

CONTEMPORARY COMMERCE REVIEW

In This Issue

Articles

- Influence of Brand Anthropomorphism on Brand Trust and Consumer Brand Engagement Among Gen-Z
- A Study on Customer Satisfaction In Hotel Industry With Special Reference to Hotel LE Meridien
- Unmasking Greenwashing: Navigating Through Environmental Marketing Deception
- Students' Perception Towards Women Entrepreneurship
- Financial Literacy and It's Determinants Among Working Women
- Jan Aushadhi Scheme as a tool For Affordable Healthcare In India: Concept, Competitors, and the Way Forward
- A Study on the Impact of Green Marketing Strategies on Consumer Buying Behaviour
- The Usage of Over-The-Top Platforms Among Youth with Special Reference to Ernakulam District
- A Study On Consumer Perception And Awareness Towards Affiliate Marketing

Abstract of Ph.D Thesis

- Influence of Organizational Justice on the Performance of Employees in the IT Sector in Kerala

Post Graduate and Research Department of Commerce
The Cochin College, Kochi, Kerala, India



CONTEMPORARY COMMERCE REVIEW

Double Blind Peer Reviewed Annual Journal

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Editor's Note

I am delighted to present the thirteenth volume of Contemporary Commerce Review – Double Blind Peer Reviewed Journal. This annual publication continues to provide a valuable platform for academicians, researchers, and students to share their innovative ideas, critical insights, and original contributions in the broad domains of commerce and management.

This volume features a diverse collection of research papers that reflect contemporary issues and emerging trends. The articles explore topics such as brand anthropomorphism and consumer engagement among Gen Z, customer satisfaction in the hotel industry, greenwashing in environmental marketing, women entrepreneurship, financial literacy among working women, and the Jan Aushadhi scheme as a tool for affordable healthcare. In addition, this issue includes studies on green marketing strategies, the usage of OTT platforms among youth, and consumer awareness of affiliate marketing.

The volume also presents an abstract of a doctoral thesis examining the influence of organizational justice on employee performance in the IT sector in Kerala, thereby linking theoretical perspectives with practical implications.

I extend my sincere appreciation to all the contributors, reviewers, and the academic community for their continuous support. It is my hope that the articles presented here will stimulate further discussion, inspire research, and contribute meaningfully to the advancement of knowledge in commerce and management.

We look forward to your continued encouragement in all our future endeavors.

Dr Rekha P G
Editor – in –Chief

INFLUENCE OF BRAND ANTHROPOMORPHISM ON BRAND TRUST AND CONSUMER BRAND ENGAGEMENT AMONG GEN-Z

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ABSTRACT

As brands increasingly adopt anthropomorphic traits to foster deeper consumer relationships, understanding their impact on Brand Trust and Consumer Brand Engagement (CBE) becomes critical. This study investigates the influence of Brand Anthropomorphism on Brand Trust and CBE (Affective, Behavioural, and Cognitive) among Gen-Z consumers, using Google as the focal brand. Additionally, the study examines the moderating role of Perceived Privacy Risk in shaping trust dynamics. Brand anthropomorphism can enhance brand trust by making brands appear more relatable and trustworthy. This is particularly effective in digital contexts, such as social media and virtual influencers, where anthropomorphic cues can foster cognitive and affective trust. Using PLS SEM, the results reveal that Brand Anthropomorphism strongly enhances Affective and Behavioural Consumer Brand Engagement, indicating that Google's human-like brand characteristics significantly drive emotional and action-based engagement. Brand Trust significantly enhances Cognitive Consumer Brand Engagement, suggesting that trusted brands stimulate deeper cognitive involvement. However, higher Perceived Privacy Risk negatively impacts Brand Trust, highlighting a key concern for technology-driven brands handling consumer data.

Keywords Brand Anthropomorphism, Brand Trust, Consumer Brand Engagement, Perceived Privacy Risk, Gen-Z, Google, PLS SEM

1. Introduction

In a dynamic marketplace, brands continually seek innovative strategies to forge deeper connections with consumers. One such strategy is brand anthropomorphism, which involves attributing human-like characteristics to brands, thereby enhancing relatability and fostering stronger emotional bonds with consumers. Anthropomorphism has been conceptualized as the process of attributing human traits to non-human agents and objects, such as products, brands, and virtual agents (Epley et al., 2007). This approach has gained prominence as companies strive to differentiate themselves and build meaningful relationships with their target audiences.

Brand anthropomorphism has emerged as a powerful tool in modern marketing, enabling companies to create deeper emotional connections with consumers. By assigning human-like qualities to brands, consumers perceive them as more relatable, fostering a sense of familiarity and trust (Chandler & Schwarz, 2010). When a brand is seen as warm, sincere, and dependable, it enhances consumer engagement and strengthens long-term loyalty. Companies like Google have effectively incorporated anthropomorphic elements into their branding, particularly through AI-driven interactions such as Google Assistant. These features, including conversational language and personalized responses, make Google's services more

engaging and user-friendly. However, while brand anthropomorphism can positively influence trust and engagement, factors like perceived authenticity and privacy concerns also shape consumer responses. Understanding how anthropomorphism impacts brand trust and engagement, especially in the context of a technology-driven brand like Google, provides valuable insights for marketers seeking to enhance consumer relationships in an increasingly digitized world.

Brand anthropomorphism plays a significant role in fostering brand trust, as consumers tend to develop stronger emotional connections with brands that exhibit human-like characteristics. Trust is a crucial factor in consumer decision-making, influencing brand preference, loyalty, and advocacy. When a brand is perceived as having human traits such as sincerity, warmth, and reliability, consumers are more likely to trust it. This trust is particularly important in digital environments, where direct human interaction is limited, making anthropomorphism a valuable tool for brands seeking to build credibility and maintain consumer confidence.

Beyond trust, brand anthropomorphism significantly impacts brand engagement, which refers to the level of emotional and behavioural involvement consumers exhibit toward a brand. Engaged consumers are more likely to interact with brands, participate in brand-related activities, and

advocate for their preferred brands (Hollebeek, 2011). Anthropomorphism strengthens engagement by making brands feel more relatable and approachable, encouraging consumers to communicate with them as they would with a person.

2. Statement of the Problem

In today's competitive digital landscape, brands strive to build strong consumer relationships by enhancing trust and engagement. One such strategy is brand anthropomorphism, which involves attributing human-like characteristics to a brand to foster emotional connections with consumers. Google, as one of the most influential technology brands, has incorporated anthropomorphic elements into its products and services, such as Google Assistant and interactive doodles, to create a more engaging and relatable user experience.

Despite the growing adoption of brand anthropomorphism in marketing, there is limited empirical research on its direct influence on brand trust and brand engagement, especially in the context of Google. While existing studies suggest that anthropomorphism enhances consumer-brand relationships, the extent to which it fosters trust and long-term engagement remains unclear. Additionally, factors such as perceived sincerity, reliability, and emotional appeal may moderate this relationship, requiring further investigation.

This study aims to address these gaps by exploring how brand anthropomorphism

affects consumers' trust and engagement with Google. Understanding this relationship is crucial for marketers and brand strategists in optimizing anthropomorphic branding strategies to strengthen consumer loyalty and interaction. The findings of this research will contribute to both academic literature and practical brand management strategies by providing insights into the effectiveness of anthropomorphism in enhancing consumer-brand relationships.

3. Review of Literature

Anthropomorphism can enhance brand engagement by fostering emotional connections, as users may perceive voice assistants as relatable entities, influencing their interactions and loyalty towards the brand (Festerling & Siraj, 2022). Increased anthropomorphism correlates with stronger user relationships, which may enhance brand loyalty and trust in the associated technology (Seymour & Kleek, 2021). Further, brand anthropomorphism, facilitated by name-brand voice assistants, can enhance brand trust and engagement by fostering a more relatable and interactive consumer-brand relationship (Patrizi et al., 2024a). Brand anthropomorphism positively influences brand love, which in turn enhances brand engagement (Widya & Mursalin, 2023). Brand anthropomorphism enhances self-brand connection, influencing consumer perceptions of brands as partners, which can affect brand favourability, preference, and willingness to pay (Ngoc Dan & and Ngo Trong, 2023).

Anthropomorphism enhances brand perception by fostering social interaction, personality, and independence, positively influencing user acceptance and engagement with the brand (Fota et al., 2019).

4. Research Questions

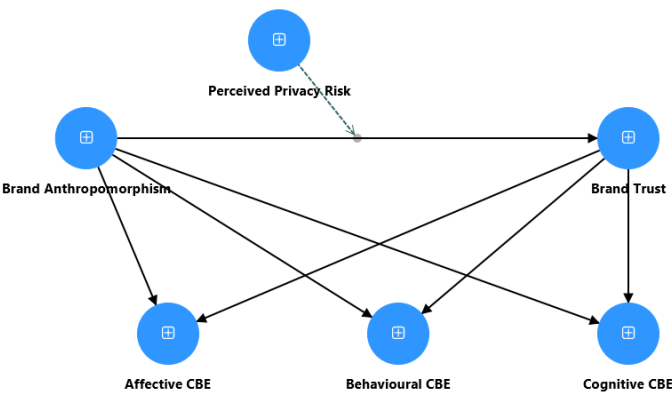
- RQ 1.** How does Brand Anthropomorphism influence Brand Trust among Gen-Z consumers for a technology-driven brand like Google?
- RQ 2.** What is the impact of Brand Anthropomorphism on the three dimensions of Consumer Brand Engagement (Affective, Behavioural, and Cognitive) in the context of Google?
- RQ 3.** To what extent does Brand Trust mediate the relationship between Brand Anthropomorphism and Consumer Brand Engagement?
- RQ 4.** Does Perceived Privacy Risk moderate the relationship between

Brand Anthropomorphism and Brand Trust among Gen-Z consumers?

5. Research Objectives

- To study the influence of Brand Anthropomorphism on Brand Trust among consumers for a technology-driven brand like Google
- To study the impact of Brand Anthropomorphism on the three dimensions of Consumer Brand Engagement (Affective, Behavioural, and Cognitive) in the context of Google
- To study the mediating role of Brand Trust in the relationship between Brand Anthropomorphism and Consumer Brand Engagement
- To study the moderating effect of Perceived Privacy Risk in the relationship between Brand Anthropomorphism and Brand Trust among consumers

Diagram 1 Conceptual Model



Source: Researcher's Compilation from Literature ((Patrizi et al., 2024a)

6. Research Hypotheses

Based on the comprehensive literature review, the following research hypotheses are formulated for the present study:

- RH1. Brand Anthropomorphism positively influences Brand Trust
- RH2. Brand Anthropomorphism positively influences Affective Consumer Brand Engagement
- RH3. Brand Anthropomorphism positively influences Behavioural Consumer Brand Engagement
- RH4. Brand Anthropomorphism positively influences Cognitive Consumer Brand Engagement
- RH5. Brand Trust positively influences Affective Consumer Brand Engagement
- RH6. Brand Trust positively influences Behavioural Consumer Brand Engagement
- RH7. Brand Trust positively influences Cognitive Consumer Brand Engagement
- RH8. Perceived Privacy Risk moderates the influence of Brand Anthropomorphism on Brand Trust
- RH9. Brand Trust mediates the influence of Brand Anthropomorphism on Affective Consumer Brand Engagement

RH10. Brand Trust mediates the influence of Brand Anthropomorphism on Behavioural Consumer Brand Engagement

RH11. Brand Trust mediates the influence of Brand Anthropomorphism on Cognitive Consumer Brand Engagement

7. Methodology

The present study is predominantly based on primary data collected from a sample of 62 responses received through google forms using structured questionnaire adapting scale items from literature (Patrizi et al., 2024b), apart from secondary data from literature. The data has been analysed using Jamovi Open Source Software (The Jamovi Project, 2021) and further model was analysed using SmartPLS (Ringle et al., 2024). Zotero software has been used for citation and referencing in APA Style (Zotero, 2024).

Sampling Method Random route through social media.

Sample Eligibility - A respondent to be included in the sample space, respondents shall be literate and user of Google as an interactive platform for information need.

8. Results

A sample of 372 complete responses received from Gen Z consumers collected through online platforms after removing

incomplete responses and outliers, formed the basis of the inferences of the study.

8.1 Common Method Bias

Common Method Variance Bias is a prevailing methodological concern in organizational- behavioural research (Donaldson & Grant-Vallone, 2002). In most of the statistical modelling, it is assumed that, the data should be free from Common Method Variance Bias. It refers to the variance that arise due the method of measurement adopted in the study (Podsakoff et al., 2003), thus resulting to a biased, inflated or deflated inter-correlations between the constructs, subject to several factors (Williams & Brown, 1994).

Here, Harman’s Single Factor method was used to assess the Common Method Variance Bias. Under this method, all

observed variables measuring the latent variables are loaded in to a single factor, and then performs un-rotated Exploratory Factor Analysis to identify the variance explained. If the percentage of total variance explained by the single factor is less than 50%, in can be inferred that, the data is free from Common Method Variance Bias (Podsakoff et al., 2003).

8.2 Descriptive Statistics

Descriptive statistics provide a fundamental overview of the data collected in a study. Among these, the mean serves as a crucial measure of central tendency, indicating the average score or value for a particular construct. By examining the mean scores for each construct, researchers gain valuable insights into the central tendency of responses within the sample.

Table 4.3 Descriptives

	Brand Anthropomorphism	Brand Trust	Cognitive Consumer Brand Engagement	Affective Consumer Brand Engagement	Behavioural Consumer Brand Engagement	Perceived Privacy Risk
Mean	3.41	3.81	3.54	3.65	3.47	3.25

Source: Computed from Survey Data (The Jamovi Project, 2021)

Brand Anthropomorphism (Mean = 3.41)

- Consumers somewhat agree that they attribute human-like characteristics to the brand.
- The perception of the brand as a human-like entity is moderate.

Brand Trust (Mean = 3.81)

- Consumers trust the brand fairly well, with a score leaning toward agreement.
- This suggests a positive consumer perception of the brand's reliability and integrity.

Cognitive Consumer Brand Engagement (Mean = 3.54)

- Consumers actively think about and process information related to the brand.
- The engagement at the cognitive level is moderate to high.

Affective Consumer Brand Engagement (Mean = 3.65)

- Consumers feel emotionally connected to the brand.
- This suggests a slightly stronger emotional engagement compared to cognitive engagement.

Behavioural Consumer Brand Engagement (Mean = 3.47)

- Consumers exhibit moderate levels of active participation with the brand (e.g., purchases, reviews, social media interactions).

- This is slightly lower than affective and cognitive engagement but still indicates involvement.

Perceived Privacy Risk (Mean = 3.25)

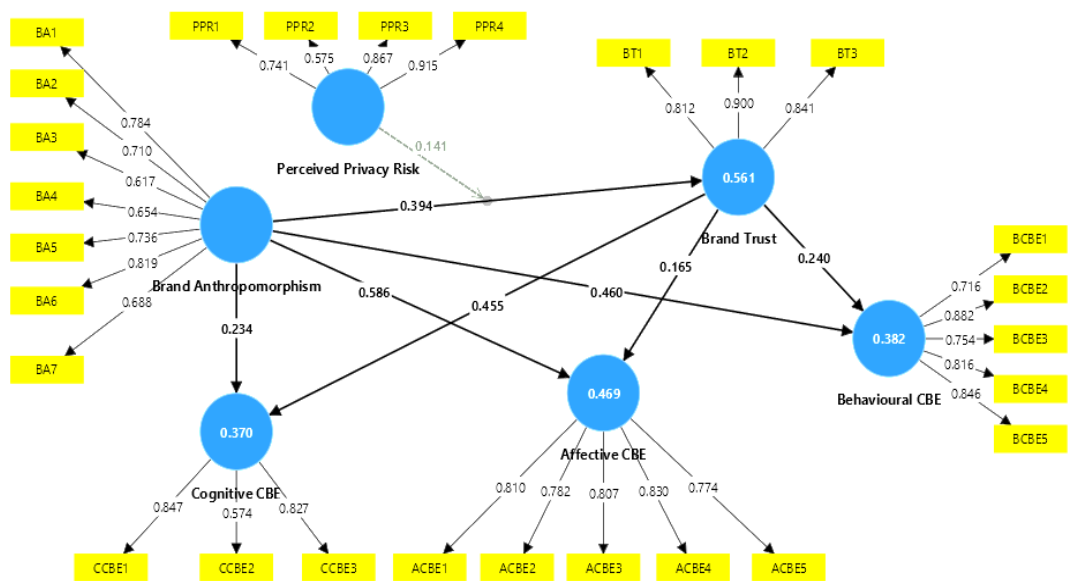
- Consumers perceive a moderate level of privacy risk associated with the brand.
- This indicates that while concerns exist, they are not overwhelmingly strong.

Consumers trust the brand reasonably well, and their engagement (cognitive, affective, and behavioural) is moderate to high. The perception of the brand as anthropomorphic is present but not dominant. While consumers engage with the brand, privacy concerns exist but are not severe enough to significantly hinder engagement. Strengthening trust and addressing privacy concerns could further enhance brand engagement.

PLS SEM: Measurement Model

This section focuses on the evaluation of the measurement model using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique within the SmartPLS software. The primary objective is to assess the reliability and validity of the constructs measured in the study.

Diagram 2 Measurement Model



Source: Generated using SmartPLS4 (Ringle et al., 2024)

Table 4.8 Construct Reliability and Validity

Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Affective CBE	0.861	0.867	0.899	0.641
Behavioural CBE	0.863	0.878	0.902	0.640
Cognitive CBE	0.702	0.712	0.800	0.577
Brand Anthropomorphism	0.842	0.851	0.881	0.516
Brand Trust	0.810	0.815	0.888	0.725
Perceived Privacy Risk	0.809	0.887	0.862	0.617

Source: Computed from Survey Data (Ringle et al., 2024)

Cronbach Alpha of the study is above the threshold limit of 0.70 i.e. ACBE (0.824), BCBE (0.863), CCBE (0.702), BA (0.842), BT (0.810) and PPR (0.809). The

factor loadings of the study is in the acceptable range. To report Convergent Validity, AVE scores were examined, the values are above 0.50.

Table 4.9 Discriminant Validity: Heterotrait-monotrait ratio (HTMT) Matrix

Construct	Affective CBE	Behavioural CBE	Cognitive CBE	Brand Anthropomorphism	Brand Trust	Perceived Privacy Risk
Affective CBE						
Behavioural CBE	0.850					
Cognitive CBE	0.769	0.670				
Brand Anthropomorphism	0.552	0.559	0.616			
Brand Trust	0.713	0.433	0.589	0.738		
Perceived Privacy Risk	0.278	0.323	0.347	0.686	0.588	
Perceived Risk x Brand Anthropomorphism	0.339	0.371	0.149	0.105	0.159	0.110

Source: Computed from Survey Data (Ringle et al., 2024)

Discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT) method. As recommended by Henseler et al. (2015), values below 0.85 indicate adequate discriminant validity. The results of the HTMT analysis demonstrated that all

constructs met the criterion of below 0.85, indicating that each construct is sufficiently distinct from the other constructs in the model. This finding supports the validity of the measurement model.

Table 4.10 Discriminant Validity: Fornell Larcker Criterion

Construct	Affective CBE	Behavioural CBE	Cognitive CBE	Brand Anthropomorphism	Brand Trust	Perceived Privacy Risk
Affective CBE	0.801					
Behavioural CBE	0.743	0.805				
Cognitive CBE	0.670	0.583	0.718			
Brand Anthropomorphism	0.465	0.476	0.513	0.851		
Brand Trust	0.589	0.361	0.467	0.575	0.760	
Perceived Privacy Risk	-0.237	-0.281	-0.249	-0.639	-0.445	0.785

Source: Computed from Survey Data (Ringle et al., 2024)

Discriminant validity was assessed again using the Fornell-Larcker criterion. This criterion requires that the square root of the Average Variance Extracted (AVE) for each construct should be greater than its correlations with other constructs. The results demonstrated that all constructs met

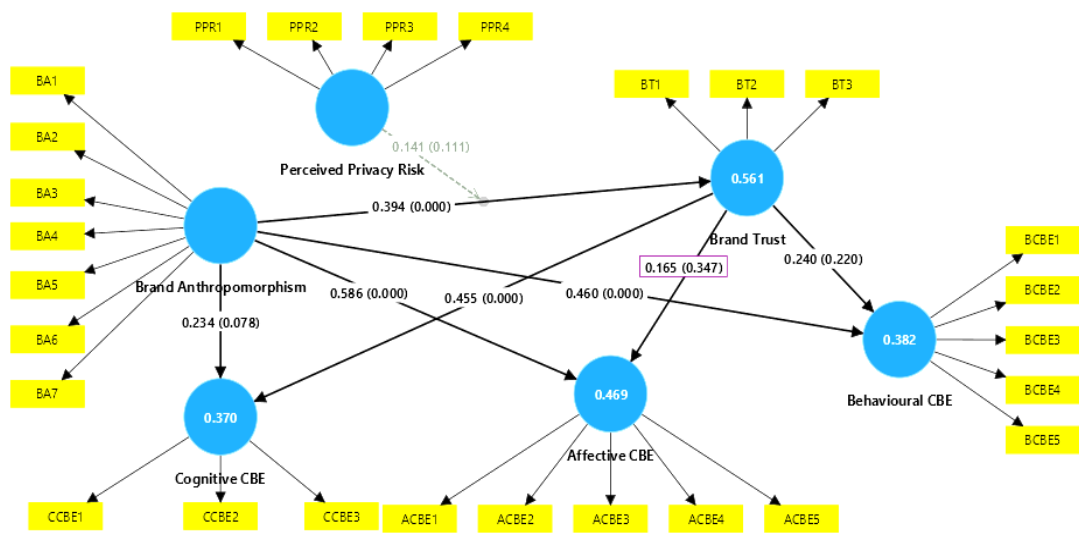
this criterion, indicating that each construct shares more variance with its own indicators than with any other construct (Ab Hamid et al., 2017). To report collinearity issues, VIF was examined and the values were within the acceptance limit.

