shorts, Generation Z

INTRODUCTION

Marketing has evolved significantly with the advancement of digital technologies and the increasing influence of social media platforms. Traditional marketing approaches focused primarily on product promotion and mass communication, whereas contemporary marketing emphasizes consumer engagement, personalization, and relationship building. Digital platforms such as Instagram, YouTube, and TikTok have transformed how brands communicate with audiences by enabling interactive and content-driven marketing strategies.

Among these developments, **short-form video platforms** have emerged as powerful marketing channels. Instagram Reels and YouTube Shorts allow influencers and content creators to share engaging videos that blend entertainment with product promotion. Influencer marketing has become particularly effective because consumers often perceive influencers as relatable opinion leaders rather than traditional advertisers. Consequently, recommendations made by influencers can significantly influence consumer attitudes, brand perception, and purchase intention.

However, the increasing integration of promotional messages within influencer content has raised concerns regarding transparency and ethical communication. In many cases, promotional content is embedded within lifestyle narratives, making it difficult for consumers to distinguish between genuine opinions and paid advertising. To address this issue, regulatory bodies such as the **Advertising Standards Council of India (ASCI)** and the **Federal Trade Commission (FTC)** require influencers to disclose paid promotions clearly through labels such as “Sponsored,” “Paid Partnership,” or “#Ad.”

Paid promotion disclosure plays a critical role in helping consumers recognize advertising intent and evaluate promotional messages more critically. Although some marketers fear that disclosure may reduce persuasive impact, recent research suggests that transparency can enhance trust and credibility, ultimately influencing consumer purchase decisions. Understanding how disclosure practices influence consumer perception and behavior is therefore essential for developing ethical and effective digital marketing strategies.

This study investigates the **impact of paid promotion disclosure on consumer perception and purchase intention among Generation Z consumers in Chennai**, focusing specifically on Instagram Reels and YouTube Shorts. By examining the relationships among disclosure, advertising recognition, perception, and purchase intention, the research provides insights into how transparency shapes consumer responses in short-form video marketing environments.

LITERATURE REVIEW

The concept of marketing has evolved from product-centered strategies to customer-oriented and relationship-based approaches. Levitt’s concept of **marketing myopia** emphasized the importance of understanding consumer needs rather than focusing solely on products. With the emergence of digital technologies, marketing has increasingly shifted toward interactive communication and personalized engagement through online platforms.

Advertising has similarly evolved from traditional print media to digital and influencer-driven communication. Short-form video platforms have become important advertising channels due to their high engagement levels and algorithm-driven reach. Influencer marketing has gained prominence because influencers build strong relationships with followers, making promotional messages appear more authentic and trustworthy.

Paid promotion disclosure has emerged as a key mechanism for ensuring transparency in influencer marketing. Research indicates that disclosure enhances **advertising recognition**, enabling consumers to identify promotional intent and evaluate content more critically. Transparent communication can strengthen consumer trust and reduce perceptions of deception.

Recent studies have explored the relationship between influencer marketing, consumer perception, and purchase intention. Wahyudi et al. (2025) found that short-form video marketing and influencer relatability significantly influence Generation Z’s purchase intention. Similarly, Rahman (2025) reported that Instagram Reel advertising positively affects brand perception and product consideration.

Singh et al. (2025) highlighted that influencer credibility and trustworthiness are major factors influencing consumer buying behavior. Sardar and Vijay (2025) conducted a

systematic review emphasizing the importance of psychological theories such as social identity and social influence theory in explaining influencer marketing effectiveness.

Other studies have examined how advertising disclosure influences consumer engagement and trust. Zhang et al. (2025) demonstrated that consumer awareness of advertising disclosures significantly affects engagement with short-video content. Likewise, Jiang and Chen (2025) found that perceived value and social presence in short-form video marketing positively influence purchase intention.

Overall, existing literature suggests that transparency, authenticity, and influencer credibility play crucial roles in shaping consumer perception and purchase behavior. However, limited research has examined the integrated influence of **paid promotion disclosure, advertising recognition, and consumer perception within short-form video platforms**, particularly in the Indian context.

OBJECTIVES

- To examine the influence of paid promotion disclosure in short-form video advertisements on consumer perception in the context of Instagram Reels and YouTube Shorts
- To analyze the effect of paid promotion disclosure on consumers’ purchase intention when exposed to influencer-led content on short-form video platforms
- To assess the mediating role of consumer perception and advertising recognition in the relationship between paid promotion disclosure and purchase intention
- To compare the impact of paid promotion disclosure across Instagram Reels and YouTube Shorts, identifying platform-specific differences in consumer responses
- To understand how Gen Z consumers cognitively and emotionally respond to paid promotion disclosure, and how these responses shape trust, credibility, and purchase-related decisions

RESEARCH METHODOLOGY

This study adopts a **quantitative approach** with a **descriptive and analytical research design** to examine the influence of paid promotion disclosure on consumer perception and purchase intention.

The **target population** consists of **Generation Z consumers in Chennai** who actively use short-form video platforms. A **sample of 288 respondents** was selected using a **snowball sampling technique**.

Primary data were collected through a **structured questionnaire** containing demographic questions and **Likert-scale statements** measuring paid promotion disclosure, advertising recognition, consumer perception, emotional response, and purchase intention. The survey was **administered online**.

The **reliability of the scales** was tested using **Cronbach’s Alpha**, with all values exceeding **0.70**. Data were analyzed using **SPSS**, applying **descriptive statistics, Pearson correlation, regression analysis, and ANOVA** to examine relationships among variables.

ANALYSIS AND INTERPRETATION

MEAN AND STANDARD DEVIATION OF KEY STUDY VARIABLES

Table 1
Descriptive Statistics of Key Variables

DESCRIPTIVE STATISTICS					
	N	Minimum	Maximum	Mean	Std. Deviation
MEAN_PURCH	288	1.00	5.00	3.531	1.369

MEAN_DISC	288	1.00	5.00	3.622	1.270
MEAN_RECOG	288	1.00	5.00	3.617	1.289
MEAN_PERCEP	288	1.00	5.00	3.576	1.330
MEAN_EMO	288	1.00	5.00	3.529	1.382
Valid N (listwise)	288				

Source: Primary data

INTERPRETATION

Descriptive statistics were used to examine respondents' overall perceptions of the key study variables: paid promotion disclosure, advertising recognition, consumer perception, emotional and cognitive response, and purchase intention.

The results show that **Paid Promotion Disclosure** recorded a mean score of **3.62 (SD = 1.27)**, indicating that respondents generally hold a moderately positive view about the clarity and visibility of disclosure labels in short-form video content. Similarly, **Advertising Recognition** also obtained a mean of **3.62 (SD = 1.29)**, suggesting that disclosures help respondents recognize promotional content as advertising.

Consumer Perception shows a mean score of **3.58 (SD = 1.33)**, indicating that disclosed promotional content is perceived as relatively trustworthy and credible. The **Emotional and Cognitive Response** variable recorded a mean of **3.53 (SD = 1.38)**, reflecting that disclosures moderately enhance respondents' confidence and critical evaluation of promotional content.

Finally, **Purchase Intention** has a mean value of **3.53 (SD = 1.37)**, suggesting a moderate willingness among respondents to consider purchasing products promoted with clear disclosure.

Overall, the results indicate that **Gen Z consumers in Chennai display moderately positive attitudes toward paid promotion disclosure and its influence on recognition, perception, emotional response, and purchase intention.**

PEARSON CORRELATION ANALYSIS AMONG STUDY VARIABLES

Table 2

Pearson Correlation Analysis among Variables

		Correlations				
		MEAN_PU RCH	MEAN_ DISC	MEAN_RE COG	MEAN_PE RCEP	MEAN_ EMO
MEAN_PU RCH	Pearson Correla tion	1	.934**	.936**	.943**	.950**
	Sig. (2- tailed)		.000	.000	.000	.000
	N	288	288	288	288	288
MEAN_DI SC	Pearson Correla tion	.934**	1	.949**	.945**	.941**

	Sig. (2-tailed)	.000		.000	.000	.000
	N	288	288	288	288	288
MEAN_RECOG	Pearson Correlation	.936**	.949**	1	.952**	.955**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	288	288	288	288	288
MEAN_PERCEP	Pearson Correlation	.943**	.945**	.952**	1	.969**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	288	288	288	288	288
MEAN_EMOTION	Pearson Correlation	.950**	.941**	.955**	.969**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	288	288	288	288	288

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data

INTERPRETATION

Pearson correlation analysis was conducted to examine the relationships among **paid promotion disclosure, advertising recognition, consumer perception, emotional and cognitive response, and purchase intention**. The results show that all variables are **positively and significantly correlated at the 0.01 level ($p < 0.01$)**.

A **very strong positive relationship** was found between **Paid Promotion Disclosure and Advertising Recognition ($r = 0.949$)**, indicating that clearer disclosures help consumers identify sponsored content. Similarly, **Paid Promotion Disclosure and Consumer Perception ($r = 0.945$)** show a strong positive correlation, suggesting that transparent disclosures improve trust and credibility perceptions.

The relationship between **Advertising Recognition and Consumer Perception ($r = 0.952$)** is also very strong, indicating that recognizing content as advertising influences how consumers evaluate influencer authenticity. In addition, **Consumer Perception and Purchase Intention ($r = 0.943$)** demonstrate a strong positive relationship, implying that favorable perceptions increase consumers' willingness to purchase.

Finally, **Paid Promotion Disclosure and Purchase Intention ($r = 0.934$)** are strongly correlated, indicating that disclosure practices are associated with consumers' purchase decisions. Overall, the findings confirm **strong and significant positive relationships**

among all variables, supporting the study hypotheses and providing a basis for further regression analysis.

RESULTS AND DISCUSSION

Descriptive statistics indicate that respondents generally hold **moderately positive attitudes toward paid promotion disclosure**. The mean score for disclosure was 3.62, suggesting that respondents tend to notice and acknowledge disclosure labels in short-form video content.

Correlation analysis revealed **strong positive relationships among all major variables**. Paid promotion disclosure exhibited a strong correlation with advertising recognition ($r = 0.949$), indicating that clear disclosures significantly enhance consumers' ability to recognize sponsored content.

Similarly, disclosure demonstrated strong relationships with consumer perception and purchase intention, suggesting that transparency positively shapes consumer attitudes and behavioral intentions. Consumer perception also showed a strong positive correlation with purchase intention ($r = 0.943$), indicating that trust and credibility significantly influence purchasing decisions.

These findings support the theoretical argument that **advertising recognition and consumer perception act as mediating variables**, linking disclosure practices to purchase intention.

FINDINGS

The study reveals several key findings:

- Paid promotion disclosure significantly enhances advertising recognition among Gen Z consumers.
- Disclosure positively influences consumer perception in terms of trust, credibility, and authenticity.
- Advertising recognition plays a mediating role in shaping consumer perception.
- Consumer perception significantly influences purchase intention.
- Paid promotion disclosure indirectly affects purchase intention through advertising recognition and perception.
- Instagram Reels users demonstrate higher purchase intention compared to YouTube Shorts users.

SUGGESTIONS

Based on the findings, several recommendations are proposed:

- Influencers should ensure that paid promotion disclosures are clearly visible and presented at the beginning of videos.
- Standardized disclosure formats should be adopted to enhance advertising recognition.
- Brands should collaborate with influencers whose values align with their target audience to maintain authenticity.
- Transparent communication should be integrated with engaging storytelling to maintain emotional connection with viewers.
- Digital platforms should encourage clear disclosure mechanisms to promote ethical marketing practices.

CONCLUSION

This study examined the impact of paid promotion disclosure on consumer perception and purchase intention among Generation Z consumers in Chennai, focusing on Instagram Reels and YouTube Shorts. The findings confirm that paid promotion disclosure enhances advertising recognition and positively shapes consumer perception. These factors, in turn,

influence purchase intention, highlighting the importance of transparency in influencer marketing.

The research demonstrates that disclosure does not weaken marketing effectiveness but instead strengthens consumer trust and informed decision-making. By promoting transparency and ethical communication, brands and influencers can build sustainable relationships with digitally active consumers.

The study contributes to digital marketing literature by providing empirical evidence from an urban Indian context and offers practical insights for marketers seeking to develop responsible and effective influencer marketing strategies.

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A STUDY ON INVESTOR PREFERENCE ON INVESTMENT AVENUES WITH SPECIAL REFERENCE TO GOLD INVESTMENTS IN CHENNAI CITY

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ABSTRACT

Investment decisions are crucial for achieving financial security and long-term wealth creation. Among the various investment avenues available in the financial market, gold has traditionally been considered a reliable and secure asset, particularly in India where it holds strong cultural and economic significance. The present study titled “A Study on Investor Preference on Investment Avenues with Special Reference to Gold Investments in Chennai City” examines investor preference towards gold investment and analyses the influence of expected return on investment decisions. The study adopts a descriptive research design using a quantitative approach. Primary data were collected from 187 respondents in Chennai city through a structured questionnaire using a convenience sampling technique. Secondary data were obtained from books, journals, research articles, and reliable online sources. The collected data were analysed using statistical tools such as percentage analysis, correlation analysis, and regression analysis. The findings reveal that gold remains one of the most preferred investment avenues among investors due to its perceived safety, liquidity, and long-term value appreciation. The results further indicate a positive and significant relationship between expected return and investor preference towards gold investment. The study concludes that expected return plays a significant role in influencing investors’ decisions, while gold continues to maintain its importance in investment portfolios.

KEYWORDS: Gold Investment, Investor Preference, Expected Return, Investment Behaviour

INTRODUCTION

Investment plays a significant role in achieving financial security and long-term wealth creation for individuals as well as economic growth for a nation. In the modern financial environment, individuals are increasingly aware of the importance of allocating their savings into various investment avenues in order to meet future financial needs such as retirement planning, education expenses, and unexpected contingencies. The availability of these diverse alternatives has made investment decision-making more complex, as investors

must evaluate factors such as expected return, safety, liquidity, and risk before selecting a suitable investment avenue.

Among the various investment options available, gold has traditionally occupied a prominent position in the investment portfolio of Indian households. Gold is not only considered a valuable financial asset but also holds strong cultural, social, and emotional significance in Indian society. It is commonly purchased in the form of jewellery, coins, bars, and increasingly through modern financial instruments such as gold exchange traded funds (ETFs) and sovereign gold bonds. One of the primary reasons for the continued popularity of gold is its ability to act as a hedge against inflation and economic uncertainty. During periods of market volatility, rising inflation, or financial instability, investors often turn to gold as a safe-haven asset that helps preserve wealth and maintain purchasing power over time.

Investor preference towards different investment avenues is influenced by several behavioural and economic factors. These include perceived safety, expected return, liquidity, risk tolerance, and the overall economic environment. While market-linked investments such as equities and mutual funds offer higher return potential, they are also associated with greater risk and price fluctuations. In contrast, traditional investment avenues such as bank deposits, insurance schemes, and gold are often preferred by investors who prioritize capital safety and stability. However, despite the increasing popularity of financial assets, gold continues to remain one of the most trusted and widely preferred investment options in India. Therefore, the present study analyses investor preference towards different investment avenues with special reference to gold investments. It also examines the key factors that influence investors' choice of gold.

REVIEW OF LITERATURE

Aluru & Kadam (2023) studied **Investors' preference and awareness towards different gold investment alternatives**. The study found that although modern investment options like ETFs and sovereign gold bonds are available, investors still prefer traditional forms of gold due to familiarity and trust.

Susanti, Farida & Ardyan (2023) investigated **The impact of financial literacy on decisions related to gold investments**. The study concluded that financial literacy, income level, and risk perception play an important role in shaping individuals' investment behaviour towards gold.

Selvan & Ramraj (2022) conducted an empirical **Study on investors' perceptions of various investment avenues in Tamil Nadu**. The results showed that investors prefer secure and stable investment options, with gold being one of the most trusted avenues.

Garg (2021) analysed **The factors influencing investor behaviour towards gold as an investment avenue using factor analysis**. The study revealed that factors such as safety, expected return, liquidity, and inflation hedge significantly influence investors' preference for gold.

Rupa & Salini (2016) examined **Consumer preference towards gold as an investment in Coimbatore city**. Their findings indicated that gold is widely considered a safe investment that helps in wealth preservation and protection against inflation.

STATEMENT OF PROBLEM

Many previous studies have examined investor behaviour towards different investment options such as equities, mutual funds, real estate, and gold by considering multiple factors like safety, liquidity, risk, and inflation protection. In India, gold also holds traditional importance as a symbol of wealth and financial security. However, only limited research has specifically focused on expected return as an individual factor influencing investor preference towards gold investment, particularly in the context of the current gold price hike observed in recent years. In addition, most studies analyse investment behaviour at a broader national level, while relatively fewer studies focus on specific urban markets. Since

investor perceptions and investment behaviour can vary based on regional economic conditions and financial awareness. Therefore, this research aims to examine how the perception of expected return from gold influences investor preference among investors in Chennai city.

SCOPE OF THE STUDY

The scope of the study is limited to analysing investor preference towards gold investment in Chennai city. It specifically examines how investors' perception of expected return from gold influences their investment preference. The study considers investors from different age groups, occupations, and income levels to understand investment behaviour in an urban context. The findings may provide useful insights for financial advisors, investment planners, and policymakers in understanding investor behaviour towards gold investment

OBJECTIVES OF THE STUDY

1. To analyse the demographic profile of investors in Chennai city
2. To examine the level of expected return perception towards gold investment among investors.
3. To analyse the relationship between expected return and investor preference towards gold investment.
4. To determine the impact of expected return on investor preference towards gold investment.

RESEARCH METHODOLOGY

Sample size: The survey was carried out in Chennai city during the period from December to February 2025-2026. The data was collected from 187 respondents of Chennai city.

Research Design: The study adopted Descriptive Research Design

Sampling Technique: The study adopted convenience sampling method

Data Analysis Technique: The data collected was analysed using Statistical Package for the Social Sciences (SPSS). The statistical tool used in the study was Regression test. Primary data were collected using a **structured questionnaire** consisting of demographic questions and statements related to factors influencing investment preference toward gold.

DATA ANALYSIS AND DISCUSSION

Table 1
shows the percentage analysis of demographic factor

Demographic Factor		Frequency	Percentage
Gender	Male	98	52
	Female	89	48
	Total	187	100
Age	18-25	40	21
	25-35	38	20
	36-45	27	15
	46-55	40	21
	Above 55	42	23
	Total	187	100
Occupation	Student	40	21
	Salaried Employee	132	71
	Self-employed	9	5
	Professional	6	3
	Total	187	100
Annual Income	Below 100000	15	8
	100000– 250000	51	27

	250000 – 350000	41	22
	350000 – 4,50,000	37	20
	Above 4,50,000	43	23
	Total	187	100
Investment Experience	Less than 1 year	35	19
	1–3 years	33	18
	3–5 years	36	19
	Above 5 years	83	44
	TOTAL	187	100

Interpretation

The demographic profile of the respondents indicates a fairly balanced gender distribution, with 52% male (98 respondents) and 48% female (89 respondents), ensuring representation from both genders in the study. In terms of age, the largest proportion of respondents belongs to the above 55 years’ category (23%), followed by 18–25 years and 46–55 years groups (21% each), indicating participation from both younger and older investors. Regarding occupation, the majority of respondents are salaried employees (71%), while students account for 21%, and a smaller proportion comprises self-employed individuals (5%) and professionals (3%). The income distribution shows that 27% of respondents earn between ₹1,00,000 and ₹2,50,000 annually, followed by 23% earning above ₹4,50,000, reflecting participation from varied income groups. In terms of investment experience, 44% of respondents have more than 5 years of experience, indicating that a significant portion of the sample consists of relatively experienced investors.