PLS SEM: Structural Model

The structural model represents the hypothesized relationships between the latent constructs. In this study, the

structural model aims to investigate the influence of brand anthropomorphism on brand trust and consumer brand engagement, and the impact of perceived privacy risk on these relationships.

Diagram 4.3 PLS SEM - Structural Model



Source: Generated using SmartPLS4 (Ringle et al., 2024)

Table 4.11 Path Analysis and Path Coefficients

Path Coefficient	Original Sample (O)	Sample Mean (M)	Standard Deviation	T statistics (t)	P values
Brand Anthropomorphism -> Affective CBE	0.586	0.605	0.077	7.579	< 0.001**
Brand Anthropomorphism -> Behavioural CBE	0.460	0.488	0.098	4.698	< 0.001**
Brand Anthropomorphism -> Brand Trust	0.394	0.394	0.109	3.603	< 0.001**
Brand Anthropomorphism -> Cognitive CBE	0.234	0.236	0.133	1.762	0.078
Brand Trust -> Affective CBE	0.165	0.161	0.175	0.941	0.347
Brand Trust -> Behavioural CBE	0.240	0.234	0.196	1.227	0.220
Brand Trust -> Cognitive CBE	0.455	0.468	0.103	4.411	< 0.001**
Perceived Privacy Risk -> Brand Trust	-0.541	-0.542	0.080	6.768	< 0.001**
Perceived Privacy Risk x Brand Anthropomorphism -> Brand Trust	0.141	0.125	0.089	1.594	0.111

Source: Computed from Survey Data (Ringle et al., 2024)

**Significant at 1% level

Path analysis is a statistical technique used to examine the causal relationships among a set of variables. In this study, path analysis was employed to investigate the hypothesized relationships between key constructs, including Brand Anthropomorphism, Brand Trust, Consumer Brand Engagement (Affective, Behavioural, Cognitive), and Perceived Privacy Risk.

Strongest Positive Relationships:

- Brand Anthropomorphism & Affective CBE (0.586): This indicates a strong positive relationship, suggesting that brands perceived as more anthropomorphic are likely to evoke stronger affective consumer brand engagement.
- Brand Anthropomorphism & Behavioural CBE (0.460): This also shows a substantial positive relationship, implying that anthropomorphized brands are more likely to drive consumer behaviours.
- Brand Trust & Cognitive CBE (0.455): This indicates a strong positive relationship, suggesting that higher brand trust leads to greater cognitive engagement with the brand.
- Perceived Privacy Risk & Brand Trust (-0.541): This negative path coefficient suggests that higher perceived privacy risk is

significantly associated with lower brand trust.

Moderate Relationships:

- Brand Anthropomorphism & Brand Trust (0.394): This suggests a moderate positive relationship, indicating that anthropomorphism positively influences brand trust.
- Brand Trust & Behavioural CBE (0.240): This moderate relationship suggests that brand trust positively influences consumer behaviours.

Weak/Non-Significant Relationships:

- Brand Anthropomorphism & Cognitive CBE (0.234): This relationship is relatively weak and the p-value (0.078) suggests it might not be statistically significant.
- Brand Trust & Affective CBE (0.165): This relationship is also relatively weak and not statistically significant (p-value = 0.347).

Interaction Effect:

Perceived Privacy Risk x Brand Anthropomorphism → Brand Trust (0.141): This interaction term has a positive coefficient, suggesting that the negative impact of perceived privacy risk on brand trust might be less pronounced when brands are highly anthropomorphized. However, the p-value (0.111) indicates that this interaction effect is not statistically significant.

Table 4.12 Specific Indirect Effects

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistics (t)	P values
Perceived Privacy Risk -> Brand Trust -> Affective CBE	-0.089	-0.088	0.097	0.921	0.357
Brand Anthropomorphism -> Brand Trust -> Cognitive CBE	0.179	0.184	0.065	2.746	0.006**
Perceived Privacy Risk -> Brand Trust -> Behavioural CBE	-0.13	-0.129	0.111	1.174	0.241
Perceived Privacy Risk x Brand Anthropomorphism -> Brand Trust -> Affective CBE	0.023	0.015	0.029	0.802	0.423
Perceived Privacy Risk x Brand Anthropomorphism -> Brand Trust -> Behavioural CBE	0.034	0.025	0.036	0.932	0.351
Perceived Privacy Risk -> Brand Trust -> Cognitive CBE	-0.246	-0.255	0.071	3.476	0.001**
Perceived Privacy Risk x Brand Anthropomorphism -> Brand Trust -> Cognitive CBE	0.064	0.057	0.042	1.53	0.126
Brand Anthropomorphism -> Brand Trust -> Affective CBE	0.065	0.062	0.074	0.878	0.380
Brand Anthropomorphism -> Brand Trust -> Behavioural CBE	0.095	0.089	0.081	1.165	0.244

Source: Computed from Survey Data (Ringle et al., 2024)

**Significant at 1% level

Indirect effects in path analysis refer to the influence of one variable on another that is mediated through a third variable. In this study, we examined several indirect

effects to understand how the constructs influence each other through mediating pathways.

- Brand Anthropomorphism -> Brand Trust -> Cognitive CBE (0.179, $p < 0.001$): This indicates a significant indirect effect, suggesting that brand anthropomorphism influences cognitive consumer brand engagement by positively impacting brand trust.
- Perceived Privacy Risk -> Brand Trust -> Cognitive CBE (-0.246, $p < 0.001$): This significant negative indirect effect suggests that perceived privacy risk negatively impacts cognitive consumer brand engagement by reducing brand trust.
- All other indirect effects have p-values greater than 0.05, indicating that they are not statistically significant. This suggests that these indirect pathways do not have a significant impact on the outcome variables (Affective CBE and Behavioural CBE).

Table 4.13 Summary of Hypotheses Testing

Research Hypotheses	P Value	Inference
Brand Anthropomorphism positively influences Brand Trust	< 0.0001**	Supported
Brand Anthropomorphism positively influences Affective Consumer Brand Engagement	< 0.0001**	Supported
Brand Anthropomorphism positively influences Behavioural Consumer Brand Engagement	< 0.0001**	Supported
Brand Anthropomorphism positively influences Cognitive Consumer Brand Engagement	0.078	Not Supported
Brand Trust positively influences Affective Consumer Brand Engagement	0.347	Not Supported
Brand Trust positively influences Behavioural Consumer Brand Engagement	0.220	Not Supported
Brand Trust positively influences Cognitive Consumer Brand Engagement	< 0.001**	Supported
Perceived Privacy Risk moderates the influence of Brand Anthropomorphism on Brand Trust	0.111	Not Supported
Brand Trust mediates the influence of Brand Anthropomorphism on Affective Consumer Brand Engagement	0.380	Not Supported
Brand Trust mediates the influence of Brand Anthropomorphism on Behavioural Consumer Brand Engagement	0.244	Not Supported
Brand Trust mediates the influence of Brand Anthropomorphism on Cognitive Consumer Brand Engagement	0.006**	Supported

Source: Researchers' Computations

9. Discussion

Brand anthropomorphism significantly and positively influenced both Affective and Behavioural Consumer Brand Engagement. This suggests that brands perceived as more human-like are more likely to evoke stronger emotional connections and drive consumer actions.

Brand anthropomorphism also had a significant positive influence on Brand Trust. This indicates that consumers are more likely to trust brands that are perceived as having human-like qualities.

Brand anthropomorphism indirectly and positively influenced Cognitive Consumer Brand Engagement through its positive impact on Brand Trust. This highlights the mediating role of trust in the relationship between anthropomorphism and cognitive engagement.

Brand Trust emerged as a crucial mediator, positively influencing Cognitive Consumer Brand Engagement. This finding emphasizes the critical role of trust in shaping consumer engagement, particularly in terms of cognitive processing and understanding of the brand.

Perceived Privacy Risk had a significant negative impact on Brand Trust. This finding underscores the critical importance of addressing privacy concerns to maintain consumer trust and engagement.

Perceived Privacy Risk also indirectly and negatively impacted Cognitive

Consumer Brand Engagement through its negative impact on Brand Trust. This highlights the detrimental impact of privacy concerns on consumer engagement.

10. Managerial Implications and Suggestions

- **Leveraging Anthropomorphism:** Marketers should focus on developing brand personalities and human-like qualities to foster stronger emotional connections and drive consumer engagement.
- **Building and Maintaining Trust:** Building and maintaining consumer trust is crucial for long-term engagement. This can be achieved through transparent communication, consistent brand experiences, and demonstrating a commitment to customer well-being.
- **Addressing Privacy Concerns:** Addressing privacy concerns is essential for maintaining consumer trust and engagement. This involves implementing robust privacy policies, obtaining explicit consent for data collection, and demonstrating transparency in data usage.
- **Segmentation and Targeting:** Recognizing the potential impact of demographic factors, such as gender, on brand perceptions and engagement, marketers should consider segmenting their target

audience and tailoring their marketing strategies accordingly.

11. Limitations and Future Research

- Sample Characteristics: The findings may not be generalizable to other populations with different demographic characteristics.
- Cross-sectional Data: The study employed cross-sectional data, which limits the ability to establish causal relationships. Longitudinal studies are needed to confirm the temporal order of effects.

12. Conclusions

- The findings contribute to a deeper understanding of the psychological processes underlying consumer-brand relationships. The study provides empirical support for the role of anthropomorphism, trust, and engagement as key drivers of consumer behaviour. Furthermore, the findings highlight the critical role of trust as a mediator in the influence of brand-related factors on consumer engagement.
- Thus, this study provides valuable insights into the intricate dynamics of brand-consumer relationships and highlights the importance of building trust, addressing privacy concerns, and leveraging anthropomorphism to foster strong and enduring brand engagement.

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A STUDY ON CUSTOMER SATISFACTION IN HOTEL INDUSTRY WITH SPECIAL REFERENCE TO HOTEL LE MERIDIEN

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ABSTRACT

Customer satisfaction is a business values that considers to the creation of value for customers, expecting and managing their expectations, and representing ability and responsibility to satisfy their necessities. Service organization's customers will remain loyal to service organization, if their services are better than the services provided by any other organization. The present study was taken so as to measure customer satisfaction in Hotel Le Meridien, Maradu kochi. By using convenient sampling method 80 samples were selected and questionnaire method was adopted for the collection of primary data. Simple percentage analysis, Weighted average ranking method. On the basis of data analysis it is proved that the satisfaction level of the customers towards the Hotel Le Meridien is good but certain attempts have to be made by the managers to build the services more efficient and sustainable in the longer run.

Keyword: Hospitality, Customer Satisfaction, Five-star hotels

I. Introduction

A service is any activity or benefit that one party can offer to another which is essentially intangible and which does not result in the ownership of anything like business and professional services insurance, legal service, medical service etc. Service marketing is a specialized branch of marketing. Service marketing denotes the processing of selling service goods like telecommunication, banking, insurance, car rentals, healthcare, tourism, professional services, repairs etc.

Customer satisfaction is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as “the number of customers, or percentage of total customers, whose reported experiences with a firm, its products, or its services (ratings) exceeds specified satisfaction goals.

The hospitality industry is a broad category of fields within the service industry that includes lodging, restaurants, event planning, theme parks, transportation, cruise line, and additional fields within the tourism industry. The hospitality industry is a several billion dollar industry that mostly depends on the availability of leisure time and disposable income. A hospitality unit such as a restaurant, hotel, or even an amusement park consists of multiple groups such as facility maintenance,

direct operations management, marketing, and human resources. The Indian hospitality industry has emerged as one of the key industries driving growth of the services sector in India. It has evolved into an industry that is sensitive to the needs and desires of people.

Le Meridien is the best 5 star hotel in Cochin with most modern facilities & amenities, located in 18 acres of sprawling land, surrounded on every side by calming backwaters. Access 60,000 square feet of exquisite banquet space accommodating up to 5,000 guests., on-site Ayurveda spa, two distinctive hotel restaurants, chic bar, 24-hour fitness centre and pool ensures a preferred hotel for any traveller in Kochi, India. Le Meridien strive to create unique and memorable experiences for their guests, whilst consistently exceeding their expectations by providing the highest quality of products and services to our business & leisure travellers.

II. Objective of The Study

Following are the major objectives of the study.

- 1) To study about the respondents' level of satisfaction in the services provided by Hotel Le Meridien.
- 2) To suggest measures for the improvement of customer satisfaction in Hotel Le Meridien.

III. Scope of The Study

The study focused on the customer satisfaction on various services offered by Hotel Le Meridien Hotel in Ernakulam district of Kerala. It highlights the quality of services regarding the cleanliness and comfort, safety and security, price charged by the hotel, ambience and Interior decoration etc.

Statement of Problem

There are lots of factors are determining the level of satisfaction in a hotel. Service organization's customers will remain loyal to service organization, if customers get is relatively better service than they expect to get it from the competitors. So, this study focussed to study about the level of satisfaction in hotel industry with special reference to Hotel Le Meridien ,Kochi.

V. Sources of Data Collection

The study is based on both primary and secondary data. For the collection of primary data structured questionnaire is used. Secondary data were collected from books, journals, articles, newspapers and websites.

VI. Sample Design

80 respondents were selected for the study. Convenient sampling method was used to choose samples.

VII. Framework of Analysis

The collected data were processed with the help of appropriate statistical tools in order to fulfill the objectives of the study.

For the present study simple percentage analysis and Weighted Average Ranking Method were adopted.

VIII. Limitations of the Study

- The study is limited to the guests of Hotel Le Meridien only.
- The study is limited to 80 samples.

IX. Analysis and Interpretation

1. Gender of the respondents

The following table 1 discloses about gender of the respondents.

Table 1. Gender

Gender	Numbers	Percentage
Male	54	67.5
Female	26	32.5
Total	80	100.0

Source: Primary data

It is observed from the table 1 that, fifty four (67.5) respondents are male and the rest 26 (32.5) respondents are female. Thus, majority of the respondents are male customers.

2. Purpose of Visit

The following table 2 shows about purpose of visit in the hotel.

Table 2 Purpose of Visit

Purpose	Numbers	Percentage
Official	44	55.00
Educational	16	20.00
Holiday	12	15.00
Others	8	10.0
Total	80	100.0

Source: Primary data

It is observed from the table 2 that, forty four (55.55) respondents visit Hotel Le Meridien for official purpose, 16 (20.00) respondents visit for educational purpose 12 (15.00) respondents visit and the remaining 8 (10.0) are for other purposes. Thus, most of the respondents visit the hotel for official purposes.

3. Recommendation to others

The following table shows recommendations being made to others

Table 3 Recommendations made to others

Recommendation	Numbers	Percentage
Yes	70	87.5
No	10	12.5
Total	80	100.0

Source: Primary data

It is observed from the table 3 that, seventy (87.5) respondents would recommend the hotel to others and the rest 10 (12.5) respondents would not recommend. Thus, majority of the respondents recommend the hotel to others.

4. Value for Money Paid

The following table 4 shows the satisfaction of customers regarding the value of money paid.

Table 4 Value for Money Paid

Value for Money Paid	Numbers	Percentage
Yes	72	90.0
No	08	10.00
Total	80	100.0

Source: Primary data

It is observed from the table 4 that, seventy two (90.0) respondents feel that there is value for money paid and the rest 8 (10.0) respondents there is no value for the money paid. Thus, majority of the respondents satisfied about the tariffs charged by the hotel.

5. Length of Stay

The following table shows the length of stay in Hotel Le Meridien.

Table 5 Purpose of Visit

Purpose	Numbers	Percentage
Below 3 Days	22	27.50
3-5 Days	38	47.50
More than 5 Days	10	12.50
Total	80	100.0

Source: Primary data

It is observed from the table 5 that, twenty two (27.50) respondents stayed in Hotel Le Meridien for less than 3 days, 38 (47.50) respondents would stay for 3-5 days and the remaining 10 (12.50) stay for more than 5 days. Thus, most of the respondents visit the hotel for 3-5 days.

6. Level of Satisfaction

The Table 6 discloses the Weighted Average Rank Analysis of level of satisfaction among the respondents about various facilities offered by Hotel Le Meridien.

Table 6 Level of Satisfaction in Hotel Le Meridien

S. No.	Services	H (3)	M (2)	L (1)	Total	Score	Mean Score	Rank
1	Price Charged by the Hotel	41 123	15 30	24 24	80	177	2.21	7
2	Safety and Security	52 156	12 24	16 16	80	196	2.45	5
3	Quality of Food	60 180	15 45	5 5	80	230	2.87	1
4	Ambience	60 180	12 24	8 8	80	212	2.65	3
5	Parking Facility	37 111	17 34	26 26	80	171	2.13	8
6	Cleanliness and Comfort	64 192	10 20	6 6	80	218	2.72	2
7	Friendly Staff	54 162	15 30	11 11	80	203	2.53	4
8	WIFI Facility	40 120	20 40	20 20	80	180	2.25	6

Source: Primary data

Table 6 shows the level of satisfaction of respondents various services offered by hotel Hotel Le Meridien.

The results have concluded from the analysis that, respondents are highly satisfied in the following services at hotel Hotel Le Meridien ie, quality of food, cleanliness and comfort and ambience.

X. Findings

- Majority of the respondents are male customers.
- Most of the respondents visit the hotel for official purposes.
- Majority of the respondents recommend the hotel to others.
- Majority of the respondents satisfied about the tariffs charged by the hotel.

- Most of the respondents visit the hotel for 3-5 days.

6. Respondents highly prefer hotel Le Meridien because of the services such as, quality of food, cleanliness and comfort and ambience.

XI. Suggestions

- The quality to the service rendered by Hotel Le Meridien is satisfactory still they can take effective measures to improve the quality to reach excellent service position by coming out with loyalty programs and improved communication flow to render prompt services.
- The hotel can focus on building strong customer relationship

management by maintaining a proper data base of customers who visit the hotel.

XII. Conclusion

Hotel industry in India has witnessed tremendous development in recent years. One of the reasons for the expansion in demand for hotel rooms in the country is development in the overall economy. With such bright prospects for hotel industry, it is highly important for the service providers to constantly rethink about changing their strategies not only to attract new customers but to maintain existing customers. From the study it is found that the overall satisfaction level among the customers is satisfactory and hence the strategy needs to be directed towards delighting the customers and raising the bar from satisfied to highly satisfy.

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UNMASKING GREENWASHING: NAVIGATING THROUGH ENVIRONMENTAL MARKETING DECEPTION

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ABSTRACT

As environmental awareness permeates the global conversation, companies are increasingly adopting green initiatives to adapt to consumer values and regulatory pressures. However, in the midst of this eco-brand boom, a phenomenon called greenwashing has emerged, blurring the lines between genuine sustainability efforts and marketing scams.

Greenwashing encompasses a set of tactics in which companies exaggerate, misrepresent or fabricate their environmental credentials to gain a competitive advantage and promote a positive brand picture. From vague claims of "naturalness" and "eco-friendliness" to misleading certifications and skewed statistics, greenwashing techniques exploit consumer goodwill and hide real environmental impacts. The consequences of greenwashing go beyond consumer frustration, including environmental degradation and resource depletion and also hinders progress towards true sustainability. In an era of climate crisis and biodiversity loss, the consequences of deceptive environmental marketing are profound, undermining public trust and preventing collective action.

Ultimately, exposing greenwashing requires a concerted effort by consumers, businesses and policymakers. By fostering a culture of transparency, honesty and environmental responsibility, stakeholders can work together to mitigate the spread of greenwashing and develop a market where sustainable development thrives beyond mere rhetoric. Only through genuine collaboration and an unwavering commitment to ethical principles can we navigate the complexities of environmental marketing scams and pave the way to a truly sustainable future.

Keywords: *Greenwashing, Deceptive marketing, Transparency, Sustainability, False advertising, Environmentalism*

1. Introduction

Greenwashing is the deceptive practice of conveying a false or misleading impression of environmental responsibility by a company or organisation. Essentially, greenwashing involves presenting a misleading image of sustainability, eco-friendliness, or environmental consciousness to appeal to environmentally conscious consumers. It is an attempt to take advantage of the growing demand for environmentally sound products. Greenwashing may occur when a company attempts to emphasise sustainable aspects of a product to overshadow the company's involvement in environmentally damaging practices.

Companies engage in greenwashing for various reasons, including improving their public image, attracting environmentally conscious consumers, and gaining a competitive edge in the market. By highlighting supposed green initiatives, products, or corporate practices, these entities seek to capitalise on the growing demand for environmentally friendly and socially responsible products and services. Greenwashing can take various forms, such as using vague or ambiguous terms, exaggerating the environmental benefits of a product, or emphasising a single environmentally friendly aspect while neglecting other harmful practices. It can occur in advertising, marketing materials, product labelling, or even in corporate sustainability reports.