Table 2
Regression Analysis Showing the Influence of Expected Return on Investment Preference towards Gold

Null Hypothesis (H₀)

Expected return does not significantly influence investment preference towards gold.

Alternative Hypothesis (H₁)

Expected return significantly influences investment preference towards gold

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.399 ^a	.159	.155	3.73950

a. Predictors: (Constant), EXPECTEDRETURN

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	490.783	1	490.783	35.096	.000 ^b
	Residual	2587.012	185	13.984		
	Total	3077.795	186			

a. Dependent Variable: INVESTOPREF

b. Predictors: (Constant), EXPECTEDRETURN

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.928	1.145		9.545	.000
	EXPECTEDRETURN	2.099	.354	.399	5.924	.000

a. Dependent Variable: INVESTOPREF

Interpretation

The ANOVA results of the regression analysis show that the model is statistically significant with an F-value of 35.096 and p-value of 0.000, which is less than the 0.05 significance level. This indicates that Expected Return has a significant influence on Investment Preference towards Gold. Therefore, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted, confirming that expected return plays an important role in influencing investors' preference for gold investment.

FINDINGS

- Many respondents show moderate agreement that gold provides satisfactory returns, although a considerable proportion remain neutral about its return potential
- Investors generally believe that gold prices tend to increase in the long term, indicating positive expectations regarding returns from gold investment.
- A notable proportion of respondents perceive that gold can generate competitive returns compared to traditional investment options
- Many respondents expect that gold will appreciate in value in the future, though a significant number remain uncertain about future price movements
- A considerable number of respondents show a moderate preference towards investing in gold as an investment option.
- Several respondents indicate a willingness to increase their gold investments in the future, reflecting positive expectations regarding returns from gold investment.

SUGGESTION

- Since many investors show only moderate agreement about the return potential of gold, financial institutions should conduct investor awareness programs to provide clear information about the long-term performance and return potential of gold investments.
- As investors generally believe that gold prices increase in the long run, financial advisors should encourage investors to consider gold as a part of their long-term investment strategy.
- Because several respondents perceive that gold can generate competitive returns compared to traditional investment options, financial planners should provide comparative analysis between gold and other financial assets to support better investment decision-making.
- As many investors remain uncertain about the future appreciation of gold prices, investors should be encouraged to analyse market trends, historical price movements, and economic conditions before making investment decisions.
- Since a considerable number of respondents show a moderate preference for investing in gold, financial institutions should promote diversified investment strategies that combine gold with other financial instruments to balance risk and return.
- As several respondents indicate willingness to increase their gold investments in the future, financial advisors should guide investors regarding proper timing, allocation, and portfolio diversification.

CONCLUSION

The study titled "A Study on Investor Preference on Investment Avenues with Special Reference to Gold Investments in Chennai City" examined investors' perceptions and preferences towards gold as an investment option. The findings indicate that despite the availability of several investment avenues such as equities, mutual funds, real estate, and fixed deposits, gold remains one of the most preferred options due to its security, liquidity, and

stable returns. Demographic analysis shows that respondents belong to diverse age groups, income levels, and educational backgrounds, providing a broad view of investment behaviour. Gold continues to hold a strong position in investors' portfolios because of its cultural significance, financial stability, and ability to hedge against inflation and economic uncertainty. The statistical results from correlation and regression analysis reveal that expected return has a positive and significant influence on investor preference towards gold. When investors perceive higher potential returns from gold, their preference to invest in it increases. Overall, the study concludes that gold remains a safe, reliable, and trusted investment avenue among investors in Chennai city

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A STUDY ON CONSUMER PERCEPTION OF EMI SCHEME BENEFITS: WITH SPECIAL REFERENCE TO BAJAJ FINSERV LTD., CHENNAI

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ABSTRACT

The rapid expansion of consumer financing has significantly transformed purchasing behaviour in the modern retail environment. Equated Monthly Installment (EMI) schemes offered by Non-Banking Financial Companies (NBFCs) have enabled consumers to purchase high-value products without making full upfront payments. Bajaj Finserv, one of the leading NBFCs in India, provides EMI-based financing solutions that allow customers to purchase consumer durables through convenient installment payments. The present study examines consumer perception and satisfaction towards Bajaj Finserv EMI services. The study focuses on identifying the level of awareness, factors influencing the adoption of EMI schemes, customer satisfaction levels, and challenges faced by consumers while availing EMI facilities. Primary data was collected through a structured questionnaire from respondents who have experience with EMI-based purchases. Various statistical tools such as percentage analysis, correlation analysis, and hypothesis testing were used to analyze the collected data. The findings reveal that convenience, affordability, and flexible repayment options are major factors influencing consumers to choose EMI facilities. The study also identifies areas where service quality improvements can enhance customer satisfaction. The research provides useful insights for financial institutions to improve service efficiency and strengthen customer relationships.

KEYWORDS: Consumer Finance, EMI Schemes, Bajaj Finserv, Consumer Behaviour, Customer Satisfaction

INTRODUCTION

The financial services sector in India has experienced rapid transformation due to technological advancements, changing consumer lifestyles, and increasing demand for credit-based purchasing options. Among the various financial innovations, Equated Monthly Installment (EMI) schemes have become one of the most popular payment mechanisms in the consumer durable market. EMI facilities enable consumers to purchase goods and services by paying the total cost through fixed monthly installments rather than making a full payment at once.

In the modern retail environment, consumers often prefer flexible payment options

that reduce immediate financial burden while allowing them to enjoy the benefits of products instantly. EMI schemes have therefore emerged as a powerful tool that influences consumer purchase decisions. These schemes are particularly popular for consumer durable products such as electronics, appliances, and digital devices, which often involve high purchase costs. Non-Banking Financial Companies (NBFCs) play a significant role in promoting consumer financing in India. Among them, Bajaj Finserv has established itself as one of the leading providers of EMI-based financing services. The company offers various financial products including consumer durable loans, personal loans, insurance, and investment solutions. Through its EMI card and instant financing options, Bajaj Finserv enables consumers to purchase products conveniently across multiple retail outlets and online platforms.

The availability of easy EMI facilities has significantly influenced consumer buying behaviour. By reducing the immediate financial burden, EMI schemes encourage consumers to purchase higher-value products and improve their standard of living. However, despite the increasing popularity of EMI schemes, several factors such as awareness, interest rates, repayment flexibility, service quality, and transparency influence consumer perception towards these financial services.

Therefore, understanding consumer perception and satisfaction towards EMI services is important for financial institutions. This study aims to analyze consumer awareness, preferences, and satisfaction regarding Bajaj Finserv EMI services and identify factors influencing their adoption.

REVIEW OF LITERATURE

Several researchers have examined consumer behaviour, awareness, and satisfaction related to financial services and EMI-based purchasing systems.

Sahai et al. (2025) conducted a study on the role of Bajaj Finserv in promoting financial inclusion. The study highlights that financial institutions play a crucial role in providing accessible financial services to individuals and businesses. It emphasizes that innovative financial products and technology-driven services help improve financial inclusion and reduce economic inequality.

Gayathri et al. (2025) analyzed consumer perception towards medical insurance policies in Chennai. The study found that consumer awareness and perception significantly influence financial decision-making. Lack of financial literacy and insufficient information were identified as major barriers affecting adoption of financial services.

Nithya et al. (2025) studied consumer satisfaction towards online shopping and observed that convenience, accessibility, and flexible payment options influence consumer behaviour. The study also highlighted that demographic factors such as age significantly influence satisfaction levels.

Mohanapriya et al. (2025) examined customer insights regarding consumer durable loans offered by Bajaj Finserv. The research revealed that factors such as affordability, convenience, and accessibility play a major role in influencing the adoption of consumer durable loans. The study also identified certain challenges faced by customers including lack of clarity in loan terms and service-related issues.

Gunde (2025) conducted a study on customer satisfaction towards financial services of Bajaj Finserv and found that service quality, transparency, pricing, and digital accessibility significantly influence customer satisfaction and loyalty.

Precilla et al. (2023) examined customer perception towards EMI features for purchasing durable goods. The study concluded that EMI facilities significantly influence consumer purchase decisions by making expensive products more affordable.

Abusali Sheik et al. (2021) analyzed customer perception and satisfaction towards Bajaj EMI cards. The findings showed that convenience, flexibility in payments, and easy approval processes encourage customers to adopt EMI financing systems.

Overall, the literature indicates that EMI schemes play an important role in influencing consumer buying behaviour. However, factors such as awareness, transparency, and service quality continue to affect customer perception and satisfaction.

STATEMENT OF THE PROBLEM

In recent years, EMI-based financing has become a widely accepted payment method for purchasing consumer durable goods. Financial institutions such as Bajaj Finserv offer convenient EMI schemes that allow consumers to buy products without making full upfront payments. Although these schemes provide financial flexibility and convenience, consumers may still face certain challenges while availing EMI facilities.

Issues such as lack of awareness, unclear loan terms, hidden charges, and service delays may affect customer perception and satisfaction. Moreover, different demographic factors such as age, income, and occupation may influence consumer preference towards EMI-based purchases.

Therefore, it is necessary to analyze consumer perception and satisfaction towards Bajaj Finserv EMI services in order to understand the factors influencing their adoption and identify areas for improvement in service delivery.

OBJECTIVES OF THE STUDY

The major objectives of the study are:

1. To analyze the level of awareness of Bajaj Finserv EMI services among consumers.
2. To examine the factors influencing consumers to prefer EMI payment options.
3. To evaluate the level of customer satisfaction towards Bajaj Finserv EMI services.
4. To identify the problems faced by consumers while using EMI facilities.
5. To provide suggestions for improving customer satisfaction and service efficiency.

RESEARCH METHODOLOGY

Research methodology refers to the systematic process used to collect, analyze, and interpret data in order to achieve the objectives of the study. It provides the framework that guides the research process and ensures that the study is conducted in a structured and reliable manner. The present study adopts a descriptive research design to examine consumer perception and satisfaction towards Bajaj Finserv EMI services. Descriptive research design is appropriate for this study because it helps in understanding the characteristics, opinions, and behaviour of consumers regarding EMI facilities.

The study is based on both primary and secondary sources of data. Primary data was collected directly from respondents through a structured questionnaire designed to gather information about their awareness, usage, and satisfaction with Bajaj Finserv EMI services. The questionnaire consisted of several questions related to demographic details, consumer preferences, factors influencing EMI adoption, and overall satisfaction with EMI services. Secondary data was collected from various sources such as academic journals, research articles, books, websites, and previous studies related to consumer finance and EMI schemes.

These secondary sources helped in understanding the theoretical background and supporting the research analysis.

For the purpose of data collection, the study adopted the convenience sampling method. This method was used because it allows the researcher to collect data easily from respondents who are readily available and willing to participate in the study. The respondents selected for the study were individuals who had experience with EMI-based purchases or were aware of Bajaj Finserv EMI services.

The total sample size for the study consisted of 288 respondents. The responses collected from these participants were carefully organized and analyzed to understand their perception and satisfaction levels regarding EMI services.

To analyze the collected data, several statistical tools were used. Percentage analysis was used to understand the distribution of responses and demographic characteristics of the

respondents. Correlation analysis was applied to examine the relationship between different variables in the study. Hypothesis testing was conducted to determine whether significant relationships exist between selected variables. In addition, descriptive statistical methods were used to summarize and interpret the data effectively. These analytical tools helped in drawing meaningful conclusions regarding consumer perception and satisfaction towards Bajaj Finserv EMI services.

ANALYSIS AND INTERPRETATION

Table 1
Demographic Profile of the Respondents (N = 288)

Demographic Variable	Category	Frequency	Percentage
Age	Below 25 years	186	64.6
	25 – 35 years	31	10.7
	36 – 45 years	35	12.2
	Above 45 years	36	12.5
Gender	Male	162	56.3
	Female	126	43.7
Educational Qualification	Higher Secondary	42	14.6
	Undergraduate	132	45.8
	Postgraduate	88	30.6
	Professional / Doctorate	26	9
Occupation	Student	102	35.4
	Private Employee	94	32.6
	Government Employee	38	13.2
	Business	32	11.1
	Others	22	7.7
Monthly Income	Below ₹25,000	96	33.3
	₹25,000 – ₹50,000	84	29.2
	₹50,000 – ₹75,000	60	20.8
	Above ₹75,000	48	16.7

Source: Primary data
INTERPRETATION

The demographic profile of the respondents provides an overview of the characteristics of the sample selected for the study. With regard to age, the majority of the respondents (64.6%) are below 25 years, indicating that the sample is largely composed of young individuals. Respondents aged 25–35 years constitute 10.7 percent, while those in the age group of 36–45 years and above 45 years account for 12.2 percent and 12.5 percent respectively. This distribution suggests that younger consumers are more actively involved in using EMI facilities, possibly due to their higher inclination toward purchasing consumer durable products through convenient payment options.

In terms of gender, male respondents represent 56.3 percent of the total sample, while female

respondents account for 43.7 percent. This indicates that both genders participate in EMI-based purchasing decisions, although male respondents form a slightly higher proportion in the study.

The educational qualification of respondents shows that most of them are well educated. Undergraduate degree holders constitute the largest group with 45.8 percent, followed by postgraduates at 30.6 percent. Respondents with higher secondary education account for 14.6 percent, while 9 percent possess professional or doctoral qualifications. This indicates that educated individuals are more aware of financial services such as EMI schemes.

The occupational distribution reveals that students form the largest group (35.4%), followed by private employees (32.6%). Government employees represent 13.2 percent, business persons account for 11.1 percent, and others make up 7.7 percent of the respondents. This suggests that EMI facilities are used by individuals from various occupational backgrounds.

Regarding monthly income, 33.3 percent of respondents earn below ₹25,000, while 29.2 percent earn between ₹25,000 and ₹50,000. Respondents earning ₹50,000–₹75,000 constitute 20.8 percent, and 16.7 percent earn above ₹75,000. This indicates that EMI facilities are widely used among consumers belonging to different income groups, particularly those in the low and middle-income categories who prefer installment payments to manage their expenses.

TABLE 2 PEARSON CORRELATION ANALYSIS OF STUDY VARIABLES

		Correlations									
		AFFO RD	CON V	FLE X	TRA NS	APPR OV	SER V	LITE R	PROM O	SATI S	BEHA V
AFFO RD	Pearson Correlati on	1	.811*	.903**	.898**	.909**	.898*	.913*	.887**	.902*	.897**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	288	288	288	288	288	288	288	288	288	288
CONV	Pearson Correlati on	.811**	1	.787**	.789**	.795**	.800*	.753*	.788**	.792*	.800**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	288	288	288	288	288	288	288	288	288	288
FLEX	Pearson Correlati on	.903**	.787*	1	.927**	.920**	.896*	.910*	.883**	.928*	.891**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	288	288	288	288	288	288	288	288	288	288
TRAN S	Pearson Correlati on	.898**	.789*	.927**	1	.919**	.908*	.898*	.864**	.920*	.877**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	288	288	288	288	288	288	288	288	288	288

	N	288	288	288	288	288	288	288	288	288	288
APPR OV	Pearson Correlation	.909**	.795*	.920**	.919**	1	.931*	.922*	.897**	.907*	.906**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	288	288	288	288	288	288	288	288	288	288
SERV	Pearson Correlation	.898**	.800*	.896**	.908**	.931**	1	.927*	.874**	.920*	.913**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	288	288	288	288	288	288	288	288	288	288
LITER	Pearson Correlation	.913**	.753*	.910**	.898**	.922**	.927*	1	.924**	.926*	.920**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	288	288	288	288	288	288	288	288	288	288
PROM O	Pearson Correlation	.887**	.788*	.883**	.864**	.897**	.874*	.924*	1	.905*	.889**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	288	288	288	288	288	288	288	288	288	288
SATIS	Pearson Correlation	.902**	.792*	.928**	.920**	.907**	.920*	.926*	.905**	1	.919**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	288	288	288	288	288	288	288	288	288	288
BEHA V	Pearson Correlation	.897**	.800*	.891**	.877**	.906**	.913*	.920*	.889**	.919*	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	288	288	288	288	288	288	288	288	288	288
**. Correlation is significant at the 0.01 level (2-tailed).											

Source: Primary data

INTERPRETATION

A Pearson correlation analysis was conducted to examine the relationships among the major study variables, including EMI service attributes, financial literacy, promotional awareness, trust, customer satisfaction, and behavioural intention. The results reveal that all variables are positively and significantly correlated with one another at the 0.01 level ($p < 0.001$), indicating strong linear relationships across the constructs.

The correlation coefficients range from 0.753 to 0.931, reflecting predominantly strong to very strong positive associations. Among the EMI service attributes, flexibility, transparency, approval process, and service quality exhibit very strong interrelationships ($r > 0.89$), suggesting that these dimensions are closely connected in shaping customers' EMI experience. Financial literacy also shows very strong correlations with service quality ($r = 0.927$), promotional awareness ($r = 0.924$), and customer satisfaction ($r = 0.926$), indicating that financially knowledgeable consumers tend to evaluate EMI services more positively.

Customer satisfaction demonstrates a very strong positive correlation with behavioural intention ($r = 0.919$), confirming that higher satisfaction levels are closely associated with continued usage, recommendation, and future purchase intentions. Similarly, EMI service attributes such as flexibility ($r = 0.928$) and service quality ($r = 0.920$) show very strong correlations with satisfaction, supporting the regression findings that these attributes are key drivers of customer satisfaction.

Overall, the correlation results establish that all major constructs in the study are strongly and positively related, providing preliminary statistical support for the proposed hypotheses. However, the extremely high correlations among several independent variables also suggest potential multicollinearity, which explains the elevated VIF values observed in the regression analysis. Despite this, the consistent positive and significant relationship confirm that improvements in EMI attributes, financial literacy, promotional awareness, and trust are closely associated with enhanced customer satisfaction and behavioural intention.

FINDINGS

The major findings of the study are as follows:

- Most respondents are young consumers who actively use EMI facilities for purchasing products.
- EMI schemes are preferred because they make expensive products affordable.
- Convenience and flexibility are major factors influencing consumer preference for EMI payments.
- Bajaj Finserv EMI services are widely recognized and trusted by consumers.
- Quick loan approval and simple documentation encourage consumers to use EMI services.
- Some consumers experience issues related to lack of transparency and service delays.
- Customer satisfaction is influenced by service quality, repayment flexibility, and interest rates.

SUGGESTIONS

Based on the findings of the study, the following suggestions are recommended:

- Financial institutions should improve customer awareness regarding EMI terms and conditions.
- Clear communication regarding interest rates, charges, and repayment policies should be provided to customers.
- Customer service support should be strengthened to address consumer queries and complaints effectively.
- Digital platforms should be further enhanced to simplify the EMI application and repayment process.
- Financial institutions should introduce flexible repayment options to meet diverse consumer needs.

CONCLUSION

The study highlights the growing importance of EMI schemes in the modern consumer finance system. EMI facilities have significantly transformed consumer purchasing behaviour by enabling customers to purchase high-value products through convenient installment payments.