The consequences of greenwashing can be detrimental to both the environment and consumers. Greenwashing has become a prevalent issue in India, particularly in sectors such as FMCG, textiles, and home appliances. The prevalence of greenwashing in India can undermine the efforts of genuine sustainability initiatives and can mislead consumers, making it difficult for them to make informed purchasing decisions. Greenwashing may produce negative effects on consumers and investors' confidence in CSR activities and green products. It is therefore crucial to understand the drivers of such behaviour.

2. Review of Literature

Greenwashing is a relatively new phenomena, having emerged around the same time as the first generation of internet native Millennials, in contrast to sustainability and regeneration.

In recent years, greenwashing has become a contentious topic. Since large and premium firms started using greenwashing, the practise's risks have been looked at, raising suspicions about a number of well-known brands. When examining social media platforms or online search engines. Many cases of greenwashing are encountered. Certain brands eschewed any positive signal for sustainability in favour of greenwashing. The most obvious examples of greenwashing are found in brand advertisements or promotion initiatives.

Greenwashing, according to Delmas and Burbano (2011), is the practice of deceiving customers about an organisation's environmental policies (at the company level) or the advantages that a product or service has for the environment (at the product/service level). Terra Choice (2010) defines greenwashing as “the act of misleading consumers regarding the environmental practices of a company or the environmental performance and positive communication about environmental performance”

Tateishi (2017) summarises greenwashing as “communication” that misleads people regarding environmental performance/benefits by disclosing negative information and disseminating positive information about an organisation, service, or product”

According to all of these authors, the phenomenon is characterised by two basic actions that occur concurrently: the disclosure of good information about a company's environmental performance and the retention of negative information connected to the company's environmental performance. We might refer to this dual conduct as selective disclosure.

The phrase "greenwashing" refers to a particular kind of fraud wherein false information about a company's green image and green products in general is used (Runyon, 2022). A hotel's promotional event that claimed towel reuse in the framework of environmental corporate

strategy is the basis for the first instance of greenwashing (Becker-Olsen & Potucek, 2013; De Freitas Netto, Sobral, Ribeiro, & de Luz Soares, 2020). As a result, the phrase "greenwashing" has long been associated with negativity in the literature. It should be noted, nonetheless, that a lot of businesses opted to adopt greenwashing because it was less expensive to deploy while projecting a short-term green image (Delmas & Burbano, 2011; Becker-Olsen & Potucek, 2013).

Given the urgency with which environmental deterioration and climate change have gained international attention in recent years, the problem of greenwashing has gained even greater attention. There is currently demand on many businesses to show a sincere commitment to environmental sustainability and operational transparency. In the meanwhile, customers are holding businesses responsible for their environmental impact and are calling for more evidence to support sustainability promises.

3. Theoretical Background with Examples

Greenwashing is the dishonest practice of creating a false appearance that a business is environmentally responsible and it produces a false impression of how environmentally friendly a business or its products are, and this dishonest technique has become more well-known as organisations look for ways to meet the growing need for sustainable solutions.

Some companies portray themselves to be environmentally responsible without making any necessary sustainable changes. One of the common techniques used is misleading labels where terms like “green”, “eco friendly” or “natural” are being labelled on product packaging without giving any clear definitions or certifications to substantiate these claims. For instance, some products that we use for cleaning purposes and labelled “green” or “eco friendly” may not provide detailed information regarding its environmentally beneficial features. Another method involves inappropriate certifications where companies display certification that are either irrelevant to the product or obtained from a less reputable certifying body. A fashion company claiming to be eco-friendly based on a certification that prioritises labour standards over environmental concerns is one example.

When a company gives more emphasis on a particular positive aspect of a product while diverting attention from environmentally detrimental features. This is known as Hidden trade-offs. For example, a car company may brag about their fuel-efficient vehicles but they might overlook the carbon impact of their production procedures. Another popular greenwashing strategy is the lack of transparency, where the company only provides limited information regarding their environmental policies. This makes it

challenging for consumers to evaluate a company's overall sustainability efforts.

One instance is a food company that withholds or doesn't disclose its sourcing procedures and supply chain information. Exaggerating or overstating the positive or beneficial environment effect of a product or service without adequate evidence or context. An example may be a paper product that makes a grand claim of saving vast amounts of trees without providing any evidence or considering other ecological effects into account. Misleading imagery is another strategy where the companies use green or nature related visuals in their advertisement that may not truly reflect their actual environmental practices. For instance, the oil company uses images of immaculate landscapes in its promotional brochures while neglecting its environmental impact. Cherry-Picking data is the practice of emphasising selectively positive environmental information while leaving out all the detrimental aspects. A tech company may highlight how energy-efficient it's products are while ignoring the environmental effects of their production or disposal.

Green marketing for non-green products occurs when a company highlights or promotes a particular environmentally beneficial feature of a product while the product as a whole continues to be environmentally harmful. A single-use plastic bottle that is marketed as "recyclable"

but ignores the bigger problem of single-use plastic pollution is one example. Green rhetoric without action involves giving speeches and public commitments about sustainability without implementing beneficial measures or making changes in business practices. A company may announce or provide strong and ambitious environmental targets without providing a clear plan or strategy or timeline for achieving them. Unsubstantiated claims include products stated as "100% natural" without giving a definition or any evidence supporting the claim. For example, a skincare product labelled as "natural" could include synthetic ingredients without clear disclosure.

3.1. Greenwashing Practises in India

HUL

In India, Hindustan Unilever Limited (HUL) has been accused of greenwashing in connection with products including Dove, Lifebuoy, Surf Excel, and Rin that are used for personal and household care. HUL has faced criticism for purporting to use unsustainable supply chain techniques and for making false statements regarding the social and environmental effects of its products. For example, HUL has been under fire for using palm oil, which has been connected to deforestation and violations of human rights in Southeast Asia, in some of its goods. Environmental organisations have accused HUL of not doing enough to guarantee that its palm oil

supply chain is indeed sustainable, despite the company's promises to purchase sustainable palm oil. HUL's "Clean India" campaign, which encourages the usage of its cleaning products to enhance public cleanliness and hygiene, has also drawn criticism. Since the campaign doesn't address the underlying issues that contribute to India's poor sanitation, like insufficient infrastructure and limited access to clean water, some have called it a sort of greenwashing.

Adani Power

Adani Power - a division of the Adani Group—has come under fire for allegedly engaging in "greenwashing," making untrue claims about the environmental compliance of its Mundra power facility in Gujarat. Adani Power was fined Rs. 100 crores by the National Green Tribunal (NGT) in 2013 for causing harm to the environment and public health. In spite of this, Adani Power has persisted in asserting that it is dedicated to sustainable growth and that its Mundra power facility complies with environmental rules. Adani Power was found to have broken multiple environmental regulations at its Mundra power plant in 2019, including depositing fly ash illegally, spewing more sulphur dioxide than permitted, and releasing boiling water into the sea. These violations were discovered through an investigation conducted by the Indian Express. Adani Power has provided fictitious data to the

Central Pollution Control Board (CPCB) in order to demonstrate compliance with environmental regulations, the probe further revealed. Given the company's intentions to construct new coal-fired power plants in India, which would have a substantial impact on the environment and public health, Adani Power's greenwashing techniques are especially alarming.

Patanjali

Popular FMCG brand Patanjali AyurVed Limited in India asserts that its goods are "natural" and "herbal." Nevertheless, it has been discovered that a number of their products include dangerous substances like lead, mercury, and arsenic. The sale of Patanjali's amla juice was prohibited by the Food Safety and Standards Authority of India (FSSAI) in 2016 after it was determined to be unsafe for human consumption.

4. Statement of The Problem

Greenwashing, the practice of the company and business using deceptive or dishonest marketing strategies to give the impression that they are environmentally conscious is a major problem. In order to appeal to environmentally sensitive customers, the company may mislead or exaggerate their eco friendly programmes, offering or sustainability policies. These manipulations deceive customers and damage the reputation of the companies who practise environmental responsibilities.

The absence of defined norms and definitions for the terminology such as "green" or "eco-friendly" leads the business to take advantage of the consumers and make things more complicated.

5. Significance of The Study

The significance of studying greenwashing lies in its significant effects on consumer trust, business responsibility and environmental sustainability. As businesses and companies adopt environmentally friendly practices to meet its growing consumer demands on its sustainable products and services, prevalence of greenwashing has emerged as a critical issue. To guarantee that customers make decisions based on realistic and accurate information about a company's environmental impact. Preventing greenwashing promotes true business accountability, also advances transparency and global efforts are made to slow down the environmental degradation. Therefore, the study of greenwashing is crucial for developing a more ethically responsible and sustainable business environment.

6. Objectives:

- Provide a comprehensive definition of greenwashing, highlighting its origins and evolution.
- Explore different forms of greenwashing in industries such as

fashion, food, technology, and energy.

- Outline specific indicators and criteria that can help identify greenwashing practices.
- Present case studies of companies or products that have been accused of greenwashing.
- Foster awareness and a sense of responsibility among the audience regarding their role as consumers.

7. Research Methodology

This research methodology combines both primary and secondary data collection methods to ensure a comprehensive understanding of the topic. First, primary data collection was used focusing on the survey method. The survey design includes a questionnaire and has collected a total of 240 responses. The survey instrument was designed to collect data on various aspects of greenwashing, including consumer awareness, perceptions, and attitudes towards greenwashing. The questionnaire was developed based on a thorough review of the literature on greenwashing. The responses include people of all age groups including undergraduates, postgraduates, teachers, professors and parents. In addition to gathering primary data, we also

thoroughly reviewed previous literature publications and other documents in order to collect secondary data which provides additional information, depth and insight into our topic. We sought to strengthen the validity and reliability of our findings by using a mixed-method approach that triangulated data sources. Because of this thorough process, which uses primary and secondary data sources, we are able to reach solid conclusions and offer well-informed advice.

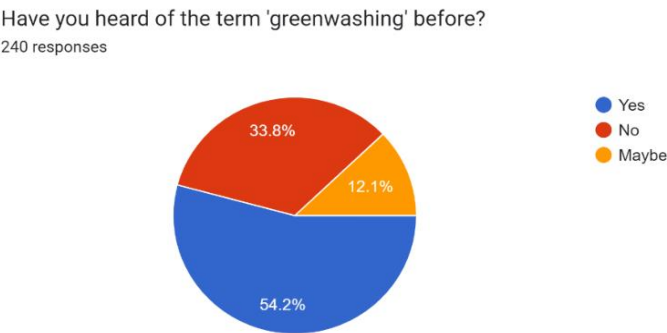
7.1 Purpose of the study:

To understand the viewpoint of the customer on how they perceive the term “Greenwashing” and to evaluate the development of consumer trust and loyalty toward brands that make green claims. To evaluate the influence of greenwashing on consumer purchasing decisions and to examine how media coverage influences corporate accountability and consumer awareness.

7.2. Analysis on primary research data A survey including 240 respondents was carried out to ascertain their perspectives on greenwashing. It included respondents of all age groups including undergraduates, postgraduates, teachers, professors and parents.

Interpretation

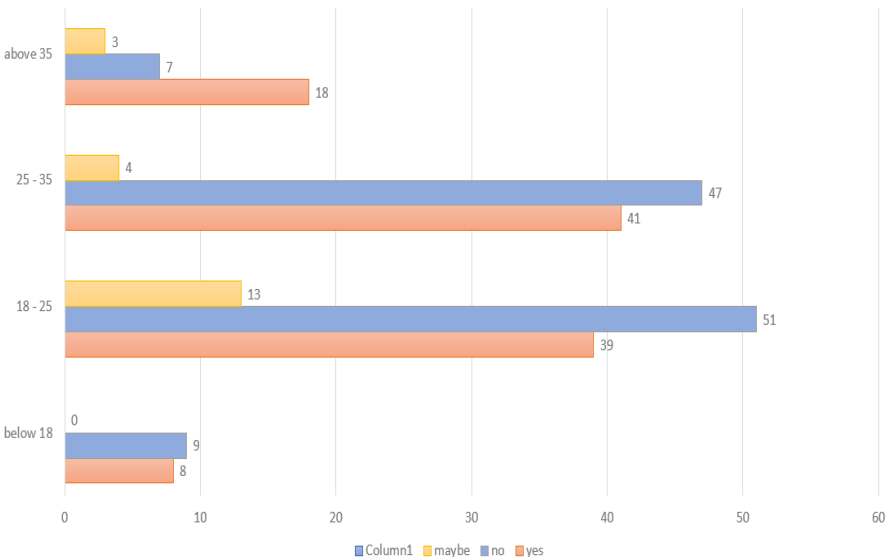
Figure no:1



Source: Primary data

The term “greenwashing” was familiar to only 54.2% of the respondents. Around 45.9% were either uncertain or not aware of this term called greenwashing.

Figure no: 2



Source: Primary data

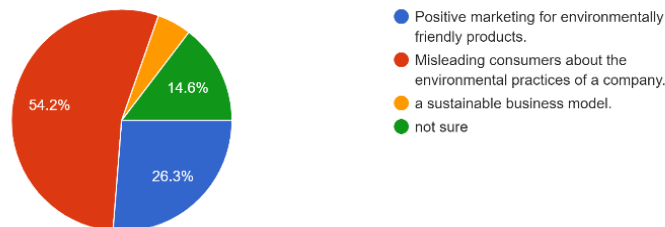
From this graph, we can see that most of the youth are unaware of the term ‘greenwashing’. Out of respondents between the age of 18-25, 64 people are not aware or unsure about the term greenwashing. Only 41 respondents out of

92 are aware of greenwashing in the age group of 25-35. Majority of the people above 35(around 18) know about the term

greenwashing and only 7 out of the total 28 respondents are unaware of the same.

Figure no:3

What does the term "Greenwashing" mean to you?
240 responses



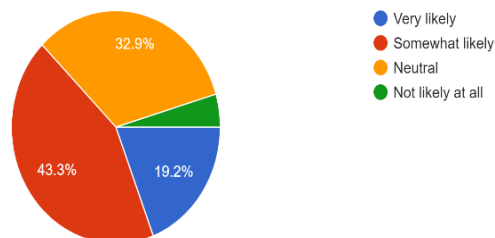
Source: Primary data

Only 54.2% of the respondents that were familiar with the term greenwashing was able to understand the exact meaning

of the term. 26.3% of the respondents think greenwashing as a positive term whereas 14.6% are not sure about the meaning.

Figure no:4

How likely are you to trust a company that promotes its products as "green" or "eco-friendly"?
240 responses



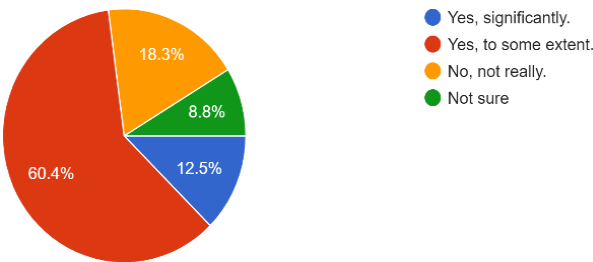
Source: Primary data

Only 19.2% of the people are very likely to trust such companies whereas 43.3% are somewhat likely. The remaining

respondents are either neutral or not likely at all to trust companies that markets products as "green" or "eco-friendly"

Figure no:5

Does the possibility of greenwashing affect your purchasing decisions?
240 responses

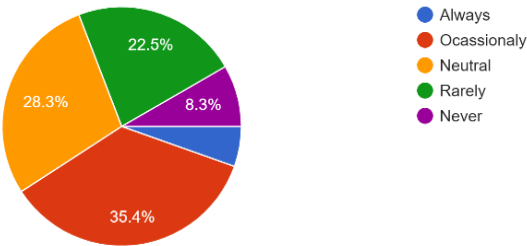


Source: Primary data

Around 12.5% of the respondents are making purchasing decisions and the rest are highly paranoid on whether they are being greenwashed during their purchases. are not bothered about greenwashing or are not educated on it. 60.4% of the people think about it while

Figure no: 6

How often do you actively seek information to verify a company's environmental claims before making a purchase?
240 responses



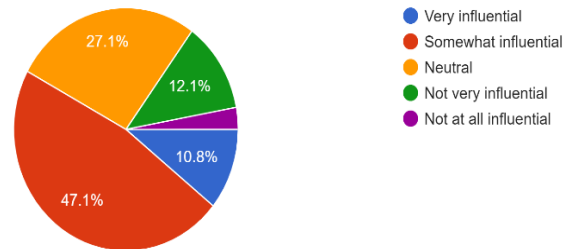
Source: Primary data

None of the respondents actively verify the company's claims whereas 35.4% of them occasionally do it. 28.3% of the people remain neutral on the case and the rest rarely or never seek to verify the company's claims on the products they wish to purchase.

Figure no:7

How much do eco-certifications (eg: Energy star, Fair trade) influence your perception of a product's environmental credibility.

240 responses



Source: Primary data

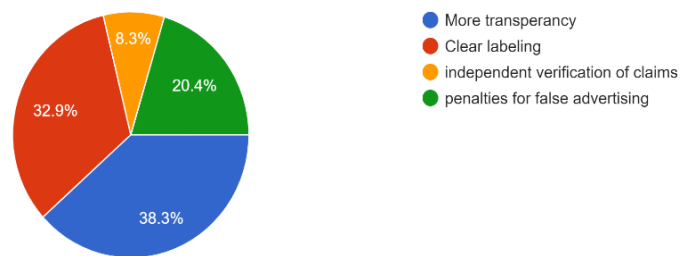
Eco certifications are highly influential to 10.8% of our respondents whereas 47.1% are somewhat influenced by them.

27.1% remain neutral and the rest of the people are not very influenced by such certifications.

Figure no:9

What changes would you like to see in how companies communicate their environmental efforts?

240 responses



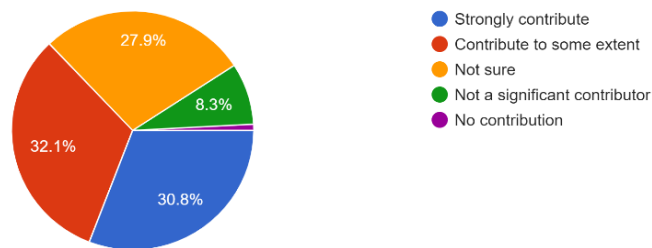
Source: Primary data

More transparency is desired by 38.3% of the respondents wherein 32.9% request the companies in clear labelling of their products. 20.4 % of the people want

penalties to be imposed on companies practising false advertising and the rest 8.3% desire for independent verification of claims.

Figure no: 8

To what extent do you believe media and advertising contribute to the prevalence of greenwashing?
240 responses



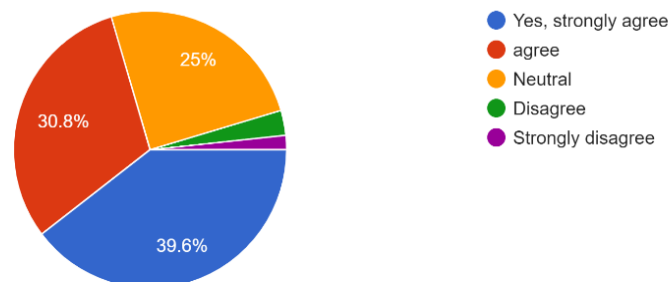
Source: Primary data

30.8% of the people believe that the media is a very strong contributor. 32.1% of the respondents believe that the media contribute to some extent and out of the

rest, 27.9% are not sure and 8.3% believe it to not be a significant contributor to greenwashing.

Figure no:10

Should there be stricter government regulations to prevent and penalize greenwashing?
240 responses



Source: Primary data

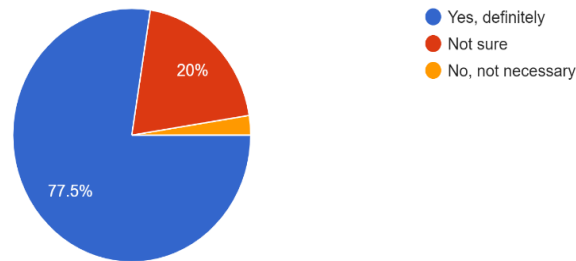
We can see that about 39.6% of the respondents strongly agree for stricter government regulations to prevent

greenwashing and 30.8% agree to some extent whereas the rest 25% stand neutral on the case.

Figure no: 11

Do you think there is a need for more educational initiatives to help consumers identify and understand greenwashing?

240 responses



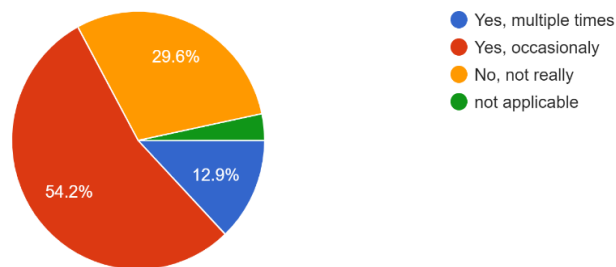
Source: Primary data

A high majority of 77.5% of the respondents are in agreement of more educational initiatives to help consumers understand greenwashing practices in the industry and the rest 20% are not sure about the same.

Figure no:12

Have you ever felt deceived by a company's environmental claims after purchasing a product?

240 responses



Source: Primary data

It is clear that 12.9% of the people have been deceived multiple times by companies that falsely claim their products to be environment friendly. A majority of 54.2% have occasionally been deceived and the rest have not been fooled by such claims by the companies.

Through this study we have figured out that there is a need for the government to implement educational facilities or campaigns that help enlighten the consumers on topics like greenwashing which is highly prevalent in the market over the years. Government should enact and strengthen regulations

specifically targeting greenwashing practices. They should clearly define standards for environmental claims, ensuring that companies adhere to transparent and verifiable criteria and punish those companies that fail to do the same. Educating the consumers is highly essential so that they don't fall into the trap of those companies that take advantage of the consumers that promote sustainability and are eco-friendly. There is a need to advocate for increased transparency in corporate reporting. Encourage businesses to disclose detailed information about their sustainability practices, allowing consumers to make informed choices.

8. Findings and Suggestions.

Businesses frequently employ ambiguous terminology like "natural," "green," or "ecological" without disclosing precise details about their environmental performance. Customers find it challenging to independently confirm the environmental claims made by many businesses since they do not provide comprehensive information about their sustainability efforts. A few organisations might overstate their ecological accomplishments or utilise misdirecting insights to make a more positive picture. The act of a company highlighting one aspect of its operations that is ecologically friendly at the expense of other, less environmentally friendly ones is known as "greenwashing." To provide the idea that their products adhere to strict

environmental regulations, some businesses may employ fictitious or questionable certificates. Research also showed that greenwashing has a spillover effect, meaning that greenwashing practices of one brand negatively affect consumers' intention to purchase other brands in the same industry. Greenwashing has unfavourable effects on businesses as well. Reduced investment intention and increased blame attribution are the results of rising levels of greenwashing. Moreover, investors are more likely to back businesses that engage in corporate misconduct unrelated to deceptive advertising than those that engage in greenwashing. Additionally, research indicates that managers become less inclined to work with companies that practise greenwashing as their activities increase.

Greenwashing can have a significant impact on consumer trust, as it undermines the credibility of businesses and their commitment to sustainability. When customers find out that a business has been greenwashing, they could get suspicious and mistrustful of the company. This might result in a widespread lack of trust in company promises about environmental responsibility, which makes it more difficult for companies who are genuinely concerned about the environment to win over customers. A brand's reputation can be damaged by greenwashing. The brand may suffer irreversible harm if customers

believe they have been duped or find discrepancies between a business's stated environmental policies and its real actions. Negative social media feedback and word-of-mouth criticism might worsen the company's reputation. Incidents of "greenwashing" have the potential to incite consumer activism and spark coordinated campaigns against the corporation. Using social media, petitions, and other tools, activist groups and eco-aware customers can spread the word and put pressure on the business to implement more genuine sustainable practices.

Promoting the creation and use of common certifications for claims related to the environment is one of the ways that can make it easier for customers to recognize goods and services that actually follow certain environmental regulations. Businesses must be more open about their environmental policies, offering thorough details about their manufacturing procedures, supplier chain, and general sustainability initiatives. Urging businesses to have their environmental operations audited by impartial third parties can maintain credibility and avoid making unsupported claims. Clear regulations for environmental claims in advertising should be established and enforced by governments and regulatory agencies to penalise greenwashing in order to discourage dishonest behaviour. Customers with greater education about typical greenwashing techniques and how

to spot them are more inclined to keep businesses accountable and make wise decisions. Therefore, a need for educational initiatives is required to provide the customers with the knowledge on such practices that are undertaken by the companies. Encouraging activists and environmental advocacy groups that seek to expose greenwashing tactics can put real pressure on businesses to enhance their environmental practices. It is possible to lessen greenwashing and promote real sustainability practices in the corporate world by taking these findings into consideration and putting these recommendations into effect.

9. Conclusion

This paper discusses the concept of greenwashing, a marketing strategy where a product or brand is deceptively promoted as having environmental benefits. Greenwashing is a significant issue that undermines environmental progress and presents a significant obstacle to sustainability initiatives. To address this issue, a team effort from businesses, consumers, and regulators is needed. Customers should be vigilant for greenwashing strategies and demand responsibility and transparency from businesses.

Companies should establish and follow precise sustainability guidelines to support their statements. Regulators are essential in implementing strict rules and fines to

discourage dishonest business practices. Global frameworks for sustainable practices can be standardised through enhanced cooperation among international regulatory agencies. Public awareness initiatives and calls for corporate responsibility can help eliminate greenwashing further.

Categorising greenwashing can also help prevent baseless allegations and safeguard legitimately green businesses. The phenomenon of greenwashing is dynamic, complicated, and constantly changing. Future research can expand upon our findings and offer doable solutions to stop greenwashing. However, the success of these steps depends on the implementation of these steps. Future studies should explore this more to provide more useful advice to all parties involved in the fight against greenwashing.

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STUDENTS' PERCEPTION TOWARDS WOMEN ENTREPRENEURSHIP

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ABSTRACT

This study investigates the perception of students towards women entrepreneurship in Thrissur district, India, addressing a noted research gap in this specific region. Utilizing a descriptive research design, primary data was collected from 64 students in Thrissur using a structured questionnaire in March 2023. The findings indicate that while individual perceptions vary, there is no significant difference in perception based on age or income groups. A majority of respondents (76%) expressed a desire to start their own businesses, with 57% considering it a viable career option. Key barriers identified include lack of capital, family support, and male dominance. The study concludes that students in Thrissur district generally hold a positive attitude towards women entrepreneurship, suggesting a conducive environment for entrepreneurial development among women, and emphasizes the growing importance of this field for economic growth and wealth creation.

1. Introduction

Entrepreneurs are essential for economic development, pouring innovation and creating opportunities. Women entrepreneurship is a growing phenomenon in India, with increasing participation leading to significant

business and economic growth. Initiatives like Start-up India, including the Women Entrepreneurship Platform (WEP) with its pillars of motivation (ICCHA SAKTHI), knowledge (GYAAN SAKTHI), and hands-on support (KARMA SAKTHI),

aim to promote sustainable development of women entrepreneurs in the country.

2. Initial review

Jacob Mincer's (1962) work emphasized determining factors affecting married women's decision to join the labor force. He found that wives were more likely to participate if the family head's income was high, and changes in permanent and transitory income had weak effects on participation rates. Unemployment and the presence of young children had discouraging effects, though not statistically significant. Mincer also identified key determinants for women's labor force participation that could be studied for different groups. Purnamita Dasgupta (2005) found that in rural India, women's labor force participation was negatively influenced by education, land ownership, age, and the number of young children (below 5 years) in the household. Monthly per capita expenditure also negatively affected participation, significant only for BPL households. Binitha V. Thampi (January 2007) explored the association between women's work and children's well-being, noting that increased work activities for mothers decreased time spent on childcare. Sairabell Kurbah and Martin Luther (2007) highlighted the entrepreneurial success of Khasi women in Meghalaya, attributing it to hard work, patience, good public relations, and cultural influence. They suggested that higher education and employable skills could

improve productivity, risk-taking, and innovativeness for women entrepreneurs. Lall and Sahai (2008) identified psychographic variables for women in family businesses, noting that despite growth in numbers, women still face lower status and more operational challenges. Surinder Pal Singh (2008) identified reasons and influencing factors for women entering entrepreneurship. He listed obstacles such as lack of interaction with successful entrepreneurs, social un-acceptance, family responsibility, gender discrimination, missing networks, and low priority from bankers for loans. Remedial measures suggested include promoting micro-enterprises, unlocking institutional frameworks, and supporting successful entrepreneurs. Veena S. Samani (2008) focused on women in food processing in Gujarat, noting their expertise and success in these enterprises. Stress was identified as a major problem, and most women entrepreneurs were Hindu, from nuclear families, with few having formal training. Cohoon et al. [cite_start](#) identified financial and psychological motivators for women entrepreneurs, including wealth building, capitalizing on business ideas, interest in startup culture, a desire for ownership, and a disinterest in working for others. They also concluded that mentoring is vital for women entrepreneurs. Othman and Ishak (2009) found that Malaysian graduates had a high inclination and positive attitude towards entrepreneurship, with internal locus of control, monetary value, and

autonomy being significant inspiring factors. Zakariya Zain and K Ghani (<https://www.google.com/search?q=2010>) studied entrepreneurship intention among Malaysian business students, finding that personality and economic traits, along with family influence and academic courses, attributed to their decision to become entrepreneurs. Ahamad, Nadeem, and Rehman (2011) revealed that young graduates are motivated to create new ventures due to attraction, networking support, self-independence, and reliance. Dr. Mohsin Shaikh (2012) found that educational background, age, autonomy, independence, self-efficiency, and ownership influence entrepreneurial intention, and that the likelihood of venturing into entrepreneurship decreases as education levels increase. Shaik Karim (2014) observed a positive image of entrepreneurs in Andhra Pradesh, with entrepreneurship ranked third as a profession. Students perceived creating a firm as more difficult than in the past. Abdul Jaleel (2017) stated that poor attitudes towards entrepreneurship exist among graduates, but college environments and entrepreneurial attitudes are positively correlated. Satheesh Kumar C (2017) found that teachers do not effectively motivate commerce students to become entrepreneurs. Sradha (2017) identified social entrepreneurial interest, entrepreneurial attitude, and proactive personality as important for becoming an entrepreneur. Naseem N P (2017) found that

most students believe entrepreneurship is good, but the current management education system lacks focus on entrepreneurship development, suggesting entrepreneurial workshops and conferences as a solution. J Jose Prabhu and S Arun Kumar (2018) highlighted the positive influence of overall student attitude towards entrepreneurship and suggested that academic institutions should encourage students to consider entrepreneurship for flexibility in personal and family life. Sharma K. L. (2018) investigated the growth patterns, performance, and problems of entrepreneurs, noting the lack of response from entrepreneurs to government facilities. Prasad and Rao (2018) found that first-generation entrepreneurs and units set up before marriage are less successful, while units promoted after marriage with grown-up children are progressing well. Technically educated entrepreneurs are more successful, and loan, premium sponsorships, and marketing facilities from organizations are often insufficient.

3. Rationale of the study

The research gap exists and this problem has not been addressed in any recent study conducted in Thrissur district. There is a lack of study on the Students' perception towards women entrepreneurship in Thrissur, so thus the study gain importance." This clearly indicates the rationale for the current study, which aims to fill this specific gap by investigating

students' perceptions towards women entrepreneurship in the Thrissur district.

4. Research Problem

The study addresses the importance of women entrepreneurship for economic development, especially given the attraction of unemployed youth to entrepreneurship. Despite governmental assistance and the presence of risk-taking entrepreneurs in Thrissur, a financial hub, there was a research gap regarding students' perceptions of women entrepreneurship in the district.

5. Objectives

The primary objectives of the study were:

- To measure the perception of students towards women entrepreneurship.
- To measure the perception of students towards women entrepreneurship in relation to various socio-economic variables.

6. Methodology

The study employed a descriptive research design, involving measurement, classification, analysis, and interpretation. Both primary and secondary data were utilized. Primary data was collected from a sample of 64 respondents in Thrissur district using a structured questionnaire. Secondary data was gathered from books,

journals, and the internet. A total of 64 respondents were chosen for the study. The population for the study was defined as students in Thrissur district. Convenience sampling was used for data collection. A structured questionnaire was used to collect primary data. The study was conducted in March 2023.

Graphs, tables, T-test, percentage analysis, ANOVA, and rank analysis were used for data analysis. A 5-point Likert scale (Strongly Agree to Strongly Disagree) was used to quantify qualitative information.

The paper defines key term:

Women Entrepreneurship: The act of business ownership, creation, and control that empowers women economically and socially. It involves women organizing production factors, undertaking risks, and providing employment. The Government of India defines it as an enterprise owned and controlled by a woman with a minimum 51% financial interest and at least 51% of employment generated for women. Women entrepreneurs are categorized into affluent, pull factor, push factor, rural, and self-employed entrepreneurs.

7. Analysis and Findings

Category	Criteria	Frequency	Percentage
Age	15-20	5	7.8
	21-25	49	76.56
	25-30	6	9.37
	Above 30	4	6.25
Education	Graduation	34	53.1
	Higher secondary	5	7.8
	Matriculation	1	1.5
	Post-Graduation	24	37.5
Annual income	Up to 1 lakh	38	59.3
	1- 5lakh	16	25
	Above 5lakh	10	15.6

Source Primary data

The table presents demographic data categorized by Age, Education, and Annual Income.

Here's a breakdown of the distribution within each category: Regarding the **Age category**, 15-20 years: 5 individuals, representing 7.8%, 21-25 years: 49 individuals, representing 76.56%. 25-30 years, 6 individuals, representing 9.37%. and above 30 years, 4 individuals, representing

6.25%. Relating to **Education**, Graduation: 34 individuals, representing 53.1%, Higher secondary: 5 individuals, representing 7.8%, Matriculation: 1 individual, representing 1.5%, Post-Graduation: 24 individuals, representing 37.5%. Describing **Annual Income**, Up to 1 lakh: 38 individuals, representing 59.3%, 1-5 lakh: 16 individuals, representing 25%, and above 5 lakh: 10 individuals, representing 15.6%.

Table showing attitude and dimension for growth of entrepreneurship

H0= There is no significant difference between sample mean and population mean regarding the attitude and dimension on women entrepreneurship among students in Thrissur district.

t-Test: Two-Sample Assuming Equal Variances	
Particulars	Perception
Mean	4.284375
Variance	0.300704365
Standard deviation	0.548365175
Observations	64
Hypothesized Mean Difference	3
df	63
t Stat	5.379626404
P(T<=t) two-tail	0.0000010913
t Critical two-tail	1.997137908

Source Primary data

Interpretation

Table exhibits the mean and variance of perception of women entrepreneurship wherein mean 4.284 and variance .300 registered respectively. For inferences T-test has been executed in which P value is less than .05. Hence the null hypothesis is rejected at 5% level of significance and its concluded that attitude and dimensions towards the women entrepreneurship is positive among the students in Thrissur district.

Key findings:

Demographics: Most respondents were young adults (21-25 years) with an annual income of up to 1 lakh (59.3%) and were graduates, predominantly from commerce backgrounds. **Awareness and Perception:** Approximately 95% of respondents were aware of women entrepreneurship, and 71% knew about government initiatives promoting it. A significant majority (76%) wished to start their own businesses, and 57% considered it a viable career option. **Business Preferences:** Respondents showed a preference for sole proprietorship due to its benefits, followed by partnerships and start-ups. Rural areas were the most preferred locations for starting businesses. **Barriers and Funding:** Key barriers to women entrepreneurship identified were lack of capital, lack of family support, male dominance, stiff competition, lack of

education, and low-risk bearing capacity. Government loans were the most preferred source of funding. There was a significant difference between the sample mean and population mean regarding the perception of women entrepreneurship among students in Thrissur district.

Recommendations: The study suggests that the government should target women in developmental programs, extend better educational facilities, encourage women's participation in decision-making, and establish special cells in financial institutions for easy financing at concessional rates. It also recommends encouraging women entrepreneurs to form cooperatives to eliminate middlemen.

8. Conclusion

The research found that many respondents considered business as a viable career option and expressed a desire to start their own businesses. While perceptions varied among individuals, age group and income group. The study addresses a crucial research gap concerning students' perceptions of women entrepreneurship in Thrissur, highlighting its importance in the growing field of business and the increasing willingness of women to take entrepreneurial risks.

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FINANCIAL LITERACY AND IT'S DETERMINANTS AMONG WORKING WOMEN

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ABSTRACT

Financial literacy is increasingly recognized as a vital skill for personal empowerment and economic stability, especially among women who face unique financial challenges such as gender wage disparities, caregiving responsibilities, and limited access to financial education. This study investigates the level of financial literacy among working women in Ernakulam District, Kerala, and explores its key demographic and socio-economic determinants. Utilizing a structured questionnaire and analyzing responses from 100 working women across various sectors, the study employs correlation and chi-square analyses to assess the relationships between financial literacy and variables such as education, income, age, and work experience.

The results reveal a strong positive correlation between education and financial literacy ($r = +0.65$), and a moderate correlation between income and investment behavior ($r = +0.48$). Work experience also shows a moderate influence on financial confidence ($r = +0.31$), while age demonstrates an insignificant negative correlation with financial planning ($r = -0.22$). These findings underscore the importance of targeted financial education initiatives, especially for younger and lower-income women, to bridge literacy gaps and promote economic independence.

The study concludes with strategic recommendations for policy-makers, educators, and employers to design inclusive financial literacy programs that empower women and foster sustainable economic development.

Keywords: Financial Literacy, Financial Behavior, Future Financial Goals

1. Introduction

In an increasingly dynamic and digitized global economy, financial literacy has emerged as a cornerstone for personal and collective economic well-being. The ability to effectively manage finances—ranging from budgeting and saving to investing and planning for retirement—is no longer optional; it is essential. Financial literacy enables individuals to navigate economic uncertainty, make informed decisions, and secure long-term financial stability. For working women, this competence holds additional weight, serving not only as a means of individual empowerment but also as a catalyst for broader socio-economic progress.

Despite the steady rise in women's workforce participation, numerous studies highlight a persistent gap in financial literacy levels between men and women. This disparity is especially pronounced in developing regions, where women often encounter unique financial challenges such as income inequality, interrupted careers due to caregiving responsibilities, and limited access to financial products and advisory services. In India, the issue is further compounded by traditional societal norms, limited financial inclusion, and uneven access to education.

The Ernakulam District of Kerala, known for its relatively high educational standards and active female labor force, offers a valuable context for exploring the

financial literacy landscape among working women. This study seeks to investigate the extent of financial literacy in this demographic, with a particular focus on the influence of education, income, age, and work experience on financial knowledge, behavior, and decision-making.

2. Scope of the Study

This study is confined to examining the financial literacy levels of working women in Ernakulam District, Kerala, focusing on key demographic and socio-economic determinants such as education, income, age, and work experience. It evaluates financial literacy through components like financial knowledge, behavior, and attitudes using primary data collected from 100 respondents across various employment sectors. The study uses statistical tools, including Chi-square and Spearman's correlation, to identify significant relationships between variables. While offering insights to inform educational programs and policy interventions, the study's findings are specific to the region and time of data collection and may not be generalized beyond similar socio-economic settings without further research.

3. Research Objectives

- a) To evaluate the overall level of financial literacy among working women

- b) To determine the relation between demographic variables and financial literacy
- c) To examine the relationship between educational attainment and financial literacy

By conducting a correlation analysis between key demographic variables and financial behaviors, this study aims to uncover statistically significant relationships that can inform targeted financial education programs. Ultimately, the research seeks not only to identify gaps but also to propose practical interventions that can elevate the financial competency of working women—empowering them as informed participants in the economy and society.

4. Review of Literature

Financial literacy is globally acknowledged as a critical component for personal financial well-being, economic participation, and poverty alleviation. It encompasses a range of skills including budgeting, saving, investing, and understanding credit. Numerous studies have explored its significance, especially among women, who often face unique financial constraints and social challenges that hinder their economic empowerment.

Murad Ali, Imran Ali, Saeed Badghish, Yasir Ali Soomro, (2021) In a historically male-dominated country like Saudi Arabia, the study investigates the impact that financial literacy and socialisation have in

women's financial emancipation. 1,368 women's data were gathered via a baseline survey. The findings demonstrated a favourable correlation between coping strategy, financial well-being, and financial literacy.

These characteristics were also linked to financial socialisation. To enhance women's financial well-being, the research recommends raising financial socialisation and offering financial literacy education

Azizan Zainuddin et al. (2023) emphasized that financial literacy among single working women significantly affects retirement planning behavior, particularly in the face of financial shocks and gender-based economic disadvantages. Similarly, Zaimovic et al. (2022) found that education, income, and digital access are strong predictors of financial literacy, highlighting the growing relevance of digital financial tools and platforms.

In the Indian context, Kumari (2023) and Bhateja et al. (2023) revealed that women's financial decisions are strongly shaped by socio-cultural expectations, limited exposure to formal financial systems, and a lack of confidence in handling financial matters. The role of informal learning—through family, peers, and social networks—was also noted as a significant contributor to financial behavior.

Studies by Yadav et al. (2023) and Mahajan (2018) stressed the importance of

formal education and targeted financial training in improving financial awareness among women. While women are often primary decision-makers in household financial matters, these responsibilities do not necessarily translate to higher financial literacy unless supported by structured learning .

Pathak and Ashish (2018) This Study recommended that increasing financial education and making women self-reliant and self-employed/entrepreneurs by giving them with skill training and financial aid was found to be a result of government programs in India. Furthermore, it was clear that government programs and initiatives and financial literacy were linked.

However, a common limitation across many studies is the lack of detailed correlation analysis that quantifies the strength of association between specific demographic variables (like age, education, income) and financial literacy. Most research relies heavily on descriptive or comparative methods without statistically isolating the impact of these determinants.

This study aims to fill that gap by employing a correlation-based approach to identify how demographic factors influence the financial literacy of working women in Ernakulam District. By doing so, it contributes to a more nuanced understanding of the specific variables that drive or hinder financial competence in this population.