Bajaj Finserv plays an important role in providing EMI-based financial services that promote affordability and accessibility for consumers. The findings of the study indicate that factors such as convenience, affordability, and flexible repayment options strongly influence consumer preference towards EMI facilities.

Although consumers generally show a positive perception towards EMI services, certain challenges related to service quality and transparency still need to be addressed. Improving communication, customer support, and service efficiency can further enhance

customer satisfaction and strengthen trust in EMI-based financial services.

Overall, EMI schemes continue to play a crucial role in promoting consumer spending and financial accessibility, contributing to the growth of the retail and financial services sector.

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BRAND LOYALTY OF CONSUMERS TOWARDS ROYAL ENFIELD: A STUDY IN SOUTH CHENNAI

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ABSTRACT

Brand loyalty has become an important factor influencing consumer purchasing behaviour in the motorcycle industry. This study examines the factors influencing brand loyalty among consumers of Royal Enfield motorcycles in South Chennai. The research focuses on the relationship between brand image, customer satisfaction, and brand loyalty. Primary data were collected from 100 respondents through a structured questionnaire. Statistical tools such as percentage analysis, reliability analysis, correlation, and regression analysis were used for data interpretation. The results indicate that brand image has a strong positive relationship with brand loyalty, while customer satisfaction shows a weaker relationship. The study highlights the importance of maintaining a strong brand image to enhance consumer loyalty.

INTRODUCTION

In the modern automobile industry, intense competition among brands has made customer retention as important as customer acquisition. One of the most effective ways companies maintain a strong market presence is by developing brand loyalty among consumers. Brand loyalty refers to a consumer's consistent preference and repeated purchase of a particular brand over time, despite the availability of competing alternatives. Loyal customers not only continue purchasing the brand but also recommend it to others, thereby contributing to the long-term success and sustainability of the company. In the motorcycle market, where consumers often associate products with lifestyle, identity, and personal values, brand loyalty becomes even more significant.

Motorcycles are not merely a means of transportation; for many consumers they represent freedom, personality, and social status. As a result, consumers tend to develop emotional connections with specific brands. Factors such as brand image, perceived quality, customer satisfaction, and brand experience often influence a consumer's loyalty toward a motorcycle brand. Companies that successfully create a strong brand image and positive consumer experiences are more likely to cultivate loyal customers. Therefore, understanding the elements that contribute to brand loyalty is crucial for marketers, manufacturers, and business strategists in the automobile sector.

Among the various motorcycle brands operating in India, Royal Enfield has established itself as one of the most distinctive and iconic brands. Known for its rich heritage, classic design, and powerful engines, Royal Enfield has built a strong identity in the Indian two-wheeler market. The brand is often associated with adventure, masculinity, and a premium riding experience. Over the years, Royal Enfield has successfully created a loyal community of riders who identify strongly with the brand's culture and legacy. The company's focus on classic styling, distinctive sound, and community-driven marketing strategies has helped it maintain a strong emotional bond with its consumers.

In recent years, the popularity of Royal Enfield motorcycles has grown significantly, particularly among younger consumers in urban areas. Many riders are attracted not only by the product features but also by the brand's image, lifestyle appeal, and sense of belonging to a riding community. Marketing initiatives such as riding events, brand communities, and social media engagement have further strengthened the relationship between the brand and its customers. As a result, Royal Enfield has become more than just a motorcycle manufacturer; it has evolved into a lifestyle brand that appeals to a wide range of consumers.

Understanding the factors that influence brand loyalty toward Royal Enfield motorcycles is particularly important in rapidly growing urban markets such as South Chennai. The region has a large population of young consumers, students, and working professionals who actively participate in the motorcycle market. Their preferences, perceptions, and experiences with the brand can significantly influence purchasing behaviour and long-term loyalty.

Therefore, this study aims to analyse the factors influencing brand loyalty among Royal Enfield consumers in South Chennai. By examining variables such as brand image, customer satisfaction, and consumer perceptions, the research seeks to understand how these factors contribute to the development of loyal customers. The findings of this study can provide useful insights for marketers and brand managers to strengthen customer relationships and enhance the long-term success of the brand.

R1 what are the demographic characteristics of consumers using Royal Enfield motorcycles in South Chennai?

R2 How does brand image influence customer satisfaction among Royal Enfield consumers?

R3 what is the relationship between customer satisfaction and brand loyalty toward Royal Enfield?

R4 To what extent does brand image influence brand loyalty among Royal Enfield consumers?

R5 Does customer satisfaction mediate the relationship between brand image and brand loyalty?

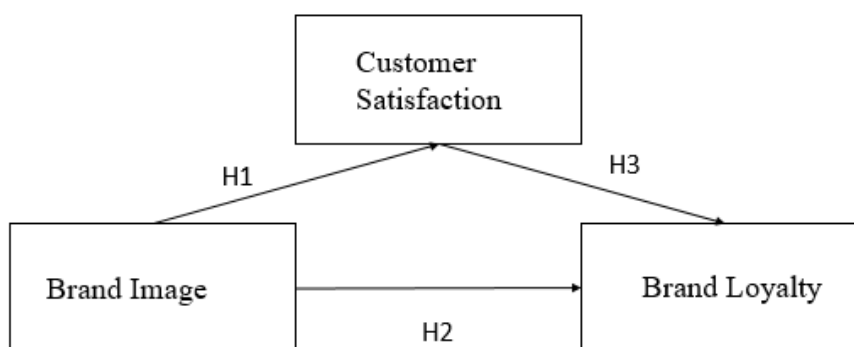
Hypotheses

H1: Brand Image has a significant positive influence on Customer Satisfaction among Royal Enfield consumers.

H2: Brand Image has a significant positive influence on Brand Loyalty among Royal Enfield consumers.

H3: Customer Satisfaction has a significant positive influence on Brand Loyalty among Royal Enfield consumers.

Figure 1: Conceptual Framework



RESEARCH METHODOLOGY

Research Design

The study follows a **descriptive research design** to analyse consumer perceptions and loyalty towards Royal Enfield motorcycles.

Data Collection

Primary data were collected using a **structured questionnaire** distributed among Royal Enfield users.

Sample Size

The study consists of **100 respondents** from South Chennai.

Sampling Technique

Convenience sampling method was used to collect responses.

Tools and Technique used for Analysis

The collected data were analysed using **Statistical Package for Social Sciences (SPSS)** software. The following statistical tools were applied for the study:

- Percentage Analysis
- Reliability Test (Cronbach’s Alpha)
- Correlation Analysis
- Regression Analysis

ANALYSIS & INTERPRETATION

Table 1 Demographic Profile

Demographic	Category	Frequency	Percentage
Age	Below 20 years	64	64
	21 – 30 years	33	33
	31 – 40 years	3	3
	Above 40 years	0	0
Gender	Male	55	55
	Female	45	45
Education Level	School	2	2
	UG	70	70
	PG	24	24
	Professional	4	4
Occupation	Student	94	94
	Pvt employee	3	3
	Govt employee	2	2
	Self-Employee	1	1
Monthly Income	Below 20,000	18	18
	20,000 to 40,000	62	62

	40,000 to 60,000	14	14
	Above 60,000	6	6
Usage of Royal Enfield	Less than 1 year	18	18
	1 year to 3 years	62	62
	3 years to 5 years	14	14
	Above 5 years	6	6

Interpretation

The demographic analysis shows that most respondents (64%) are below 20 years of age and the majority (55%) are male. Most respondents are undergraduate students (70%) and 94% are students by occupation. A large proportion (62%) earn between ₹20,000–₹40,000 and have been using Royal Enfield motorcycles for 1–3 years.

Table 2 Reliability Test

Variable	Cronbach's Alpha
Brand Image	0.816
Customer Satisfaction	0.825
Brand Trust	0.793

Interpretation

The reliability analysis shows Cronbach's Alpha values of 0.816 for Brand Image, 0.825 for Customer Satisfaction, and 0.793 for Brand Trust. Since all values are above 0.70, the variables demonstrate good internal consistency. Therefore, the data is considered reliable for further statistical analysis.

Table 3 Correlation Analysis

		Brand image	Customer satisfaction	Brand loyalty
Brand image	Pearson Correlation	1	.120	.727**
	Sig. (2-tailed)		.313	.000
	N	100	73	100
Customer satisfaction	Pearson Correlation	.120	1	.216
	Sig. (2-tailed)	.313		.066
	N	73	73	73
Brand loyalty	Pearson Correlation	.727**	.216	1
	Sig. (2-tailed)	.000	.066	
	N	100	73	100

** . Correlation is significant at the 0.01 level (2-tailed).

Interpretation

The correlation results indicate a strong positive relationship between brand image and brand loyalty ($r = 0.727, p < 0.01$), which is statistically significant. However, the relationship between brand image and customer satisfaction ($r = 0.120$) and between customer satisfaction and brand loyalty ($r = 0.216$) is weak and not statistically significant.

Table 4 ANOVA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	578.831	2	289.416	51.246	.000 ^b
	Residual	395.333	70	5.648		
	Total	974.164	72			

a. Dependent Variable: brand loyalty

b. Predictors: (Constant), customer satisfaction, Brand image

Interpretation

The ANOVA results show that the regression model is statistically significant with an F value of 51.246 and a significance level of 0.000. Since the p-value is less than 0.05, the model is considered significant. This indicates that the independent variables significantly influence brand loyalty.

FINDINGS

- The majority of respondents are young consumers below 20 years of age.
- Most respondents are undergraduate students and Royal Enfield users for 1–3 years.
- Brand image has a strong positive relationship with brand loyalty.
- Customer satisfaction shows a weaker relationship with brand loyalty.
- The regression model confirms that the independent variables significantly influence brand loyalty.