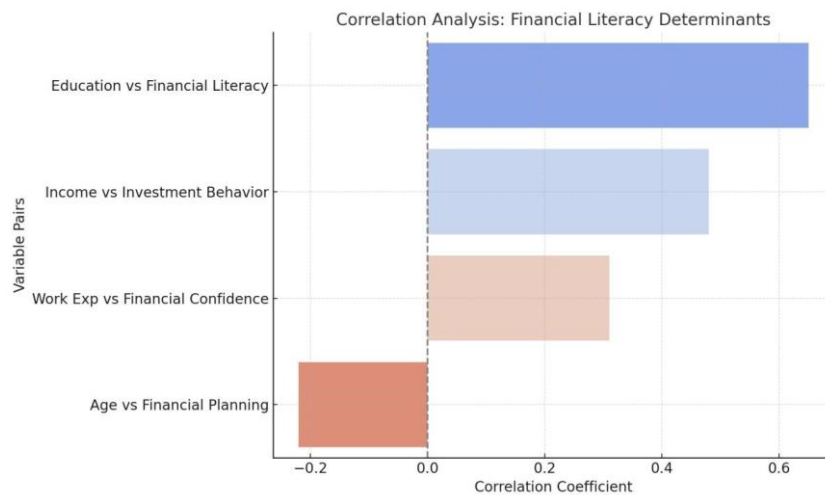
5. Research Methodology

This study employs a descriptive, quantitative research methodology to assess financial literacy among working women in Ernakulam District. Primary data was collected using a structured Likert-scale questionnaire distributed to 100 respondents selected through convenience sampling. The questionnaire covered demographic details, financial knowledge, behavior, and attitudes. Data analysis involved descriptive statistics, Chi-square tests for categorical associations, and Spearman’s Rank Correlation to examine relationships between demographic factors and financial literacy. This approach allowed for a systematic evaluation of how education, income, age, and work experience influence financial behavior and decision-making.

6. Data Analysis and Interpretation

Table 1 Correlation Analysis (Hypothetical Implementation)

Variable 1	Variable 2	Correlation Coefficient (r or ρ)	Significance (pvalue)
Education Level	Financial Literacy Score	+0.65 (strong positive)	p < 0.01
Income	Long-Term Investment	+0.48 (moderate positive)	p < 0.05
Age	Financial Planning	-0.22 (weak negative)	p > 0.05
Work Experience	Financial Confidence	+0.31 (moderate positive)	p < 0.05

Fig.-1

Interpretations 1. Education Level and Financial Literacy

a) Correlation: +0.65 (Strong Positive)

Interpretation: There is a strong and significant positive relationship between the level of education and financial literacy. This suggests that women with higher educational qualifications tend to have better financial knowledge and make more informed financial decisions.

b) Income and Investment Behavior Correlation: +0.48 (Moderate Positive)

Interpretation: Women with higher monthly incomes are more likely to invest or plan for long-term financial goals. Financial literacy increases with income due to more exposure to financial products and services.

c) Work Experience and Financial Confidence

Correlation: +0.31 (Moderate Positive)

Interpretation: More experienced women show higher confidence in managing finances, likely because of practical exposure and maturity over time. However, this relationship is moderate, suggesting other factors like education and income may play a stronger role.

d) Age and Financial Planning

Correlation: -0.22 (Weak Negative, Not Significant)

Interpretation: Younger participants (<27 years, forming 89% of the sample) showed slightly less inclination towards long-term financial planning. However, since the relationship is weak and not statistically significant, age alone may not predict financial behavior.

a. Hypothesis Testing**Hypothesis 1: Employment Field and Financial Behavior**

Null Hypothesis (H_0): There is no statistically significant association between the domain of employment (e.g., private, government, self-employed) and financial behavior among working women.

Alternative Hypothesis (H_1): A statistically significant association exists between the domain of employment and financial behavior.

Analytical Technique:

The Chi-square test for independence was employed to assess the interdependence of categorical variables—employment field and financial behavior indicators.

Findings:

The computed chi-square value (39.65) exceeded the critical value (31.41) at 20 degrees of freedom and a 5% level of significance. This leads to the rejection of the null hypothesis, suggesting that financial behavior significantly varies across different employment sectors. This implies that occupational context may shape financial decision-making patterns and literacy levels.

Hypothesis 2: Income and Financial Goal Setting

Null Hypothesis (H_0): There is no significant relationship between monthly

income levels and the propensity to establish long-term financial goals.

Alternative Hypothesis (H_1): There exists a significant relationship between income levels and long-term financial goal-setting behavior.

Analytical Technique:

A Chi-square test was applied to investigate the dependency between income brackets and goal-setting tendencies.

Findings:

The test produced a chi-square statistic of 2477.93, far exceeding the critical threshold of 16.92 at 9 degrees of freedom, thus leading to a rejection of the null hypothesis. This confirms that income significantly influences financial goal-setting behavior. Higher-income individuals are more likely to articulate and pursue structured financial objectives.

7. Discussion

The analysis reveals that education and income are the most significant determinants of financial literacy among working women. Educated women not only demonstrate better financial knowledge but also exhibit more disciplined financial behaviors, such as budgeting, goal setting, and long-term investment.

Women with higher income levels tend to engage more with financial products, likely due to increased

exposure and access. Interestingly, age was not a significant factor, possibly due to the overwhelmingly young sample (89% below age 27), suggesting that age alone is not a predictor unless paired with financial education or experience.

These findings support the design of targeted financial literacy programs for younger, lower-income women to bridge the financial knowledge gap.

8. Recommendations and Future Implications

The correlation findings underline the need for structured financial literacy initiatives: Incorporate financial education in school and college curricula.

- Provide workplace training on financial planning, especially in sectors employing women.
- Develop mobile-based tools for budgeting and savings to reach younger audiences.
- Promote peer mentoring and community workshops, especially for first-time earners.

Future research should broaden its scope by examining financial literacy among working women across varied geographic, cultural, and socio-economic backgrounds, including comparative studies between rural and urban areas. Longitudinal studies would be valuable to track changes in financial behavior and literacy over time, especially as individuals

experience life transitions such as marriage, parenthood, or career shifts. Incorporating psychological constructs like financial anxiety, decisionmaking styles, and risk tolerance can offer deeper insights into the behavioral aspects of financial literacy. Additionally, exploring the influence of digital financial tools and fintech platforms may shed light on how technology can bridge literacy gaps and promote financial inclusion. Intervention-based research, such as pre- and posttraining assessments, can help evaluate the effectiveness of educational programs. Comparative analyses between genders or employment sectors may also reveal structural barriers or advantages, offering a more comprehensive understanding that can inform targeted financial policies and initiatives.

9. Conclusion

This study reinforces the critical role of education and income in enhancing financial literacy among working women. While positive financial behaviors are present, significant gaps remain in long-term financial planning and investment habits. Addressing these through focused education, accessible financial tools, and policy interventions can empower women, leading to broader economic resilience and gender parity. The hypothesis tests substantiate the premise that structural socioeconomic variables—specifically employment type and income level—have

a statistically significant impact on financial behavior and strategic financial planning among working women. The findings underscore the importance of tailoring financial literacy programs according to occupational and income-specific needs, thereby enhancing financial empowerment and resilience among women in varied socioeconomic contexts. The correlation analysis reveals that education level and income significantly enhance financial literacy and long-term investment behavior among working women. While work experience moderately boosts financial confidence, age shows a weak and statistically insignificant influence on financial planning.

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JAN AUSHADHI SCHEME AS A TOOL FOR AFFORDABLE HEALTHCARE IN INDIA: CONCEPT, COMPETITORS, AND THE WAY FORWARD

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ABSTRACT

In India, the escalating expenses related to healthcare financing, dealing with medicines, puts an immense strain on the already low- and middle-income segments of the population. To cope with this issue, the Government of India initiated a scheme to provide affordable generic medicines through dedicated outlets, now called Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP). This conceptual paper analyzes the functioning objectives and impact of the scheme in relation to access. It also notes the presence of private generic chains, e-pharmacies, and state-sponsored counterparts that provide similar or ancillary services. This paper discusses the lack of awareness, distribution challenges, and insufficient prescription guidance from medical practitioners as some of the formidable barriers to effective execution. Within the overwhelmingly competitive and digitally driven healthcare environment, this scheme's potential is considerable, yet drastically underutilized. I conclude with focused policy suggestions to actively expand the reach and impact of Jan Aushadhi scheme.

Key Words: Affordable Healthcare, Drug Pricing, Generic Medicines. Health Policy India, Jan Aushadhi Scheme

1. Introduction

Quality and affordable healthcare continues to be a challenge in India, especially for the lower and middle income strata. A large proportion of healthcare spending in India is out-of-pocket expenditure, where medicines alone constitute almost 70% of the out-of-pocket healthcare expenditure (World Health Organization, 2018). The burden of high priced medicines coupled with inadequate access to quality drugs in remote and underserved regions has led to public sector interventions. This prompted the Government of India to initiate the Jan Aushadhi Scheme (JAS) in 2008 which was later modified to Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) in 2015 aimed at encouraging the consumption of low priced, quality assured generic medicines (Department of Pharmaceuticals, 2023).

The PMBJP's primary focus is to dispense medicines through dedicated Jan Aushadhi Kendras (JAKs) at subsidized rates. These centers not only provide generics, but they also dispense branded medicines with a mark-up of 50-90% on the branded prices. Therapeutic equivalence is maintained through stringent quality control measures conducted by the Pharmaceuticals and Medical Devices Bureau of India (PMBI). As per government records, more than 10,000 Jan Aushadhi

Kendras are functional in India as of the year 2024 (PMBI, 2024).

2. Benefits of Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP)

a. Big Savings on Medicine Bills

Perhaps the first thing most people notice about Jan Aushadhi is how much cheaper the drugs are. The generic medicines sold at Jan Aushadhi Kendras usually cost 50% to 90% less than branded versions (PMBI, 2024). An insulin, for example; under the scheme it can be almost 70% cheaper, making daily dosing easier for patients with long-term conditions (Singh & Yadav, 2022). Such savings matter most to low- and middle-income families, for whom prescriptions usually eat up a big slice of the health budget.

b) Easier Access to Basic Medicines

More than 10,000 Jan Aushadhi Kendras spread across every Indian state and union territory, affordable medicines are now much closer to home (PMBI, 2024). These outlets are often the only drugstore in underserved or semi-urban neighbourhoods where private pharmacies charge too much or simply do not exist. By putting everyday medicines within walking distance, the scheme helps patients stay on their treatment for hypertension, diabetes, asthma and other chronic illnesses.

c) Quality Assurance Standardization

In India, people frequently worry about the quality of generic medications. In order to address this, the Jan Aushadhi Scheme only purchases from WHO-GMP-certified producers and requires third-party testing in labs accredited by NABL prior to the medications being delivered to the Kendras (Department of Pharmaceuticals, 2023). This guarantees therapeutic equivalency and increases public confidence in generics, which is frequently lacking as a result of low awareness or physician resistance.

d) Promotion of the Culture of Generic Drugs

Jan Aushadhi advocates for a culture of sensible medication use and generic substitution, which is a major World Health Organization recommendation (WHO, 2018). By urging doctors and pharmacists to suggest generic medications instead of pricey branded ones, it promotes India's National Health Policy 2017 and generates systemic savings in the healthcare sector.

e) Career and Business Possibilities.

The scheme promotes and spread franchise-based entrepreneurial opportunities for individuals and NGOs to open Jan Aushadhi Kendras. Promotion of pharmacists in grassroots level with financial incentives, startup support, and training, the scheme has created jobs for pharmacists and promoted healthcare entrepreneurship (Department of Pharmaceuticals, 2023).

3. Contribution of Jan Aushadhi to the Growth of MSMEs

The Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) has contributed not only towards affordable healthcare in India but also, to the development and sustainability of the Micro, Small and Medium Enterprises (MSME) sector especially in pharmaceutical manufacturing.

Within the PMBJP, the Pharmaceuticals & Medical Devices Bureau of India (PMBI), to supply its medicines, sources through WHO-GMP certified MSME manufacturers throughout the country (PMBI, 2024). The sourcing strategy has provided a solid institutional market on a vast scale for many small scale pharmaceutical firms and facilities and have ensured their continued operation, while reducing idle productive capacity. As a result, for many MSMEs, Jan Aushadhi orders serve as anchor contracts that provide incentives for long term investment in quality improvement, expansion of production, and development of the workforce (Department of Pharmaceuticals, 2023).

Moreover, not only have PMBJP's attention to quality compliance encouraged smaller pharmaceutical manufacturers to adapt to Good Manufacturing Practices (GMP) and National Accreditation Board for Testing and Calibration Laboratories (NABL) standards, but this has helped their manufacturing and export readiness, and domestic competitiveness as MSMEs need

to meet minimum standards so they can be qualified suppliers under the scheme. Aligning with regulatory standards provides both validity and efficacy in the domestic market, while also helping these smaller manufacturers leverage their international markets to more effectively (Gupta & Sharma, 2021).

Furthermore, the PMBJP scheme has offered a semi-franchise operational model for Jan Aushadhi Kendras also provide an entrepreneurial opportunity for small business owners and pharmacists, many of whom are brand new entrepreneurs. Small businesses have benefitted from the low cost entry model offered by PMBJP, the inventory support and provided incentives from the government such as monthly operating support and performance linked incentives (PMBI, 2024). These low-cost opportunities stimulate local job creation, while also helping the rural/small urban MSME ecology.

Thus, with the integration of small-scale manufacturers and retail entrepreneurs in the operational chain, Jan Aushadhi is not only a public health intervention but a enabler for MSME economic development.

4. Key Competitors of Jan Aushadhi Kendras

a) Private Generic Pharmacy Chains

Private chain competitors such as Generic Aadhaar and DavaIndia offer low-cost generics through franchise locations as

direct competition. Characteristics of their business model is flexible procurement of generics, wider offerings of generics per molecule and modern retail places that many brands have used to attract quality-focused buyers. DavaIndia, which is part of Zota Healthcare, is expanding quickly—having announced a focus on combining affordability with pharmacy trust (Pharmabiz, 2025).

b) Online Pharmacies and E-Pharma Platforms

India's evolving digital ecosystem and mobile phone penetration are contributing to faster growth for online pharmacies such as Tata 1mg, PharmEasy and NetMeds. Each has features like doorstep delivery of medications, using price comparison, doctor consultations and prescriptions online. With the convenience offered through these services along with their privacy in an urban environment pose a significant alternative to brick-and-mortar Jan Aushadhi Kendras (Ernst & Young, 2022; Ranjan & Sinha, 2023).

c) State-Level Free Medicine Distribution Programs

Many of India's states operate structured drug procurement and distribution programs which provide essential medicines at no cost at public health facilities. For instance, Rajasthan's Mukhyamantri Nishulk Dava Yojana lists over 600 medicines and surgical items to provide at government

hospitals. Tamil Nadu's Medical Services Corporation is known for transparent bulk procurement processes and efficient inventory control systems, providing state-based programs which are strong alternatives to PMBJP.

d) Charitable and Nonprofit Activities

In underserved and remote geography, many nonprofit organizations and faith-based organizations run charitable medical shops. They offer essential drugs at subsidized pricing or cost-free, potentially serving as important safety nets in areas where public or private are scarce. While not commercial in extent, they offer significant competition on a local level especially in tribal and low income regions.

5. Challenges Faced by Jan Aushadhi Kendras

Despite the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) being a significant step toward affordable healthcare, Jan Aushadhi Kendras (JAKs) face several operational and strategic challenges that hinder their full potential and outreach.

a) Supply Chain Inefficiencies

Inefficient supply chain often reports issues in medicine supply like procurement and distribution. Stockouts of key medicines often frustrate both patients and pharmacy operators, reducing the scheme's reliability (Meena, Bansal, & Verma, 2022). Inadequate warehousing and last-mile delivery gaps particularly affect remote and rural locations.

e) 2. Low Public Awareness

Although Jan Aushadhi medicines are inexpensive, a considerable segment of the population is either not aware of the scheme or does not trust the quality of generic drugs. This discrepancy in perception has led to the underutilization of Kendras that are available (Public Health Foundation of India [PHFI], 2021).

f) Limited Prescriber Support

Many doctors refuse to prescribe Jan Aushadhi generics due to loyalty to their branded product, a lack of knowledge regarding the equivalency of drugs, and no incentive. Without good institutional support or a mandate to prescribe generics, the footfall at JAKs will not improve (Ernst & Young, 2022).

g) Operational Sustainability

Entrepreneurs running Jan Aushadhi Kendras and pharmacists often mention low profit margins and delays in receiving incentive payments, which threaten the long-term viability of Jan Aushadhi Kendras, particularly in non-urban areas (Ranjan & Sinha, 2023). Furthermore, Kendras require strict compliance with license norms, infrastructure, and digital billing, which can be overwhelming for small operators.

h) Technological and Regulatory Barriers

Despite PMBJP's digital tracking and inventory system, there are still implementation gaps in a number of states.

Also, Kendras occasionally face delays when obtaining regulatory approval from designated authorities, creating impediments and delays when launching a new outlet (Meena et al., 2022).

6. Way ahead to Jan Aushadhi

To provide long lasting sustainable impact of the Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP), there are a variety of systems and structural changes that need to be made. Of different objectives, one of the most critical changes required, is to establish a more responsive and efficient supply chain currently available. In particular, Jan Aushadhi Kendras (JAKs) continue to suffer from erratic distribution and therefore, many facilities still faced product shortages (especially in Rural Markets). Adequately augmenting sourcing infrastructure and logistics to include decentralised warehouses and RFID tagging could improve the amount of time it takes first to source a PMBJP product, and second, to locate it (Meena, Bansal, & Verma, 2022).

Equally critical, is to emerge a larger level of public consciousness and trust in generic medicines. It still continues to be the case that the reason patients do not want to buy a generic drug even though it may be considerably cheaper, is because it is perceived to be unsafe or of poor quality. Therefore, potentially using targeted information campaigns - internet and ground based, could suitably reproduce

information showing consumers how safe it is to take a PMBJP drug in terms of efficiency and cost savings. Public engagement and commitment on the part of medical practitioners - who can help promote the PMBJP and build trust within the community and to become taper figures for generic drug use is also important (Public Health Foundation of India [PHFI], 2021).

Policy support is also essential. Doctors, particularly those in government service, should be encouraged to prescribe drugs with generic names instead of brand names, to increase footfall at Jan Aushadhi Kendras. Performance-based incentives for prescribers may facilitate greater uptake of such a program (Ernst & Young, 2022). Also, to compete with new digital health platforms, PMBJP could leverage telemedicine, e-prescriptions and online ordering. This technological innovation could promote a remote consultation and delivery service model for underserved populations (Ranjan & Sinha, 2023).

Finally, the scheme should encourage more participation from micro, small, and medium enterprises (MSMEs) in drug manufacturing. The government could establish MSME clusters for Jan Aushadhi drug manufacturing and supply as a way to ensure availability, create employment, and spur local economic development (Choudhury & Kumar, 2021). In the future, the collaborative efforts outlined above will

strengthen PMBJP's resilience, inclusivity and effectiveness.

7. Conclusion

The Jan Aushadhi Scheme is a vital element of public health in India, as it addresses the twin issues of cost and access to needed medicines. It provides a strong alternative to branded medicines that are often overly priced and could drastically lower patient out-of-pocket costs, especially for patients with chronic diseases or underserved populations. But, the Scheme's effectiveness and reach continue to be limited by a lack of public knowledge, some prescriber's reluctance, and competition from better positioned private and digital players.

To continue to be impactful and grow, Jan Aushadhi can adapt based on the evolving health environment with a few key recommendations. These include improving logistics and supply chain, working with digital health platforms, and instilling more public trust in generics through public education and sound regulatory practices. With improvement on these points, and engagements with relevant stakeholders, Jan Aushadhi could become a strong component of India's universal health coverage objectives.

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A STUDY ON THE IMPACT OF GREEN MARKETING STRATEGIES ON CONSUMER BUYING BEHAVIOUR

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ABSTRACT

In recent years, consumers have become increasingly aware of environmental issues and are actively seeking ways to reduce their ecological footprint. This paradigm shift in consumer behaviour is driving demand for eco-friendly products and sustainable lifestyles. Green marketing strategies have emerged as a vital tool for businesses seeking to capitalize on this trend. The present study is an attempt to examine whether the consumer buying behaviour is influenced by green marketing strategies adopted by the companies. The research study took place in Ernakulam district. A sample of 200 respondents was selected and questionnaire was used to collect the primary data. The collected data were then analysed using statistical tools percentage analysis and chi-square test. The results suggest that green marketing strategies have a significant influence on purchase decisions. The study provides valuable insights for businesses seeking to develop effective green marketing strategies. By understanding the factors that influence consumer buying behaviour, businesses can tailor marketing efforts to meet the growing demand for eco-friendly products and sustainable practices.

Keywords *Consumer behaviour, eco-friendly products, environmental issues, green marketing, marketing efforts.*

1. Introduction

In recent years, there has been a noticeable shift in consumer preferences toward more environmentally conscious choices. This change is largely driven by growing awareness of environmental issues such as climate change, pollution, and resource depletion. As a result, businesses are increasingly adopting "green marketing" strategies to appeal to consumers who prioritize sustainability in their purchasing decisions. **Green marketing** refers to the promotion of products and services based on their environmental benefits, including sustainable production methods, energy efficiency, recycling, and the use of eco-friendly materials. This marketing approach aims to create a positive image for a brand, emphasizing its commitment to protecting the planet. As environmental concerns continue to gain traction globally, understanding the impact of green marketing on consumer behavior has become essential for businesses that wish to remain competitive in an eco-conscious market.

This study aims to explore the impact of green marketing strategies on consumer buying behaviour, the factors influencing the consumers to purchase green products and the role of environmental claims in advertising when making purchase decisions.

2. Review of literature

Majeed, Aslam, Murtaza, Attila, & Molnár, (2022) revealed that with the

growing popularity of environmentally conscious lifestyles, Customers are more frequently looking for goods and services that reflect their beliefs and save them money their impact on the environment. Green advertising provides a platform for companies to communicate the environmental benefits of their products to consumers and promote environmentally responsible consumption patterns. Through effective green advertising campaigns, companies can increase consumer knowledge about the environmental benefits of their products and services, as well as foster positive attitudes towards these products.

Kaur, Gangwar, & Dash, (2022) found that today's buyers are starting to look a lot for goods and services that support their environmental values as they become more conscious of the effects of their purchase choices on the environment. As a result, companies that engage in green marketing efforts and promote environmentally responsible products and services can gain a competitive advantage by building consumer trust and brand loyalty. Consumers are more likely to choose brands that they trust, and brands that align with their environmental values.

A. Shaji George and A. S. Hovan George (2022) described a brief assessment of environmental concerns and identifies consumers' green values, their level of awareness of environmental issues, as well

as green environmentally friendly products and practices.

Elham Rahbar (2011) proposes to determine the effect of green marketing tools on consumer's actual purchase behavior in case of Penang (Malaysia). A survey was carried out on 250 Chinese, Malay, Indian and other races that represent the Penang population. Factor analysis, Cronbach alpha and multiple regression were used to identify factors impact on Penang consumers actual purchase behavior. The result revealed that customer's trust in eco-label and eco-brand and their perception of eco-brand show positive and significant impact on their actual purchase behavior.

Syeda shazia bukhari (2011) describe consumer purchasing behaviour on green marketing as companies need to increase their communication with the customers on going green, and that attributes like price and quality are more important than "environmental responsibility".

3. Statement of the problem

With growing environmental awareness and increasing concerns about sustainability, businesses across the globe are incorporating **green marketing** strategies to cater to a more environmentally-conscious consumer base. Green marketing involves the promotion of products or services that emphasize their environmental benefits, such as being eco-friendly, energy-efficient, or produced using sustainable

practices. However, despite the wide spread adoption of these marketing techniques, there exists a pressing need to comprehensively understand the complex relationship between green marketing practices and their impact on consumer buying behaviour. What are the factors influencing the consumers to purchase green products? Which is the most popular green marketing strategy? Whether consumers are willing to pay price premium for green products? The answers are of strategic importance.

4. Significance of the Study

The study on the impact of green marketing strategies on consumer buying behavior holds significant importance for multiple stakeholders, including businesses, consumers, policymakers, and environmental advocates. The significance of this study lies in its potential to provide valuable insights into the evolving dynamics of consumer behavior, particularly in the context of green marketing. As environmental concerns become increasingly important globally, businesses must adapt to consumer preferences that emphasize sustainability, eco-friendliness, and ethical responsibility.

5. Scope of the Study

The present study is an attempt to examine whether the consumer buying behaviour is influenced by green marketing strategies adopted by the companies. The

research study took place in Ernakulam district. This study will focus on exploring the various facets of consumer behaviour in relation to green marketing, identifying key factors that influence purchase decisions, and assessing how effective green marketing strategies are in influencing those decisions.

6. Objectives

- To examine the impact of green marketing strategies on consumer buying behaviour.
- To identify the factors influencing the consumers to purchase green products.
- To know the most popular green marketing strategy.
- To analyse consumers willingness to pay price premium for green products.

7. Hypothesis

H₀: There is no significant relationship between green marketing strategies and consumer buying behaviour.

8. Research Methodology

10. Data analysis and interpretations

Data is collected by using both primary and secondary method. A structured questionnaire is used to collect primary data to analyse the influence of green marketing strategies on consumer buying behaviour. A sample of 200 consumers are selected using convenience sampling method. Secondary data is collected from journals and websites. The collected data were analysed by using statistical techniques percentage analysis and chi-square test. Tables are used for systematic presentation of the data.

9. Limitations of the study

- 1) The sample size selected is small, so it may not represent the population.
- 2) Consumers may provide responses that they believe are socially acceptable or expected, particularly when it comes to environmentally-friendly behaviors leads to inflated result.
- 3) This study may use a convenience sampling technique, which involves selecting participants who are easily accessible.

Table 1 Demographic profile of the respondents

Variables	Parameters	Frequency	Percentage
Age	Below 20	24	12
	21-30	78	39
	31-40	62	31
	Above 40	36	18
	Total	200	100

Variables	Parameters	Frequency	Percentage
Gender	Male	118	59
	Female	82	41
	Total	200	100
Occupation	Govt. employee	26	13
	Private employee	84	42
	Business	64	32
	Others	26	13
	Total	200	100
	Less than 100000	20	10
Annual income	100000-200000	86	43
	200000-300000	72	36
	Above 300000	22	11
	Total	200	100

Source Primary data

- It is clear from the analysis that 12 per cent of the respondents belong to the age group of below 20 years, 39 per cent of the respondents belong to 21-30 years, 31 per cent of the respondents in the age group of 31-40 years and the remaining 18 per cent of the respondents belong to age category above 40 years.
- It is obtained from the above analysis that 59 per cent of the respondents are male and the remaining 41 per cent of the respondents are female.
- It is observed from the analysis that 13 per cent of the respondents are govt. employees, 42 per cent of the respondents are private employees, 32 per cent of the respondents are doing business and 13 per cent of the respondents belong to other category.
- It is inferred from the above that 10 per cent of the respondents have annual income of less than 100000, 43 per cent of the respondents have annual income of 100000-200000, 36 per cent of the respondents have 200000-300000 and the remaining 11 per cent of the respondents have above 300000.

Table 2 Frequency of purchase of green products

Frequency	Number of respondents	Percentage
Frequently	57	29
Occasionally	90	45
Rarely	53	26
Total	200	100

Source Primary data

From the above table it is clear that 29 per cent of the respondents purchases green products frequently, 45 per cent occasionally

and 26 per cent of the respondents purchases green products rarely.

Table 3 Environmental concern about products while making purchase

Opinion	Number of respondents	Percentage
Very concerned	50	25
Somewhat concerned	110	55
Not very concerned	35	18
Not at all concerned	5	2
Total	180	100

Source Primary data

From the above analysis it is clear that 25 per cent of the respondents are very concerned about the environmental impact of the product, 55 per cent are somewhat concerned, another 18 per cent reveals that they are not very concerned and the remaining 2 per cent are not at all concerned.

Table 4 Factors influencing the consumers to purchase green products

Factors	Number of respondents	Percentage
Price	50	25
Quality	62	31
Eco-friendly	66	33
Health consciousness	14	7
Labeling and certification	4	2
Others	4	2
Total	200	100

Source Primary data

From the above table it can be seen that Eco-friendly is the most influencing factor

for 33 per cent of the respondents, price for 25 per cent, quality for 31 percent, health consciousness for 7 per cent and labeling, certification and others are the most influencing factors for the remaining 4 per cent of the respondents.

Table 5 Green marketing strategies influences purchase decision

Options	Number of respondents	Percentage
Strongly agree	57	29
Agree	81	40
Neutral	52	26
Disagree	10	5
Total	200	100

Source Primary data

From the above table it can be inferred that 29 per cent of the respondents strongly agree that green marketing strategies influences purchase decision, 40 per cent of the respondents agree, 26 per cent have neutral opinion and the remaining 5 per

cent of the respondents disagree with the statement.

Table 6 Importance of eco-labeling when making a purchase decision

Importance	Number of respondents	Percentage
Very important	24	12
Important	48	24
Somewhat important	88	44
Not at all important	40	20
Total	200	100

Source Primary data

From the above table it is clear that 12 per cent of the respondents consider eco-labeling very important when making purchase decisions, 24 per cent find eco-labeling important, 44 per cent think it's somewhat important and the remaining 20 per cent feel that eco-labeling is not at all important in their decision-making.

Table 7 Influence of environmental claims in advertising when making purchase decisions

Influence level	Number of respondents	Percentage
High influence	60	30
Medium influence	92	46
Low influence	36	18
No influence	12	6
Total	200	100

Source Primary data

From the above analysis it is clear that 30 per cent of the respondents report high influence of environmental claims in advertising when making purchase decisions, 46 per cent have medium influence 18 per cent of the respondents have low influence and the remaining 6 per cent believe the factor has no influence.

Table 8 Most popular green marketing strategy

Strategies	Number of respondents	Percentage
Environmental claims	48	24
Eco-labeling	42	21
Green advertising	30	15
Sustainable packaging	46	23
Sustainable sourcing	34	17
Total	200	100

Source Primary data

From the above table it is clear that environmental claim is the most popular strategy for 24 per cent of the respondents, eco-labeling for 21 per cent, green advertising for 15 per cent, sustainable packaging for 23 per cent and sustainable sourcing is the most popular strategy for 17 per cent of the respondents.

Chi square analysis

For testing the relationship between green marketing strategy and consumer buying behaviour, hypothesis has been

framed and tested by Chi- square test. The test results are discussed in the following tables.

Relationship between green marketing strategies and consumer buying behaviour

H₀: There is no significant relationship between green marketing strategies and consumer buying behaviour.

Table 9 Green marketing strategies and consumer buying behaviour

Green marketing strategies	Consumer buying behaviour			Total
	Frequently	Occasionally	Rarely	
Environmental claims	22 (13.68)	18 (21.60)	8 (12.72)	48
Eco-labeling	16 (11.97)	20 (18.90)	6 (11.13)	42
Green advertising	6 (8.55)	10 (13.50)	14 (7.95)	30
Sustainable packaging	7 (13.11)	28 (20.70)	11 (12.19)	46
Sustainable sourcing	6 (9.69)	14 (15.30)	14 (9.01)	34
Total	57	90	53	200

Source Primary data

Chi- square value = 27.29

Degrees of Freedom = 8, Level of significance = 0.05

Table value = 15.507

Since the calculated value of chi-square is greater than the table value, the null hypothesis is rejected. Therefore there is significant relationship between green marketing strategies and consumer buying behaviour.

Table 10 Willingness to pay price premium for green products

Opinion	Number of respondents	Percentage
Willing	18	36
Not willing	32	64
Total	180	100

Source Primary data

From the above table it can be inferred that 36 per cent of the respondents are willing to pay price premium for green products and the remaining 64 per cent of the respondents are not willing to pay price premium.

11. Findings

- 39 per cent of the respondents belong to 21-30 years.
- 59 per cent of the respondents are male.
- Majority of the respondents are private employees.
- Majority of the respondents have annual income of 100000-200000
- 45 per cent of the respondents purchases green products occasionally.
- Majority of the respondents are somewhat concerned about the environmental impact of the product.
- Eco-friendly is the most influencing factor for 33 per cent of the respondents.

- 40 per cent of the respondents agree that green marketing strategies influences purchase decision.
- Majority of the respondents consider eco-labeling is somewhat important when making purchase decisions.
- 46 per cent of the respondents report medium influence of environmental claims in advertising when making purchase decisions.
- Environmental claim is the most popular strategy for 24 per cent of the respondents.
- There is significant relationship between green marketing strategies and consumer buying behaviour.
- Majority of the respondents are not willing to pay price premium for green products.

12. Conclusion

Green marketing has become a significant force in contemporary business landscapes. As consumers increasingly prioritize environmental concerns, businesses have recognized the need to integrate sustainability into their marketing practices.

The present study reveals that green marketing plays a significant role in shaping purchase decisions. The findings suggest that consumers, particularly those in the 21-30 age group, demonstrate growing awareness and concern for environmental sustainability. Factors such as eco-

friendliness, product quality, and price significantly influence their buying behavior.

It is evident that while green marketing strategies, including environmental claims, eco-labeling, and sustainable packaging, influence consumer decisions, their effectiveness varies. Environmental claims emerged as the most popular green marketing strategy, followed closely by sustainable packaging and eco-labeling. However, despite positive attitudes toward green products, a significant proportion of consumers remain hesitant to pay a price premium for them.

The chi-square analysis further confirmed a significant relationship between green marketing strategies and consumer buying behavior, indicating that businesses adopting effective green marketing initiatives can influence consumer choices positively.

The study underscores the importance of building trust, transparency, and awareness around green products through credible marketing strategies. Businesses must continue to innovate in their green marketing efforts and address concerns such as affordability and value perception to better align with evolving consumer expectations. By doing so, companies can not only drive sustainable consumer behavior but also gain a competitive edge in the market.

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THE USAGE OF OVER-THE-TOP PLATFORMS AMONG YOUTH WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT

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ABSTRACT

Advancements in technology has made rapid changes in all fields including media. The pandemic had totally changed the whims and fancies of people with a shift towards OTT platforms. An OTT refers to (Over-the-top) platform which delivers digital content like movies, TV shows, music, and podcasts over the internet. It allows consumers to stream content on-demand overcoming the restrictions of traditional media like radio and television. This study makes an attempt to identify the usage of OTT platforms among youth with special reference to Ernakulam District.

Keywords: OTT platforms, Consumption, Youngsters, Entertainment, Streaming.

1. Introduction

The OTT (Over-The-Top) media platform is a digital media service delivered directly to audiences over the internet. OTT refers to a new generation of modern television networks that offer entertainment to the public with the help of an internet connection. Over-the-top (OTT) platforms gave a new dimension to the way content is consumed in the digital age, and their popularity has spring up among the youth.

OTT platforms, such as Netflix, Amazon Prime Video, Disney + hotstar, and various regional services, allow users to stream a wide range of movies, TV shows, documentaries, and original content directly over the internet, overcoming the restrictions of traditional cable and satellite television networks. This shift has created an impact on how ‘the new generation’ interact with media. The rise of OTT platforms can be attributed to several factors, particularly their

ease of use, affordability, and vast content libraries. These platforms offer personalized viewing experiences, which cater to the preferences of younger audiences who value flexibility and control over their media consumption. Youth can easily access their favourite content anytime, anywhere with smartphones, tablets, laptops, and smart TVs, making OTT services an essential part of their daily lives.

People binge-watch their favourite contents as many OTT platforms has created a scenario of frequency illusion. OTT platforms enable youth to explore films, shows, and music from different cultures, genres, and languages. Streaming services concentrate more on creating youth-targeted original content, such as teen dramas, reality shows, and youth-centered documentaries, they continue to shape the preferences and viewing habits of younger audiences.

2. Statement of the Problem

The study aims at analysing awareness level of youth about various OTT platforms and evaluating their preferences. The study also would help to focus on various factors that may have created an influence among the youth to use these platforms. The main purpose of this study is to measure the usage of OTT platforms among the youth.

3. Significance of the Study

The increasing usage of Over-the-Top (OTT) platforms among youth has significant implications for various aspects of society,

including media consumption, social behaviour, economic patterns etc. The shift toward OTT platforms marks a drastic change in the area of entertainment and understanding its significance is crucial in assessing the long-term impact on younger generations. The usage of streaming platforms among youth has far-reaching implications that extend beyond mere entertainment. These platforms have revolutionized the way young people access, consume, and engage with content, influencing their cultural perspectives, social interactions, and even their mental well-being. As OTT services continue to surge, it is crucial to understand their significance in shaping the identities, behaviours, and values of future generations.

4. Scope of the Study

The study focuses on the usage and awareness of OTT platforms among youth. It also analyses the factors that creates an interest among them and their preferences while using these platforms.

5. Objectives of the Study

- a) To know the awareness of youth about OTT platforms.
- b) To analyse the factors influencing the use of OTT platforms.
- c) To examine the pattern of use of OTT platforms among youth.
- d) To know about the preferences of youth while using OTT platforms.
- e) To study the overall experience of youth while using OTT platforms.

6. Research Methodology

a) Research Design

The main aim of the study is to know the usage of OTT platforms among youth in Ernakulam district. Therefore, descriptive and analytical research was adopted in this study.

b) Data Collection Method

Both primary and secondary data was used for the study.

- **Primary Data:** Primary data refers to the first-hand information collected from the original source. It was collected by questionnaire distributed among youth with the help of google forms. Data was collected from 100 respondents of Ernakulam district.
- **Secondary Data:** It is the second hand or already available information which is collected from various publications, magazines, journals, books etc.

c) Research Plan

The research was conducted among 100 respondents (youngsters) of Ernakulam district falling in the age group between 18 – 29 years. Convenience sampling was adopted to collect their responses. The respondents include students, salaried persons, self-employed and unemployed youth.

7. Review of Literature

Sharma, A., & Harsora, H. (2023) “A study on Preferences of Consumers towards International OTT Platforms and Sustainability Strategy in Indian Market” found out that majority of the people preferred Netflix, followed by Disney+ hotstar and Amazon Prime Video. Original shows and web series were given more preference. It was also found out that Disney+ hotstar is more preferred because of digital broadcasting partner for big cricket events like IPL and World Cup. Localization of content, affordable pricing, high quality picture quality, strong distributorship partnership, good user experience and better after sales services were found out to be the major factors for success of international OTT in Indian Market.

Suman Ghalawat, Ekta Yadav, Mohit, Neelam, Megha Goyal, Amita and Subodh (2021) in their study “Factor Influencing Consumer’s Choice of streaming Over-the-top (OTT) Platforms” observed the OTT entertainment market developing rapidly and there is possibility to grow more in future. OTT platforms give more freedom for their viewers to watch TV, series, Movies, documentaries, etc. at their own internet gadgets.

Kaneenika Jain (2021) in her study “the Rise of OTT Platform; Changing Consumer Preference” observed that the consumers are now well informed and acquainted with

new technology and the emerging trends in the entertainment sector. This scenario leads the path for the growth of the OTT platforms all around the world. This article draws attention to the rise of OTT, factor influencing its success and the major players catering the target audience.

8. Analysis and Interpretation

The results of the study have been presented in a simple manner. The collected data were summarized and interpreted properly using appropriate statistical tools.

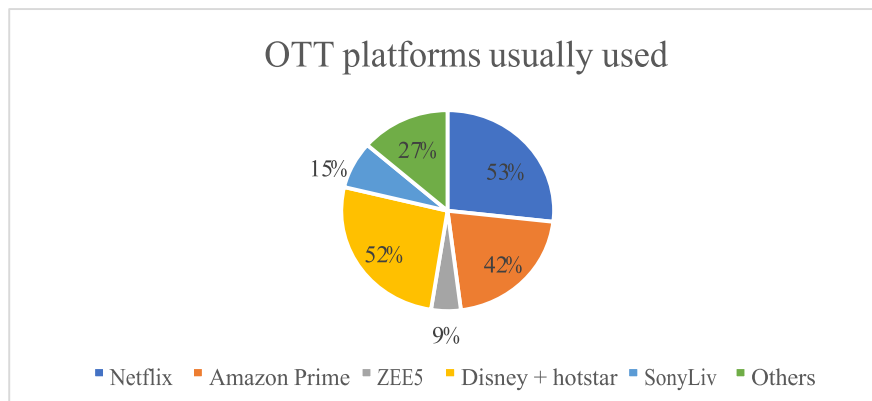
Tables and charts are used to make the presentation more convincing.

Table 1: OTT platforms usually used

OTT Platforms	Frequency	Percentage
Netflix	53	53
Amazon Prime	42	42
ZEE5	9	9
Disney + hotstar	52	52
SonyLiv	15	15
Others	27	27

Source: Primary Data

Figure 1: OTT platforms usually used



It was found that most of the respondents usually watch Netflix (53%) and Disney + hotstar (52%) compared to other OTT

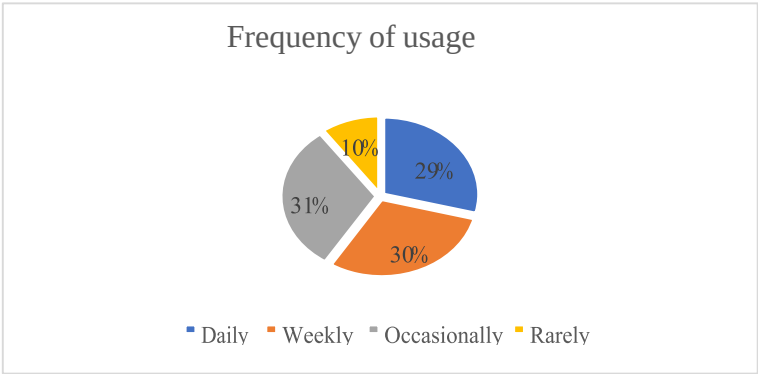
platforms. Some others prefer Amazon Prime (42%) to watch their favourite content.