SUGGESTIONS

- Royal Enfield should continue strengthening its brand image through effective marketing strategies.
- The company should focus on improving customer satisfaction through better service and after-sales support.
- Introducing innovative features and maintaining product quality can help increase consumer loyalty.
- Engaging young consumers through brand communities and riding events may enhance brand attachment.

CONCLUSION

The study concludes that brand image plays a significant role in influencing consumer loyalty toward Royal Enfield motorcycles in South Chennai. Although customer satisfaction has a positive relationship with brand loyalty, its impact appears weaker compared to brand image. Therefore, maintaining a strong brand identity and improving customer experience can help Royal Enfield strengthen long-term consumer loyalty.

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IMPACT OF DIGITAL PAYMENT SYSTEMS ON CONSUMER PURCHASE BEHAVIOR AT D-MART RETAIL STORES IN CHENNAI CITY

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ABSTRACT

The rapid growth of digital payment systems has significantly transformed the retail landscape in India. Technological advancements, government initiatives such as demonetization (2016), and increasing smartphone penetration have accelerated the adoption of digital payments. This study examines the impact of digital payment systems on consumer purchase behavior at D-Mart retail stores in Chennai City. The research focuses on five major independent variables: convenience, speed, offers and cashback, security, and transparency, and analyzes their influence on consumer purchase behavior. A descriptive and analytical research design was adopted using a quantitative approach. Primary data were collected from 382 respondents through structured questionnaires, and statistical tools such as SPSS and Smart PLS were used for analysis. The findings indicate that convenience and speed significantly influence purchase frequency and customer satisfaction, while cashback offers strongly impact impulse buying. Security and transparency contribute to consumer trust and sustained usage. The study concludes that digital payment systems positively influence consumer purchase behavior in organized retail settings and recommends strategic integration of digital incentives and enhanced security measures for improved retail performance.

Keywords: Digital Payments, Consumer Purchase Behavior, Retail, UPI, Cashback, D-Mart, Chennai.

INTRODUCTION

Digital payment systems represent one of the most transformative developments in modern financial ecosystems. Globally, electronic funds transfer, debit and credit cards, and internet banking initiated the shift from cash-based transactions to digital mechanisms. In India, the digital payment revolution gained momentum after the 2016 demonetization initiative and was further strengthened by institutions such as the Reserve Bank of India (RBI) and the National Payments Corporation of India (NPCI), which introduced systems like UPI, IMPS, NEFT, and BHIM. Digital payments refer to financial transactions conducted electronically without physical cash exchange. These systems rely on secure digital

infrastructure, mobile applications, banking platforms, and encryption technologies to enable seamless fund transfers.

Organized retail outlets, particularly supermarkets and hypermarkets such as D-Mart, have significantly benefited from digital payment integration. In Chennai City—characterized by high literacy, smartphone usage, and internet penetration—digital payment adoption has reshaped consumer shopping patterns. Consumer purchase behavior involves decision-making processes related to selecting, purchasing, and using goods. Payment methods have emerged as a key influencing factor. Digital payments reduce the “pain of paying,” encourage impulse buying, and increase transaction frequency. Therefore, analyzing digital payment systems within organized retail contexts is essential.

REVIEW OF LITERATURE

Convenience:

Several studies highlight convenience as a primary driver of digital payment adoption. Research grounded in the Technology Acceptance Model (TAM) shows that perceived ease of use positively affects behavioral intention. Studies (2024–2025) reveal that convenience enhances routine usage and reshapes spending habits. Consumers who perceive digital payments as effortless demonstrate higher transaction frequency and stronger behavioral commitment.

Speed:

Transaction speed significantly influences retail purchase decisions. Instant payment systems such as UPI and contactless cards reduce checkout time and queue congestion. Empirical findings indicate that faster transaction processing increases impulse purchases and customer satisfaction in high-footfall retail environments.

Offers and Cashback:

Incentive-based digital payments—cashback, discounts, reward points—significantly influence consumer behavior. Studies indicate a 25–30% increase in transaction frequency when incentives are offered. Cashback reduces price sensitivity and increases impulse buying. However, some literature warns about potential overspending behaviors.

Transparency:

Transparency through digital receipts, transaction history, and real-time alerts enhances consumer trust. Clear visibility of charges reduces disputes and builds confidence in digital platforms. Research suggests transparency strengthens long-term retention and customer loyalty.

Security:

Security concerns strongly affect digital payment adoption. Encryption, OTP verification, biometric authentication, and fraud detection mechanisms increase consumer trust. Perceived risk negatively impacts usage intention, while enhanced security positively influences sustained adoption.

Consumer Purchase Behavior:

Studies confirm that digital payments influence purchase frequency, impulse buying, basket size, and budgeting behavior. Reduced psychological friction associated with cashless transactions encourages higher spending and frequent purchases.

RESEARCH METHODOLOGY

Research Design:

The study adopts a **descriptive and analytical research design** using a **quantitative approach** to evaluate relationships between digital payment attributes and consumer purchase behavior.

Population and Sample:

- **Population:** Consumers shopping at D-Mart retail stores in Chennai City.
- **Sample Size:** 382 respondents.

- **Sampling Technique:** Convenience sampling.
- **Data Collection Period:** Structured questionnaires distributed at billing counters.
- **Data Collection:**
- **Primary Data:** Structured questionnaire (Likert scale-based).
- **Secondary Data:** Journals, books, RBI reports, government publications, and online databases.

Variables:

Independent Variables:

- Convenience
- Speed
- Offers/Cashback
- Security
- Transparency

Dependent Variable:

- Consumer Purchase Behavior

Tools for Analysis

- SPSS (Descriptive statistics, reliability analysis)
- Smart PLS (Structural Equation Modeling)

ANALYSIS

Reliability Analysis:

Cronbach’s Alpha values for all constructs exceeded 0.70, indicating strong internal consistency.

Descriptive Statistics:

- Majority respondents: Age 21–40
- Preferred method: UPI
- 78% use digital payments regularly at D-Mart

Structural Model Findings (Smart PLS):

Variable	Impact on Purchase Behavior	Significance
Convenience	Strong Positive	Significant
Speed	Moderate Positive	Significant
Offers/Cashback	Strong Positive	Highly Significant
Security	Positive	Significant
Transparency	Moderate Positive	Significant

Convenience and cashback showed the strongest standardized path coefficients.

FINDINGS AND DISCUSSION

- Convenience significantly increases purchase frequency.
- Speed reduces checkout friction, enhancing satisfaction.
- Cashback offers stimulate impulse buying, increasing basket value.
- Security enhances trust, encouraging sustained usage.
- Transparency improves financial awareness, leading to repeat purchases.
- Younger consumers exhibit stronger digital adoption.
- Digital payments reduce the psychological barrier of spending.
- The results align with behavioral economics theory and TAM-based adoption models.

CONCLUSION AND SUGGESTIONS

Conclusion

The present study examined the impact of digital payment systems on consumer purchase behavior at D-Mart retail stores in Chennai City. The findings clearly indicate that digital payment systems play a significant role in shaping consumer shopping patterns in organized retail environments. Among the various factors analyzed, convenience emerged as a primary determinant influencing adoption and continued usage. Consumers prefer digital payments due to ease of use, accessibility, and reduced dependency on cash. Speed of transactions was another critical factor, as faster checkout processes enhance customer satisfaction and encourage repeat visits, especially in high-footfall retail settings. Offers and cashback schemes were found to have a strong influence on impulse buying and increased transaction value. Financial incentives associated with digital payments motivate consumers to spend more and make additional purchases. Security and transparency also significantly contribute to consumer trust. Secure authentication mechanisms and clear transaction records enhance confidence, thereby supporting long-term behavioral acceptance of digital payment platforms.

Overall, the study concludes that digital payment systems positively impact consumer purchase behavior by increasing purchase frequency, improving shopping experience, and influencing spending patterns. The integration of digital payment facilities in retail outlets such as D-Mart not only enhances operational efficiency but also strengthens customer engagement and loyalty. As digital adoption continues to grow, retailers must strategically leverage payment technologies to sustain competitive advantage and meet evolving consumer expectations in urban retail markets like Chennai City.

Suggestions

- Strengthen cybersecurity awareness campaigns.
- Provide exclusive digital payment discounts.
- Improve network infrastructure for uninterrupted service.
- Enhance transparency features in payment apps.
- Educate elderly consumers to reduce digital illiteracy.
- Offer seamless omni-channel payment integration.

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ROLE OF PREDICTIVE ANALYTICS IN DIGITAL ADVERTISING PERFORMANCE

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ABSTRACT

The rapid advancement of digital technologies has transformed modern advertising practices, enabling organizations to use data-driven insights to better understand consumer behaviour and improve marketing effectiveness. Predictive analytics has emerged as an important tool that helps marketers analyse large volumes of consumer data, anticipate user preferences, and deliver targeted and personalized digital advertisements. This study examines the role of predictive analytics in improving digital advertising performance, with a focus on advertisement personalization and consumer privacy concerns. The research adopts a descriptive research design to analyse consumer perceptions regarding the use of predictive analytics in digital advertising. Primary data were collected through a structured questionnaire from 131 respondents with diverse demographic backgrounds, while secondary data were obtained from scholarly journals, research articles, and credible online sources. The collected data were analysed using statistical techniques such as demographic analysis, Chi-square analysis, correlation analysis, regression analysis, and ANOVA to examine the relationships between predictive analytics, advertisement personalization, privacy concerns, and digital advertising performance. The findings indicate that predictive analytics significantly improves the relevance and effectiveness of digital advertisements by enabling marketers to better understand consumer interests and online behaviour. Personalized advertisements were found to increase consumer engagement, brand awareness, and product awareness among consumers.

KEYWORDS: Predictive Analytics; Digital Advertising; Advertisement Personalization; Consumer Privacy; Data-Driven Marketing; Consumer Behaviour.

INTRODUCTION

In the present digital era, advertising has expanded beyond traditional print and broadcast media to online platforms such as social media, search engines, mobile applications, and websites. Digital advertising enables organizations to reach a wider audience in a cost-effective and measurable manner. Unlike traditional advertising, digital platforms provide real-time feedback on consumer responses, allowing marketers to monitor campaign

performance and adjust strategies quickly. This transformation has shifted advertising from a one-way communication process to an interactive and data-driven marketing activity.

The rapid growth of internet usage and digital technologies has significantly influenced consumer behaviour. Consumers increasingly rely on online platforms for information, communication, entertainment, and purchasing decisions. As a result, businesses have adopted digital advertising strategies to attract potential customers and strengthen brand visibility. However, the increasing number of advertisers competing in digital platforms has created a highly competitive environment. Organizations must therefore use advanced analytical tools and technologies to improve advertising effectiveness and better understand consumer behaviour.

Predictive analytics has emerged as an important tool in digital advertising. It uses historical data, statistical methods, and advanced analytical techniques to forecast future consumer behaviour and advertising outcomes. By analysing large volumes of data generated through user interactions such as browsing, searching, clicking, and purchasing, predictive analytics helps marketers identify patterns and predict customer responses. This enables organizations to make informed decisions, optimize advertising campaigns, and improve marketing performance.

One of the major advantages of predictive analytics in digital advertising is its ability to enhance audience targeting and advertisement personalization. Predictive models help marketers identify specific customer segments that are more likely to respond positively to advertisements. Personalized advertising messages based on consumer preferences and online behaviour improve engagement, increase brand awareness, and enhance customer experience. At the same time, organizations must ensure responsible use of consumer data and maintain transparency to address privacy concerns while applying predictive analytics in advertising strategies.

REVIEW OF LITERATURE

GGarcía-Guerra et al. (2025) in the paper “**Predictive Analytics in Digital Marketing: A Statistical Modeling Approach for Predicting Consumer Behaviour**” examined the role of predictive analytics in forecasting consumer behaviour in digital marketing. The study analysed models such as logistic regression, random forest, support vector machines, and neural networks. The findings show that predictive models achieve high accuracy in predicting consumer responses to digital marketing efforts. The study concludes that predictive analytics improves targeting, personalization, campaign efficiency, and marketing resource allocation.

Brown et al. (2025) in the study “**Predictive Analytics and Consumer Journey Optimization in Digital Marketing**” examined how predictive analytics helps optimize the consumer journey. The research analysed consumer touchpoint data to predict movement across different engagement stages. The findings show that predictive analytics improves message relevance, consumer engagement, and conversion rates. The study concludes that predictive insights help marketers allocate resources effectively and improve digital advertising performance.

Gooljar et al. (2024) in the study “**Predictive Analytics in Digital Advertising: Understanding Consumer Engagement Patterns**” examined how predictive analytics helps understand and forecast consumer engagement in digital advertising. The research analysed consumer interaction data to identify behavioural patterns influencing ad response. The findings show that predictive models improve targeting accuracy and audience segmentation. The study concludes that predictive analytics enhances consumer engagement and improves digital advertising performance.

Malthouse et al. (2023) in the study “**Predictive Analytics for Personalization in Digital Marketing**” examined the role of predictive analytics in personalization strategies.

The study analysed consumer data to predict preferences and behaviours. The findings reveal that predictive analytics improves ad relevance, engagement, and response rates. The study concludes that predictive analytics strengthens personalized advertising and improves digital advertising performance.

De Keyser et al. (2021) in the study “**Data-Driven Personalization and Consumer Engagement in Digital Marketing**” examined how predictive personalization influences consumer engagement. The research analysed customer interaction data to understand how predictive insights improve personalization. The findings show that predictive analytics enhances content relevance and consumer engagement. The study concludes that predictive analytics improves digital advertising performance through effective personalization and better customer experience.

STATEMENT OF THE PROBLEM

Digital advertising has become an important strategy for businesses to reach consumers through online platforms such as social media, websites, and mobile applications. With the growth of digital technologies, marketers increasingly use predictive analytics to analyse consumer data and deliver targeted advertisements. This helps organizations improve advertising effectiveness and customer engagement. However, the use of predictive analytics in digital advertising also raises several concerns. Many consumers are not fully aware of how their personal data is collected and used for personalized advertisements. This lack of awareness can create concerns related to privacy, data security, and excessive targeting. These factors may influence consumer perception and response toward digital advertisements.

SCOPE OF THE STUDY

This study focuses on examining the role of predictive analytics in enhancing digital advertising performance. It analyses how predictive analytics techniques are used to understand consumer behaviour and improve advertisement targeting and personalization. The study also explores consumer perception and engagement with digital advertisements influenced by predictive analytics. In addition, it considers issues related to data usage and privacy concerns associated with personalized advertising. The scope of the research is limited to consumers who interact with digital advertisements on online platforms such as social media, websites, and mobile applications. The findings aim to provide insights into the effectiveness of predictive analytics in improving digital advertising strategies.

OBJECTIVES OF THE STUDY

- To study the role of predictive analytics in enhancing digital advertising performance.
- To examine how predictive analytics helps in identifying users' online behaviour and interests.
- To analyse consumer exposure and responses to digital advertisements influenced by predictive and data-driven techniques.
- To study the impact of predictive analytics on ad relevance, personalization, and consumer engagement while considering consumer privacy concerns.

RESEARCH METHODOLOGY

RESEARCH DESIGN

Research design refers to the overall framework used for collecting and analysing data in order to achieve the objectives of the study. For the present research, a descriptive research design has been adopted to understand consumer perceptions of predictive analytics in digital advertising. This design helps in describing respondents' awareness, attitudes, and responses towards personalized digital advertisements generated through predictive analytics techniques.

SOURCES OF DATA

Primary Data:

Primary data was collected directly from respondents through a structured questionnaire. The questionnaire was used to gather information about consumer awareness, perceptions, and responses toward predictive analytics in digital advertising.

Secondary Data:

Secondary data was collected from sources such as books, journals, research articles, reports, and internet sources, which helped provide theoretical support for the study.

SAMPLING

Sample Size: A total of 131 respondents were selected for the study.

- **Sample Area:** The study was conducted in Chennai, Tamil Nadu.
- **Sample Method:** The study adopted convenience sampling, a non-probability sampling technique where respondents are selected based on availability and willingness to participate.

TOOLS OF DATA COLLECTION

A structured questionnaire was used to collect primary data from respondents. The collected data was analysed using percentage analysis and Chi-square test, and the results were presented through tables and statistical interpretation.

DATA ANALYSIS AND INTERPRETATION

Table 1
Age of the Respondents

Particulars	Frequency	Percentage
Below 18	23	18
19–22	40	31
23–30	40	31
Above 30	28	21
Total	131	100

INTERPRETATION

The table shows that most of the respondents belong to the age groups 19–22 years (31%) and 23–30 years (31%). Respondents below 18 years account for 18%, while those above 30 years constitute 21%. This indicates that young adults form the major portion of the sample.

Table 2
Gender of the Respondents

Particulars	Frequency	Percentage
Male	79	60
Female	52	40
Total	131	100

INTERPRETATION

The table shows that 60% of the respondents are male and 40% are female. This indicates a higher representation of male respondents, though female respondents also form a significant proportion of the sample.

Table 3
Educational Qualification of the Respondents

Particulars	Frequency	Percentage
Higher Secondary	35	27
Diploma	29	22
Undergraduate	36	28
Postgraduate	31	24
Total	131	100

INTERPRETATION

The table shows that 28% of the respondents are undergraduates, followed by 27% with higher secondary education, 24% postgraduates, and 22% diploma holders. This reveals that respondents come from diverse educational backgrounds.

Table 4
Occupation of the Respondents

Particulars	Frequency	Percentage
Student	50	38
Working Professional	43	33
Self-employed	38	29
Total	131	100

INTERPRETATION

The table shows that 38% of the respondents are students, 33% are working professionals, and 29% are self-employed. This suggests that the sample includes respondents from different occupational groups.

Table 5
Average Time Spent on the Internet Per Day

Particulars	Frequency	Percentage
Less than 1 hour	6	5
2–3 hours	58	44
4–5 hours	48	37
More than 5 hours	19	15
Total	131	100

INTERPRETATION

The table shows that the majority of respondents spend 2–3 hours (44%) or 4–5 hours (37%) online per day. Only 5% spend less than one hour, while 15% spend more than five hours online. This indicates that most respondents are regular internet users.

Table 6
Chi-square Test Showing the Association Between Predictive Analytics and Digital Advertising Performance

HYPOTHESIS TESTING

H₀: There is no significant relationship between predictive analytics and digital advertising performance.

H₁: There is a significant relationship between predictive analytics and digital advertising performance

Test	Value	Asymp. Sig. (2-sided)
Pearson Chi-Square	268.505 ^a	0.549
Likelihood Ratio	196.094	1
Linear-by-Linear Association	8.345	0.004
N of Valid Cases	131	

INTERPRETATION

The Chi-square test shows a p-value of 0.549, which is greater than 0.05. Hence, the null hypothesis is accepted and the alternative hypothesis is rejected. This indicates that there is no significant relationship between the variables. However, the Linear-by-Linear Association shows a significant linear trend between the categories.

FINDINGS

- The majority of respondents belong to the 19–22 years and 23–30 years age groups (31% each), indicating that young adults form the largest segment of the sample.
- Male respondents constitute 60% of the sample, while female respondents account for 40%, showing slightly higher male participation.
- Most respondents are undergraduates (28%), followed by higher secondary (27%), postgraduates (24%), and diploma holders (22%), indicating diverse educational backgrounds.
- In terms of occupation, students represent the largest group (38%), followed by working professionals (33%) and self-employed individuals (29%).
- A large proportion of respondents spend 2–3 hours (44%) or 4–5 hours (37%) on the internet daily, showing high exposure to digital platforms and advertisements.
- The Chi-square test result ($p = 0.549 > 0.05$) indicates that there is no significant relationship between predictive analytics and digital advertising performance, though a linear trend is observed between some categories.