Table 2: Frequency of usage

Consumption	Frequency	Percentage
Daily	29	29
Weekly	30	30
Occasionally	31	31
Rarely	10	10
Total	100	100

Source: Primary Data

Figure 2: Frequency of usage



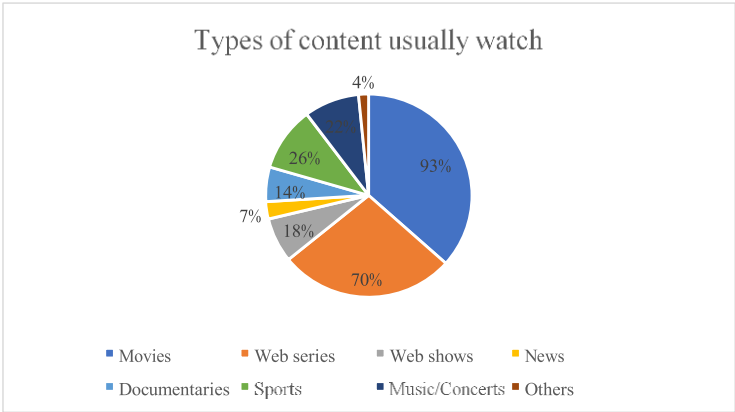
It was observed that majority of the respondents either use OTT platforms occasionally (31%) or weekly (30%).

Table 3: Types of content usually watch on OTT platforms

Categories	Frequency	Percentage
Movies	93	93
Web series	70	70
Web shows	18	18
News	7	7
Documentaries	14	14
Sports	26	26
Music/Concerts	22	22
Others	4	4

Source: Primary Data

Figure 3: Types of content usually watch on OTT platforms



From the responses, it was evident that most of the respondents prefer to watch movies on OTT platforms

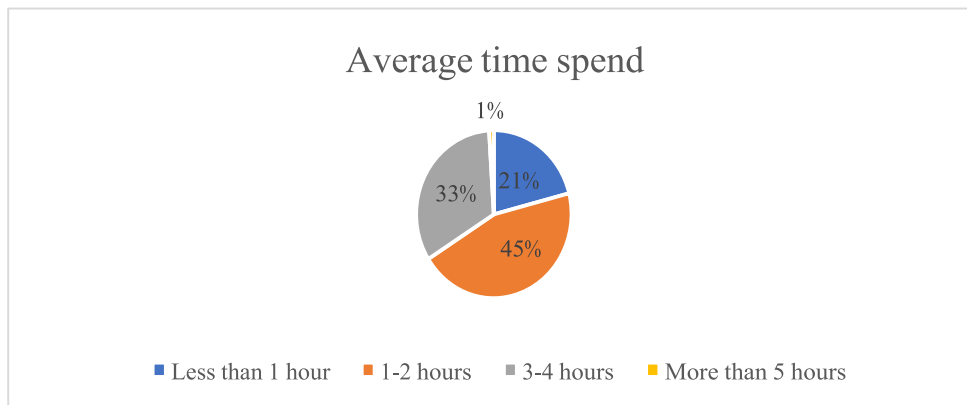
(93%). Some of them (70%) prefer to watch web series.

Table 4: Average time spend on watching OTT content per day

Average time spend	Frequency	Percentage
Less than 1 hour	21	21
1-2 hours	45	45
3-4 hours	33	33
More than 5 hours	1	1
Total	100	100

Source: Primary Data

Figure 4: Average time spend on watching OTT content per day



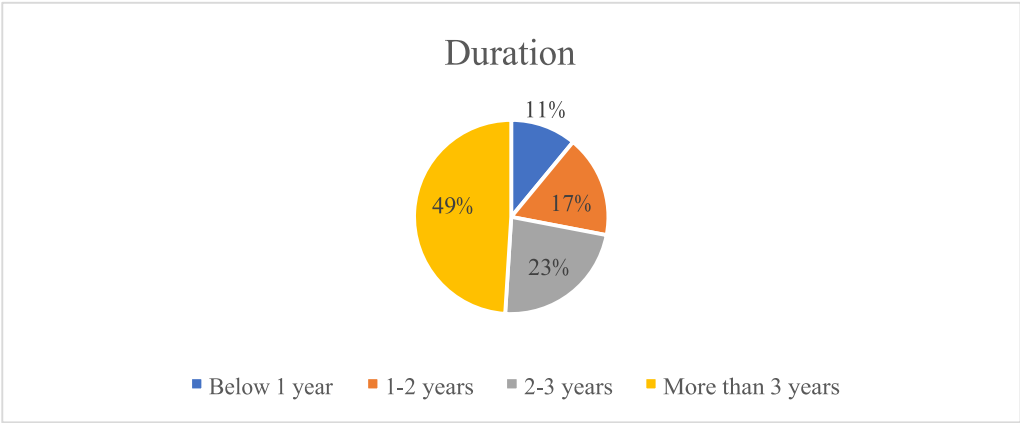
It was found that many respondents (45%) spend an average of 1-2 hours on OTT platforms.

Table 5: Duration of usage

Duration	Frequency	Percentage
Below 1 year	11	11
1-2 years	17	17
2-3 years	23	23
More than 3 years	49	49
Total	100	100

Source: Primary Data

Figure 5: Duration of usage



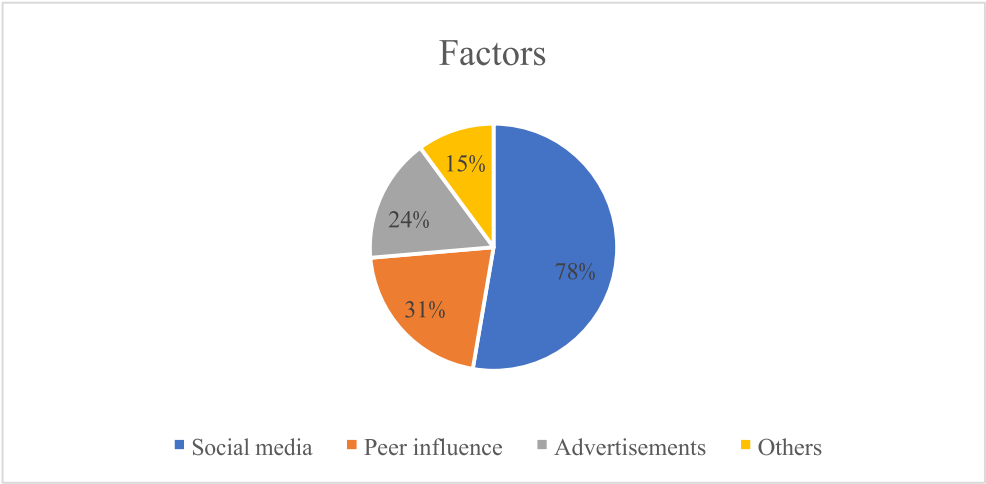
From the responses, it was examined that about 49% of respondents have started using OTT for more than 3 years.

Table 6 Factors influencing use of OTT platform

Factors	Frequency	Percentage
Social media	78	78
Peer influence	31	31
Advertisements	24	24
Others	15	15

Source: Primary Data

Figure 6: Factors influencing use of OTT platform



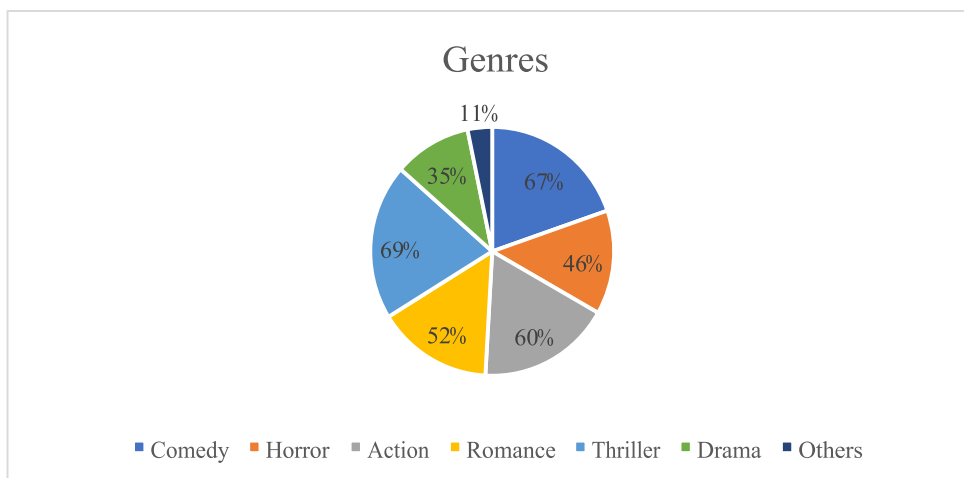
78% of respondents are of the opinion that social media has influenced them to use OTT platforms.

Table 7: Content attracts towards the usage of OTT platforms

Genres	Frequency	Percentage
Comedy	67	67
Horror	46	46
Action	60	60
Romance	52	52
Thriller	69	69
Drama	35	35
Others	11	11

Source: Primary Data

Figure 7: Content attracts towards the usage of OTT platforms

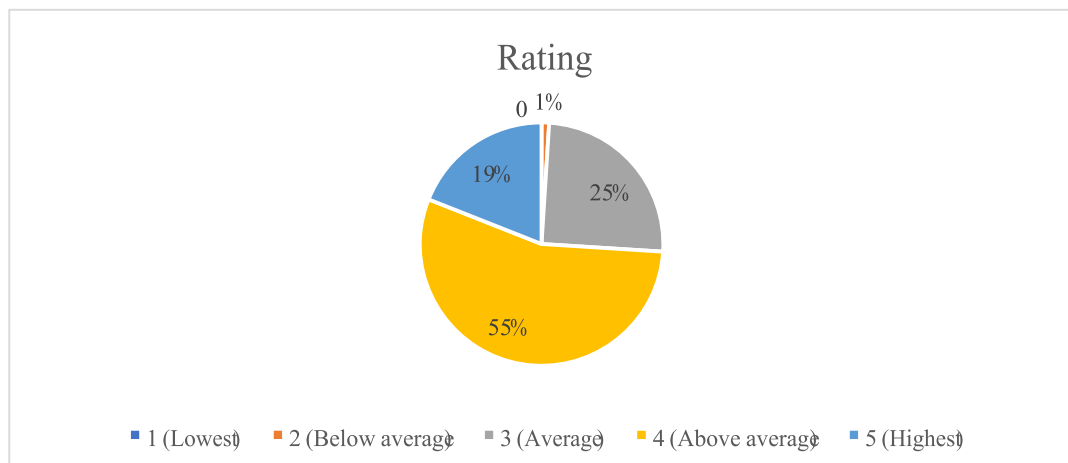


It was evident from the responses that majority of the respondents are attracted towards watching thriller (69%) and comedy (67%) in OTT.

Table 8: Experience of using OTT platforms

Rating	Frequency	Percentage
1(Lowest)	0	0
2 (Below average)	1	1
3 (Average)	25	25
4 (Above average)	55	55
5 (Highest)	19	19

Source: Primary Data

Figure 8: Experience of using OTT platforms

Most of the respondents (55%) rate the experience of using OTT platforms as above average.

9. Major Findings

The research study gathered 100 responses, generating various viewpoints regarding the usage of OTT platforms from youngsters. It was found that majority of the respondents watch Netflix and Disney+ hotstar compared to other OTT platforms. Users often rely on their smartphones to watch OTT content. Many of them prefer to watch movies on streaming platforms while some prefer to watch web series. The users spend an average of 1-2 hours on OTT platforms per day and they have started using OTT for more than 3 years. Social media has played a significant role in influencing the younger generations to use OTT platforms. The features of user-friendly interface and flexible usage are the benefits that lead the youngsters for the

consumption of these platforms. Many respondents prefer to spend their money on streaming the content online as they find the cost reasonable. A major portion of the responses proved that the youth are satisfied with the accessibility and navigation features offered. Thriller and comedy genres seem the most attractive to arouse their interest in online streaming platforms. A fair rating was received when they were asked to rate their experience on using OTT. Many youngsters would like to recommend their favourite streaming platforms to others.

10. Suggestions

- Offers on subscription fees could draw more and more users towards the subscription of streaming platforms.
- Regular and potential users could be given free access occasionally to encourage future subscription.

- Thriller and comedy genres arouse the interests among the youth as they would like to watch more in the future.
- Movies and web series are the major attraction for youngsters. So, it would be a wise decision if OTT platforms concentrate more on the same.

11. Conclusion

The widespread use of OTT platforms among youth has significantly restructured the entertainment world in several ways. OTT platforms have become the main pillar of modern entertainment culture particularly for youth. With their on-demand accessibility, cost-effectiveness, and extensive content libraries, these platforms have become essential to the media consumption habits of younger generations. OTT platforms play a prominent role in shaping cultural trends, media consumption patterns, and the entertainment industry as a whole. It has not only revolutionized how youth consume media but have also become a cornerstone of modern entertainment, influencing

social trends, habits, and the way younger generations connect with the world around them.

This study reveals that the youth spend most of their time to watch content on OTT and it has become an integral part of their routine lives. It can be concluded that this trend would continue till generations as many are attracted by diverse contents of shows offered by the streaming platforms.

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A STUDY ON CONSUMER PERCEPTION AND AWARENESS TOWARDS AFFILIATE MARKETING

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ABSTRACT

Affiliate marketing is a performance-based marketing model where third-party affiliates promote a merchant's products or services and earn a commission for generating sales or web traffic. It has become an integral part of modern digital marketing strategies. For businesses, affiliate marketing offers a cost-effective way to achieve marketing goals by only paying for actual results. Affiliates, in turn, can earn passive income by promoting products they believe in, often without the need for inventory or customer service management. Success in affiliate marketing typically requires building an online presence, creating valuable content, and attracting an engaged audience. This study explores customers' perception and awareness towards affiliate marketing in Ernakulum district. A survey of 200 customers was conducted to gather data on their awareness, perception, and attitudes towards affiliate marketing. The results show that customers in Ernakulum district have a moderate level of awareness and perception towards affiliate marketing. The study identifies factors that influence customers' perception and awareness, including discounts or promotions, product reviews or recommendations, and trust in the affiliate marketer. The findings of this study can help businesses and marketers develop effective affiliate marketing strategies in Ernakulum district.

Keywords: *Affiliate marketing, customer perception, customer awareness, marketing strategy, online shopping, E-commerce.*

1. Introduction

The advent of digital technology has revolutionized the way businesses operate, and affiliate marketing has emerged as a crucial strategy for online sales. Affiliate marketing, a form of online marketing that involves promoting products or services from another company and earning commissions on sales or referrals, has become increasingly popular in recent years. With the rise of e-commerce and social media, affiliate marketing has become an essential tool for businesses to reach their target audience. Ernakulum district, being a major commercial hub in Kerala, presents an interesting case study for examining customers' perception and awareness towards affiliate marketing. The district, with its high internet penetration and growing e-commerce market, offers a unique opportunity to explore the impact of affiliate marketing on consumer behaviour. Despite its growing importance, there is a lack of research on customers' perception and awareness towards affiliate marketing in Ernakulum district. This study aims to bridge this knowledge gap by exploring customers' attitudes, awareness, and perceptions towards affiliate marketing in Ernakulum district. The findings of this study will provide valuable insights for businesses, marketers, and policymakers seeking to leverage affiliate marketing to reach their target audience in Ernakulum district.

2. Review of literature

a) Affiliate Marketing in Digital India: Trends and Challenges

Soni (2020) explored the rapid growth of affiliate marketing in India, facilitated by the surge in internet access, mobile penetration, and the expansion of e-commerce platforms. However, the study identifies a key barrier: a lack of consumer awareness about affiliate marketing. In regions like Ernakulam, where digital marketing strategies are still emerging, the study emphasizes the need for targeted educational campaigns that inform local customers about how affiliate marketing works. Educating consumers about its benefits would help enhance engagement and participation in affiliate programs.

b) Consumer Perception of Affiliate Marketing in E-Commerce

Gupta and Agarwal (2021) examined the importance of consumer trust in affiliate marketing, finding that customers are more likely to engage with affiliate content if they trust the affiliate's recommendations. This trust factor is particularly important in regions like Ernakulam, where consumer behavior may differ from metropolitan cities. Local preferences, cultural values, and the presence of trustworthy influencers significantly influence how affiliate marketing is perceived. Understanding these local dynamics can help marketers tailor their

strategies to resonate with the community's values and expectations.

c) Awareness of Online Marketing Models in Rural vs. Urban India

Kumar and Singh (2019) conducted a study comparing awareness levels of online marketing models, including affiliate marketing, in urban and rural areas. The study found that urban areas exhibited higher awareness, while rural and semi-urban areas like Ernakulum lagged behind. The research indicates that there is an opportunity for affiliate marketers to engage in educational efforts that focus on improving awareness in such regions. Raising awareness about affiliate marketing could lead to increased acceptance and participation, fostering growth in these areas.

d) Impact of Social Media on Affiliate Marketing Perception

Bansal (2022) highlighted the crucial role of social media platforms, such as Instagram and YouTube, in shaping customer perceptions of affiliate marketing. In Ernakulum, where younger populations are highly active on social media, influencers have become significant drivers of affiliate marketing awareness. The study emphasizes the importance of understanding regional social media trends and leveraging platforms to create targeted marketing campaigns that appeal to the local audience, particularly in younger demographics.

e) Consumer Trust in Affiliate Marketing: A Regional Perspective

Mehta (2020) explored the role of trust in affiliate marketing, emphasizing that transparency in affiliate relationships and the authenticity of content are vital for customer engagement. In Ernakulum, where community-based trust plays a key role in consumer behavior, the study suggests that affiliate marketers need to establish genuine, transparent relationships with their audiences. Marketers who align their content with local values and culture are likely to foster stronger trust, leading to higher engagement and success in the region.

3. Statement of The Problem

The widespread adoption of digital technologies has transformed the way businesses interact with customers, with affiliate marketing emerging as a pivotal strategy for online sales. However, despite its growing significance, there is a dearth of research on customers' perceptions and awareness of affiliate marketing in Ernakulum district. This knowledge gap raises important questions about the efficacy of affiliate marketing strategies in this region, and highlights the need for a comprehensive study to explore customers' attitudes, awareness, and experiences with affiliate marketing

4. Significance of The Study

This study is significant as it provides valuable insights into consumer awareness

and perception of affiliate marketing in Ernakulum district, a key commercial hub in Kerala. By understanding the factors that influence customer attitudes towards affiliate marketing, businesses and marketers can develop more targeted strategies that cater to local preferences and increase consumer engagement. Furthermore, the findings can help businesses optimize their affiliate marketing efforts by focusing on elements such as trust, social media influence, and promotions. The study's results contribute to bridging the knowledge gap regarding the effectiveness of affiliate marketing in this region, thus enhancing the success of digital marketing strategies.

5. Scope of The Study

This study focuses on examining the perceptions and awareness of customers towards affiliate marketing in Ernakulum district, with a specific emphasis on understanding the factors influencing their attitudes and behaviours. The study will explore the demographic characteristics of customers, their level of awareness and understanding of affiliate marketing, and their experiences with affiliate marketing platforms.

6. Objectives of The Study

- a) To assess the cognitive awareness and comprehension of affiliate marketing among Ernakulum district's consumer base.

- b) To probe the determinants influencing customer attitudes and perceptions towards affiliate marketing.
- c) To evaluate the efficacy of social media influencers in driving purchasing decisions through affiliate marketing.
- d) To provide actionable recommendations for businesses and affiliate marketers to optimize their affiliate marketing strategies and foster enhanced customer loyalty and trust.

7. Hypothesis of the study

There is no significance association between age of the respondents and awareness of Affiliate marketing.

8. Research methodology

This study is based on both primary and secondary data. Primary data is collected by using questionnaire method. For the purpose of the study 200 customers are selected by using convenient sampling method. Secondary data was collected from books, journals and magazines. The data collected could be analysed using statically methods like, chi-square and percentages. Tables are used for systematic presentation of data.

9. Limitatoions of the Study

- a) This study is based on a large sample of 200 respondents from Ernak

ulam district which may not be fully representative of the general population of Kerala or India.

- b) The study has used a convenience sample which may lead to bias in the selection of respondents.
- c) This study is limited by its focus on consumer needs and experiences without considering underlying motivation. The results of the survey may not include factors that may be influenced, such as socioeconomic background or network accessibility.

10. Analysis and Interpretation

Table 1 Age of the respondents

Age group	frequency	percentages
18-24	50	25%
25-34	60	30%
35-44	40	20%
45-54	30	15%
55 or above	20	10%
TOTAL	200	100

Source: Primary data

Ho = There is no significant association between age and awareness of affiliate marketing

Awareness	Age of respondents					Total
Aware	22 (22.5)	27(27)	18(18)	13(13.5)	10(9)	90
Unaware	28(27.5)	33(33)	22(22)	17(16.5)	10(11)	110
total	50	60	40	30	20	200

Source: Primary data

Chi-square value- 2.53

Degree of freedom- 4 Level of Significance -0.05

Table value- 9.488

p- value- 0.639

Interpretation: The majority of the respondents (55%) are between the ages of 18- 24 and 30% belongs to age of 25-44.

Table 2 Awareness and perception of Affiliate Marketing

Awareness	frequency	percentages
yes	90	45%
no	110	55%
TOTAL	200	100

Source: Primary data

Interpretation: Only 45% of the respondents are aware of affiliate marketing.

CHI SQUARE TEST

For testing the association between selected independent variables and awareness about affiliate marketing, hypothesis has been framed and tested by chi-square test. The test results are discussed in the following tables

Association between age and awareness about affiliate marketing

Here the p-value is greater than the level of significance level. We fail to reject the null hypothesis. Therefore, based on

this, there is no significant relationship between age and awareness of affiliate marketing.

Table 3 Factors influencing Perception and awareness

Motivation	frequency	percentages
Discounts and promotions	70	35%
Product review and recommendations	50	25%
Trust in the affiliate marketer	40	20%
convenience	30	15%
other	10	5%
TOTAL	200	100

Source: Primary data

Interpretation: Majority of the respondents are motivated to click affiliate links due to discounts or promotions, product review

and recommendations and trust in the affiliate marketer.

Table 4 Trust and credibility

Trustworthiness	frequency	percentages
Very Trustworthy	80	40%
Somewhat Trustworthy	120	60%
Neutral	140	70%
Untrustworthy	60	30%
TOTAL	200	100

Source: Primary data

Interpretation: The majority of the respondents (70%) have a neutral or (60%)

somewhat trustworthy perception of affiliate marketers

Table 5 Source of information about affiliate products and services

Options	Frequency	Percentages
Social media	90	45%
Online Advertising	45	22.5 %
Words of mouth	30	15 %
Online search	20	10%
other	15	7.5 %
TOTAL	200	100

Source: Primary data

Interpretation: The majority of the respondents learn about new product and services through social media (45%),

online advertisements (22.5%) and words of mouth (15%).

Table 6. Perception of Affiliate marketing

Perception	Frequency	Percentages
Very positive	20	10%
Somewhat positive	70	35%
Neutral	90	45%
Somewhat negative	15	7.5%
Very Negative	5	2.5%
TOTAL	200	100

Source: Primary data

Interpretation: The majority of the respondents (45 %) have a Neutral or (35%) somewhat positive perception of affiliate marketing.

Table 7 Social Media Influence

Follow	Frequency	Percentages
Yes	130	65%
No	70	35%
TOTAL	200	100

Source: Primary data

Interpretation: The majority of the 65% of the respondents says that social media influence the affiliate marketing.

Table 8 Affiliate Marketing Platforms

platforms	Frequency	Percentages
Amazon Associates	50	25%
Share Sale	20	10%
click Bank	30	15%
Commission Junction	30	15%
others	70	35%
TOTAL	200	100

Source: Primary data

Interpretation: The majority of the respondents (35%) are familiar with other Affiliate marketing Platforms

Table 9 Affiliate Marketing and Social Media

Social media	Frequency	Percentage
Facebook	30	15%
Instagram	20	10%
Twitter	50	25%
YouTube	60	30%
other	40	20%
TOTAL	200	100

Source: Primary data

Interpretation: The majority (30%) of the respondents use YouTube and other social media platforms to learn about affiliate marketing opportunities.

Table 10 Affiliate marketing and Future intensions.

Likelihood	Frequency	Percentage
Very likely	20	10%
Somewhat likely	60	30%
Neutral	80	40%
Somewhat unlikely	30	15%
Very unlikely	10	5%
TOTAL	200	100

Source: Primary data

Interpretation: The majority of respondents (40%) are Neutral to continue using affiliate marketing programs in the future

11. Findings

- a) **Age Distribution:** The majority of respondents (55%) are between the ages of 18-24, followed by 30% between 25-44. This indicates that affiliate marketing appeals more to younger audiences.
- b) **Awareness of Affiliate Marketing:** Only 45% of respondents are aware of affiliate marketing, suggesting that a significant portion of the population is unfamiliar with this form of marketing.
- c) **Motivations for Engaging with Affiliate Marketing:** Discounts and promotions (35%) are the primary motivators for clicking on affiliate links. Other influencing factors include product reviews (25%) and trust in the affiliate marketer (20%).
- d) **Trust in Affiliate Marketers:** While a majority (60%) view affiliate marketers as somewhat trustworthy, 70% have a neutral or somewhat trustworthy perception of them. This indicates a moderate level of trust but suggests a need for stronger credibility.
- e) **Sources of Information:** Respondents primarily learn about

affiliate products through social media (45%) and online advertising (22.5%). Other sources include word of mouth (15%) and online searches (10%).

- f) **Perception of Affiliate Marketing:** The majority of respondents have a neutral (45%) or somewhat positive (35%) perception of affiliate marketing, but the overall sentiment is not overwhelmingly enthusiastic.
- g) **Social Media Influence:** A large portion (65%) of respondents believe social media influences their decisions regarding affiliate marketing, highlighting the importance of digital channels.
- h) **Affiliate Marketing Platforms:** A significant number of respondents (35%) are familiar with affiliate platforms other than the most common ones like Amazon Associates, Click Bank, and Commission Junction.
- i) **Social media and Affiliate Marketing:** The most used social media platforms for learning about affiliate marketing opportunities are **YouTube** (30%) and **other platforms** (20%).
- j) **Future Intentions:** A considerable portion (40%) of respondents are neutral about their future participation in affiliate marketing, while 30% are somewhat likely to

continue. This shows moderate interest in affiliate marketing programs but suggests hesitation about long-term commitment.

12. Suggestions

- a) **Increase Awareness:** Since 55% of respondents are not aware of affiliate marketing, businesses and marketers should invest in educating the public through targeted campaigns, tutorials, and informational content, particularly on social media platforms.
- b) **Leverage Discounts and Promotions:** Given that discounts and promotions are the primary motivators for engagement, affiliate marketers should focus on offering compelling deals and exclusive promotions to attract more clicks and conversions.
- c) **Enhance Trustworthiness:** Since trust is a key factor, marketers should focus on building credibility through transparent and authentic content, highlighting customer reviews and testimonials to increase trustworthiness.
- d) **Target Social Media Platforms:** Since 65% of respondents say social media influences their decision-making, affiliate marketers should focus their efforts on platforms like Facebook, Instagram,

YouTube, and others to engage with potential customers effectively.

- e) **Diversify Affiliate Platforms:** With 35% of respondents familiar with affiliate marketing platforms beyond the well-known ones, marketers could explore and promote alternative platforms to expand their reach.
- f) **Improve Perception:** With many respondents having a neutral or somewhat positive view of affiliate marketing, marketers should work on improving the overall perception by providing more valuable content, offering a better customer experience, and fostering greater community engagement.
- g) **Encourage Long-Term Engagement:** Since many respondents are uncertain about continuing with affiliate marketing in the future, affiliate marketers should provide consistent value, engaging content, and rewards for long-term involvement to foster sustained interest.

13. Conclusion

In conclusion, affiliate marketing has a strong presence among younger audiences, but its reach and awareness are still limited. While there is a moderate level of trust and engagement, the overall perception remains neutral, and a significant portion

of the public is unfamiliar with affiliate marketing. To capitalize on this opportunity, marketers should focus on building awareness, fostering trust, leveraging the power of social media, and offering promotions that motivate action. Additionally, there is a need to provide long-term engagement strategies to convert interest into sustained participation in affiliate marketing programs. By addressing these factors, affiliate marketing can be positioned for greater success and broader acceptance in the future.

14. Scope for further research

Further research in affiliate marketing could explore regional variations in consumer awareness and perceptions across different areas of Kerala, considering demographic factors like income, education, and occupation. It could also examine the psychological motivations behind consumer engagement, the long-term impact on customer loyalty, and the effectiveness of various affiliate strategies, such as influencer marketing versus traditional methods. Additionally, the role of emerging technologies like AI and automation in optimizing affiliate campaigns, as well as a comparison between affiliate marketing and other digital models, would be valuable. Finally, ethical considerations and the influence of social media trends on consumer behavior and affiliate marketing effectiveness warrant deeper investigation.

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ABSTRACT OF Ph.D. THESIS

**INFLUENCE OF ORGANIZATIONAL JUSTICE ON
THE PERFORMANCE OF EMPLOYEES IN THE IT
SECTOR IN KERALA**

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1. Introduction

Organization is a social system working in a dynamic environment, where human resource is the most important factor for its efficiency and effectiveness. Organizations need efficient managers and employees to achieve its objectives (Rad & Yarmohammadian, 2006). However, it is affected by the employee's perception of fairness in the organization right from the formation of procedures and policies to the treatment of all employees in the organization. The employee's perception of fairness in the workplace is generally referred to as organizational justice (Greenberg & Cropanzano, 1993). It is defined as how an employee judges the actions of the organization. Employee's perception of the organization's decisions and actions as fair or unfair can affect subsequent attitudes and behaviors of employees in the organization. Fairness within the

organization is got much attention because the implications of perceived injustice can have a far-reaching impact on the attitudes and behaviors of the employees in the workplace. Moreover, the concept of organizational justice gained greater attention of the human resource managers in both the manufacturing and service sectors (Ravikumar, 2020).

IT sector in Kerala has contributed not only to the development of various modern industries but also to the general wellbeing of the state. It continuously played an important role in the economic progress of the state ever since the implementation of 9th five year plan. By understanding the potential and relative importance of the sector, the Government of Kerala has put a lot of effort to provide high quality infrastructure for the sector and also to enhance its digital capabilities and resources and is now said to be one of the leading IT

destinations in India, it ranks 8th in the export by STPI registered IT and ITeS unit and Kerala is the fastest growing IT player in the digital economy in the country (Kerala State Planning Board, 2022).

Hence, the sector is one of the robust sectors, where communication and interactions among the colleagues got prime significance because of the team work culture developed by the IT companies in the sector. Such team based work culture often leads to chances for interpersonal issues, dispute between the colleagues and comparison with the colleagues which in turn leads to of lack of commitment, satisfaction, poor performance and enhanced rate of attrition. In this scenario organizational justice can be found as a key factor contributing towards employee performance, satisfaction and intention to stay. Ensuring fairness in every aspect of dealings with the employees will enable the IT companies to achieve their goals effectively and efficiently. At this juncture, the influence of organizational justice on the performance and employee turnover intention and mediating role of employee job satisfaction should be studied especially among the employees in the IT sector, where intellectual capital of the employees play a crucial role.

2. Statement of the Problem

Every employee will react to the decisions and actions taken by the organization. An individual's perception about these

decisions and actions are different and can influence his or her subsequent attitude and behavior at workplace. Hence, fairness is often considered to be the central interest of an organization. Justice in an organization includes perception of fairness in selection procedures, pay, promotion, communication and interpersonal treatments received by an employee. It can promote positive outcomes among employees. However, the perception of injustice can create an adverse impact on employee attitude and behavior at workplace. This is the reason why justice perception of employees received great attention in the field of organizational psychology (Sukumar, 2019). In the case of IT sector, the notable characteristics are group work culture, performance based reward, professionalism, innovativeness, lack of organized employee unions, extend shifts, and fast movement from one organization to another. All these characteristics offer both challenges and opportunities for the companies in the sector (Remya, 2016).

IT companies give prominence to the enhancement of employee performance, while employees are concerned not only about performance but also the comparing fairness in the procedure, outcome, information, and interpersonal treatment they received from their organization, because of the group work culture in the sector (Ravikumar, 2020). In this highly competitive scenario IT companies were

forced to achieve organizational goals with minimum resources, for this they have compromised fairness and ethics which leads to greater risk in terms of poor employee performance, dissatisfaction, and enhanced rate of attrition (Sangeetha, 2019). The chances for emergence of perceived injustice are high among employees in the IT sector. Moreover, the absence of justice would lead to poor performance, absenteeism, job dissatisfaction, turnover intention and counterproductive work behavior (Chetty, 2018).

3. Scope of the Study

The study investigates organizational justice perceptions of team leaders, business analysts, senior software engineers, software engineers, and software architects in the IT companies registered with Registrar of Companies, Kerala and operating in Technopark Thiruvananthapuram, Infopark Kochi, and Cyberpark Kozhikode. Other Categories of IT employees and private IT parks are not covered under the study. It also examines the influence of organizational justice perceptions as a total on the performance as well as on turnover intention of IT employees and the mediating role of job satisfaction. The study has not included other outcomes of organizational justice. The perceptions of justice pertain to the discipline of psychology in general; therefore the researcher did not make an attempt to study employee attitudes and

mental processes in detail. It focuses only on the employee reactions and attitudes in response to specific organizational policies, procedures, and actions.

4. Objectives of the Study

- a) To assess the level of organizational justice perceived by the employees in the IT sector in Kerala.
- b) To study the influence of organizational justice on the performance of employees in the IT sector in Kerala.
- c) To study the influence of organizational justice on the turnover intention among employees in the IT sector in Kerala.
- d) To understand the mediating role of job satisfaction between organizational justice and employee performance in the IT sector in Kerala.

5. Hypotheses

- H01:** Organizational justice does not have significant influence on the performance of IT employees.
- H02:** Organizational justice does not have significant influence on the turnover intention among the IT employees.
- H03:** Job satisfaction does not significantly mediate the relationship between organizational justice and performance of IT employees.

H04: There is no personal profile wise significant difference among IT employees with respect to organizational justice.

H05: There is no work profile wise significant difference among IT employees with respect to organizational justice.

H06: There is no personal profile wise significant difference among IT employees with respect to their performance.

H07: There is no work profile wise significant difference among IT employees with respect to their performance.

6. Methodology

The present study is descriptive as well as analytical in nature since it examines the influence of organizational justice perceived by employees in the IT sector of Kerala on their performance and turnover intention. The study also examines the mediating role of job satisfaction between organizational justice and employee performance. Moreover, demographic variables wise study of justice perceptions and performance of IT employees were done based on the inferences drawn from analysis of the primary data collected from the respondents of the study. SPSS 25, AMOS 22, MS Excel etc. are used for the data analysis. Purposive sampling method was used for selecting the employees

working in the IT companies in Kerala. The whole Kerala is divided into three regions such as north, south and central region. Technopark was selected from the southern region, Infopark selected from central region and Cyberpark from the northern region.

Table 1 Minimum Sample Size Requirement from IT parks

Name of Park	Number of Samples			Total
	Small	Medium	Large	
Technopark	32	72	161	265
Infopark	10	34	44	88
Cyberpark	2	5	2	9
Total	44	111	207	362

Source: Compiled by the Researcher

Based on the opinions and suggestions of the experts in the IT sector and also the complete list of employees working in the selected IT companies were not disclosed to the researcher, hence applied purposive sampling method for collecting data. The actual samples drawn from the three IT parks were shown in table 2.

Table 2 Numbers of Samples Drawn from each IT Parks

Name of Park	Number of Samples Drawn			Total
	Small	Medium	Large	
Technopark	35	75	163	273
Infopark	12	36	46	94
Cyberpark	6	8	3	17
Total	53	119	212	384

Source: Compiled by the Researcher

Samples were obtained from the three IT parks in Kerala using purposive sampling technique. A total of 500 questionnaires were distributed among IT employees from Technopark, Infopark, and Cyberpark in Kerala based on the experience from pilot study, out of which 432 were received. 36 questionnaires were found incomplete and 12 questionnaires were found unfilled, hence removed. Therefore the actual samples collected and used for the purpose of the study were 384, out of which 273 samples were obtained from Technopark, 94 samples from Infopark, and 17 samples from Cyberpark respectively. Further 53 samples drawn from small companies, 119 samples from medium companies and 212 samples from large companies in the selected IT parks.

The data obtained for the purpose of the study was analyzed using SPSS 25. Descriptive statistics such as Mean, Standard Deviation, and percentage were used for describing primary data collected in the study. Inferential statistics like One Way ANOVA, Post Hoc Test Tukey HSD, and Independent samples t-test were used for the demographic variables-wise analysis and hypothesis testing with respect to distributive justice, procedural justice, interpersonal justice, informational justice, organizational justice, and employee performance.

Exploratory Factor Analysis (EFA) with Principal Component Analysis (PCA)

and Confirmatory Factor Analysis (CFA) through Structured Equation Modeling (SEM) done using AMOS 22, to finalize the variables and validate the research model. KMO and Bartlett's test applied for testing sampling adequacy and sphericity respectively. Sobel's Test, Aroian's Test and Goodman's Test were also done to examine the significance of mediation of job satisfaction.

7. Major Findings of the Study

Level of Organizational Justice, Influence of Organizational Justice and Mediating Role of Job Satisfaction among IT employees in Kerala

- 1) Among the total IT employees, 33.1 per cent perceived a low level, 34.4 per cent perceived a moderate level and 32.6 per cent perceived a high level of procedural justice in their organization. Hence it is found that the majority of IT employees in the IT sector in Kerala perceived a moderate level of procedural justice in their organization.
- 2) Regarding distributive justice, out of the total IT employees, 33.1 per cent perceived a low level, 39.3 per cent perceived a moderate level, and 27.6 per cent perceived a high level of distributive justice in their organization. Hence it is found that the majority of IT employees in the

- IT sector in Kerala perceived a moderate level of distributive justice in their organization.
- 3) In the case of interpersonal justice, out of the total IT employees, 35.7 per cent perceived a low level, 34.1 per cent perceived a moderate level and 30.2 per cent perceived a high level of interpersonal justice respectively. Hence it is found that the majority of IT employees in the IT sector in Kerala perceived a low level of interpersonal justice in their organization.
 - 4) Among the total IT employees, 34.6 per cent perceived a low level, 41.7 per cent perceived a moderate level and 23.7 per cent perceived a high level of informational justice respectively within the organization. Hence, it is found that the majority of the IT employees in the IT sector in Kerala perceived a moderate level of informational justice in their organization.
 - 5) It is found that majority of the IT employees in Kerala perceived a moderate level of all the dimensions of organizational justice except interpersonal justice. It is notable that the majority of IT employees perceived a low level of interpersonal justice in their organization.
 - 6) Out of the total IT employees, 37.2 percent perceived a low level justice, while 30 percent perceived a moderate level and 32.8 per cent perceived a high level of organizational justice. Therefore the majority of IT employees in the IT sector in Kerala perceived a low level of organizational justice.
 - 7) It was found that the most influential factor on the perception of procedural justice among IT employees in Kerala is 'procedures based on accurate information' while the least influential factor is 'procedures are free of biases'.
 - 8) 'Outcomes appropriate for the work they have completed' was found to be the most influential factor in the distributive justice perceptions among IT employees in Kerala while both 'outcomes reflect the effort they have put into their work' and 'those outcomes justified given their performance' equally found to be the least influential factors.
 - 9) 'Supervisor treating with respect' was found as the most influential factor of interpersonal justice among IT employees in Kerala, while 'supervisor refrain from improper remarks' were found as the least influential factor.

- 10) In the case of informational justice of IT employees in Kerala, 'supervisor's explanations regarding procedures followed are reasonable' was found to be the most influential factor, while 'supervisor tailor communications to meet individual needs' was found to be the least influential factor.
- 11) 'The ability to set priorities' was found to be the most influential factor, while 'well management of time' was found to be the least influential factor on the task performance of IT employees in Kerala,
- 12) 'Coming up with creative solutions for new problems' was found as the most influential factor on the contextual performance of IT employees in Kerala while, 'own initiative, starting a new task when old task was completed' found as the least influential factor.
- 13) In the case of counterproductive work behavior, most influential factor was 'focusing on the negative aspects of situation at work instead of the positive aspects' while least influential factor was 'talking to people outside the organization about the negative aspects of the work'.
- 14) It was found that organizational justice has a positive influence on the performance of IT employees in Kerala. Therefore, the enhancement of organizational justice in the organization also enhances the performance of IT employees in the organization.
- 15) It was inferred that organizational justice has a negative influence on turnover intention among IT employees in Kerala. Therefore, any improvement in organizational justice leads to a decrease in turnover intention among IT employees in Kerala.
- 16) It was found that organizational justice has a positive influence on job satisfaction of IT employees in Kerala. Therefore, any improvement in organizational justice leads to an increase in job satisfaction among IT employees.
- 17) Based on the results from the analysis of the relationship between job satisfaction and employee performance, it can be found that job satisfaction has a positive influence on the performance of IT employees in Kerala. Therefore, any improvement in job satisfaction will leads to an improvement in the performance of IT employees.
- 18) Organizational justice was found to have an influence on the performance

of IT employees before introducing job satisfaction. Even after the introduction of job satisfaction as a mediating variable, organizational justice influences performance and remains significant.

- 19) It was found that there exists a partial mediation effect between organizational justice and employee performance which is affected by the job satisfaction of IT employees.
- 20) It was also noted that the direct effect between both the variables gets reduced but remains significant. Therefore IT employees give prominence to organizational justice along with job satisfaction as determining factor on their performance.

8. Conclusion

Organizations are social system, where the human resources are the most important factor for its effectiveness and efficiency. Even though IT organizations depend on the quality of infrastructure as well as human resource available, in this highly competitive world IT companies are striving to achieve best performance from their employees by keeping them satisfied. The Government of Kerala recognized the importance and potentials of the IT sector but the sector is not free from challenges like highest rate of attrition, employee stress, long working hours and work life

imbalances. IT organizations are concerned with the performance of employees, while employees concerned with the pay packages, other rewards as well as the degree of fairness with respect to the procedures, outcomes and information, interactions received from the organization. Hence, this study points out the relevance of fairness within the organizations and its influence on performance, turnover intention and the mediation effect of job satisfaction between organizational justice and the performance of IT employees.

The findings of the study reveal that IT employees perceived a low level of organizational justice and it has a significant influence on their performance and turnover intention. Moreover, job satisfaction partially mediates the relationship between organizational justice and performance of IT employees. Any improvement in the level of organizational justice leads to an improvement in the performance and a reduction in turnover intention among IT employees. Organizational justice along with job satisfaction in IT companies is found essential to enhance the performance of employees. The valuable insights of this study will enable the policymakers to design Human Resource Policies in such a way that to keep the employees satisfied and committed with enhanced fairness.



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