SUGGESTIONS

- Companies should improve the accuracy and relevance of predictive analytics to enhance the effectiveness of digital advertisements.
- Digital advertisers should focus more on young consumers, as they form the major group actively engaging with online platforms.
- Advertisements should be personalized and engaging to capture the attention of users who spend significant time on the internet.
- Organizations should ensure transparency in the use of consumer data to build trust in predictive analytics-based advertising.
- Future research can include larger and more diverse samples to better understand the relationship between predictive analytics and advertising performance.

CONCLUSION

The study examined consumer perceptions of predictive analytics in digital advertising using responses from 131 participants. The findings show that most respondents are young adults who spend a considerable amount of time on the internet, indicating high exposure to digital advertisements. The demographic analysis also reveals that respondents come from diverse educational and occupational backgrounds, suggesting varied perspectives toward online advertising practices. The hypothesis testing using the Chi-square test indicates that there is no significant relationship between predictive analytics and digital advertising performance, as the p-value is greater than the significance level. However, the presence of a significant linear trend suggests that certain patterns may exist among specific categories of respondents. Overall, the study highlights the growing role of digital platforms in advertising and suggests that organizations should focus on improving the relevance and transparency of predictive analytics to enhance consumer engagement and trust.

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AN ANALYSIS OF WORK LIFE BALANCE AND CHALLENGES FACED BY STREET SWEEPERS IN NORTH AND WEST CHENNAI CITY

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ABSTRACT

Street sweepers play a vital role in maintaining the cleanliness and hygiene of urban environments. However, their work life and challenges remain largely invisible and unexplored. This study aims to fill this gap by examining the work life and challenges faced by street sweepers in Chennai. Through analytical methods combining interviews, and observations, this study reveals the harsh realities of street sweepers' working conditions, including inadequate infrastructure, lack of protectivity, and exposure to health hazards. The study also highlights the social and economic challenges faced by street sweepers, limited access to social security benefits, and stigma and marginalization. The findings of this study have important implications for policymakers, urban planners, and civil society organizations seeking to improve the working conditions and well-being of street sweepers in and Chennai and beyond. The researcher has analysed, 250streetsweepersbyusingsnowballsamplingmethods collected data has been analysed by using cross table, chi square, Anova. The responds focus on North and West Chennai only.

KEYWORDS: Streetsweepers, Worklife, Challenges, Health and Safety, Reason behind the work.

INTRODUCTION

Street sweepers play an essential role in maintaining urban cleanliness, public health, and environmental hygiene. In rapidly growing metropolitan cities like Chennai, the responsibility of keeping streets clean largely depends on the continuous efforts of sanitation workers who work in challenging and often unnoticed conditions. Despite their crucial contribution to the city's sanitation system, the work life and struggles of street sweepers remain largely under-recognized in society and receive limited academic and policy attention.

Street sweeping is a physically demanding occupation that involves long working hours, exposure to dust, waste materials, traffic risks, and various environmental hazards. Many street sweepers work with inadequate protective equipment and limited access to proper sanitation facilities. These conditions not only affect their physical health but also create significant stress and imbalance between their professional and personal lives. As a result, maintaining a healthy work-life balance becomes difficult for many workers in this sector.

REVIEW OF LITERATURE

A literature review discusses and analyses published information in a particular subject area. Sometimes the information covers a certain time period. A literature review is more than a summary of the sources, it has an organizational pattern that combines both summary and synthesis. A summary is a recap of the important information of the source, but a synthesis is a re-organization, or a reshuffling, of that information. It might give a new interpretation of old material or combine new with old interpretations. Or it might trace the intellectual progression of the field, including major debates. And depending on the situation, the literature review may evaluate the sources and advise the reader on the most pertinent or relevant.

While the main focus of an academic research paper is to support your own argument, the focus of a literature review is to summarize and synthesize the arguments and ideas of others. The academic research paper also covers a range of sources, but it is usually a select number of sources, because the emphasis is on the argument. Likewise, a literature review can also have an "argument," but it is not as important as covering a number of sources. In short, an academic research paper and a literature review contain some of the same elements. In fact, many academic research papers will contain a literature review section. What aspect of the study (either the argument or the sources) that is emphasized determines what type of document Literature reviews provide you with a handy guide to a particular topic. If you have limited time to conduct research, literature reviews can give you an overview or act as a stepping stone.

RESEARCH METHODOLOGY

RESEARCH DESIGN

The current research paper adopts analytical Research design and has the primary objective as To analysis the problem faced by street sweepers, To find out the health & safety issues faced by street sweepers, To analysis the work life of street sweepers, To understand about their financial background, To find out what are the facilities enjoy by the street sweepers, To find out the reason behind to do this sweeping work and in order to carry out the present study in a meaningful manner an adequate amount of data and information has been collected from both primary and secondary source. The raw information has been collected by disturbing the questionnaires, holding interviews, and collected literature review available in the websites, journal, reports, published and unpublished documents.

SOURCE OF DATA COLLECTION

The study uses both primary and secondary data for analysis.

PRIMARY DATA

Data that has been Generated by the researcher in the way of Surveys, Interviews, experiments, specially designed for understanding and solving the research problem.

SECONDARY DATA

The secondary data for this paper collected from previously been gathered that can be accessed by researcher. The term contrasts with primary data, which is data collected directly from it's source.

RESEARCH GAP

While there is a growing body of research on the occupational health and safety of street sweepers globally, there is a significant lack of studies specifically focusing on the work life balance and challenges faced by street sweepers in Chennai.

SAMPLE SIZE

The respondents of the research are the street sweepers for the purpose to analysis, 250 street sweepers data was collected as a sample respondent. Accidental sampling method is used for selecting the samples respondents for collecting the data. The sweepers among various areas are been considered as samples.

STATEMENT OF THE PROBLEM

As a researcher, I encountered significant challenges while attempting to collect data on the work life balance and challenges faced by street sweepers in Chennai. Despite the importance of this topic, I faced substantial obstacles in gathering reliable and accurate information. Street sweepers are often difficult to reach, as they work irregular hours and are dispersed across various locations throughout the city.

ANALYSIS AND INTERPRETATION

Table 1
Chi – Square Relationship Between Gender and Working Shifts

Particulars	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.602 ^a	2	.002
Likelihood Ratio	12.758	2	.002
Linear-by-Linear Association	.057	1	.812
N of Valid Cases	250		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 19.03.			

Source: Primary Data

HYPOTHESIS

Null Hypothesis H0: There is no significant association between Gender and working shifts of the street sweepers

Alternative Hypothesis H1: There is a significant association between Gender and working shifts of the street sweepers

INTERPRETATION

Table shows that the test was applied to find the relationship between Gender and working shifts of the street sweepers. the p-value (0.002%) is less than 0.05, we reject the null hypothesis (H₀). So, there is association between Gender and working shifts of the street sweepers.

Table 2
Chi – Square Relationship Between Gender and Challenges Faced by Street Sweepers

Particulars	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	141.721 ^a	4	.000
Likelihood Ratio	169.205	4	.000
Linear-by-Linear Association	.004	1	.949
N of Valid Cases	250		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.86.			

Source: Primary Data

HYPOTHESIS

Null Hypothesis H0: There is no significant association between Gender and Challenges faced by street sweepers.

Alternative Hypothesis H1: There is a significant association between Gender and Challenges faced by street sweepers.

INTERPRETATION

Table shows that the test was applied to find the relationship between Gender and Challenges faced by street sweepers. the p-value (0.000%) is less than 0.05; we reject the null hypothesis (H_0). So, there is association between Gender and Challenges faced by street sweepers.

FINDINGS

1. The 50% of the street sweeper's age group falls under 31 to 40 years.
2. The 51% of the street sweepers of this study are male.
3. The 53% of the street sweepers are SSLC schooling level.
4. There is an association between Gender and working shifts of the street sweepers.
5. There is association between Gender and Challenges faced by street sweepers.
6. There is no association between age and health issues faced by street sweepers.
7. There is no association between Family size and salary sufficient to meet household needs for street sweepers.

SUGGESTION

- Researcher suggest to the government to improve support towards street sweepers to access health insurance, pension schemes, and other benefits to support street sweepers well-being.
- Researcher suggest the people respect them as human beings. Many of them said they get proper respect, but even though they are feeling very bad about the response from the public side.
- Researcher suggest the Greater Chennai Corporation build the toilet facilities for the sweepers

CONCLUSION

Street sweepers in North and West Chennai face numerous challenges that affect their work-life balance, including poor working conditions, social stigma, and health problems. Despite their essential role in maintaining urban cleanliness, street sweepers struggle to make ends meet, work long hours in hazardous conditions, and are often marginalized by society. This study reveals that the majority of street sweepers in Chennai are males aged 31-40, with an SSLC schooling level, earning a salary of Rs 13000-15000, and working on a contract basis. They work 7 hours a day, primarily in the morning shift, with rotational off days, and are responsible for sweeping main roads and collecting waste from vendors. Despite facing health issues, particularly shoulder and back pain, and challenges due to lack of toilet facilities, the majority of street sweepers reported receiving proper response and respect from people, having proper safety measures, and being satisfied with their job and salary. However, they lack support systems from the government beyond salary and clothes, and many joined the job due to family issues. Overall, the study highlights the need for improved working conditions, healthcare facilities, and support systems to enhance the well-being and job satisfaction of street sweepers in Chennai. This study aims to explore the complexities of street sweepers' lives, highlighting the need for improved working conditions, social inclusion, and healthcare access to promote their well-being and dignity

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