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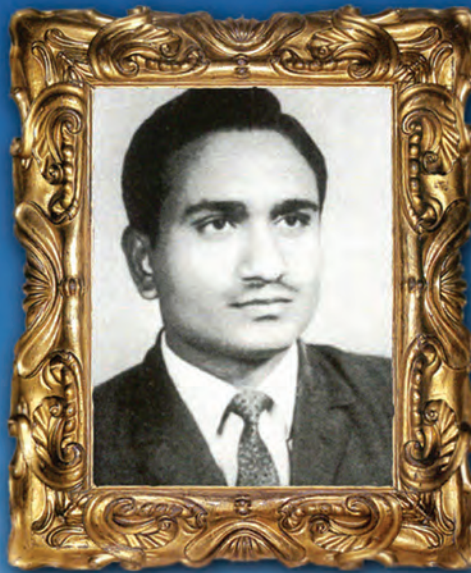
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A TRUE VISIONARY

*“You see things and you say **Why?** But I dream of things that never were and say **Why not?**”*

- George Bernard Shaw



Shri Jagannath Gupta
(1950 - 1980)

*Also a true visionary...who dared to dream!
He lives no more but his dreams live on....and on!*

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And more dreams to come!



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Editor's Desk

From Local Challenges to Global Opportunities

Perspectives on Contemporary Development

By The Editor-in-Chief · JIMs 8M Research Journal

We live in an age of paradox. Never before has the world been so interconnected — and yet so fragmented. Communities grapple with challenges that appear distinctly local: strained public infrastructure, uneven access to education, persistent poverty traps, environmental degradation rooted in regional neglect. And yet, look closely enough at any of these struggles, and you will find threads that extend far beyond geography, weaving into the fabric of global systems, international capital, and shared human aspiration.

It is this very tension — between the immediate and the universal, the parochial and the planetary — that animates the theme of our upcoming issue: *From Local Challenges to Global Opportunities: Perspectives on Contemporary Development*.

"Development is not a destination. It is a continuous negotiation between the world as it is and the world as it ought to be."

Across our selected contributions, readers will encounter scholarship that refuses easy binaries. The researchers and practitioners whose work fills these pages understand that the village and the continent are not separate scales of analysis — they are reflections of one another. A microfinance initiative in a peri-urban township carries within it the logic of global financial architectures. A grassroots climate adaptation strategy in a rain-fed agrarian district speaks directly to the ambitions of international sustainability frameworks. Local ingenuity, this journal affirms, is not merely a response to global failure — it is frequently its most viable corrective.

This issue is also a quiet reckoning with method. Contemporary development discourse has long suffered from an extractive relationship with the communities it purports to serve — knowledge flows upward and outward, rarely returning in forms useful to those most affected. The contributions here push back against that tendency. They are marked by a commitment to situated knowledge, to the voices of practitioners alongside theorists, and to the kind of intellectual humility that genuine cross-cultural exchange demands.

"The most consequential insights in development today are not emerging from elite institutions alone — they are rising from the ground up, from communities that have turned constraint into creativity."

We are particularly gratified by the geographic and disciplinary diversity represented in this volume. From South Asian agrarian transitions to Sub-Saharan digital economies, from Latin American urban governance experiments to Southeast Asian supply-chain resilience, the scholarship gathered here reflects a world in restless, generative motion. Alongside economics and policy studies, you will find contributions from sociology, environmental science, public health, and management — a reminder that development, as a field, remains irreducibly plural.

Ram Kumar Mishra

About the Journal

JIMS 8M: The Journal of Indian Management and Strategy is committed to publishing scholarly, empirical and theoretical research articles that have a high impact in the field of Management. The Journal is peer-reviewed and is published quarterly. It covers domains such as business strategy and policy, human resource management, organizational behavior, operations, finance, entrepreneurs ip, organizational theory and research methodology. The journal provides an intellectual platform for advancement and dissemination of management knowledge and also fosters collaborative research. It has an inclusive ethos and is open to a wide range of methodological approaches and philosophical underpinnings.

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ONLINE REVIEWS AND MILLENNIAL CONSUMER BEHAVIOR IN PUNJAB: THE MEDIATING ROLE OF INFORMATION CREDIBILITY IN SHAPING BRAND TRUST AND PURCHASE INTENTION

Dr. Parveen Singh Kalsi*

Significance: In the digital era, online reviews possess critical stimulus on consumer behaviour, mainly among millennials who mostly depend on peer-generated content. Meaningfully comprehending the dynamics among online reviews, brand trust and purchase would certainly empower the marketers to enhance consumer engagement and loyalty.

Purpose: The study intends to examine the role of online reviews in shaping brand trust and purchase intention, with a precise emphasis on understanding the mediating role of information credibility.

Methodology: A quantitative research design with a cross-sectional perspective was utilised and responses from 316 millennial consumers in Punjab were solicited through a structured questionnaire. Thereon, based on the collected data, the proposed model was evaluated using PLS-SEM through SmartPLS4.

Findings: The analysis revealed that online reviews and perceived information credibility significantly influence both brand trust and purchase intention. Additionally, information credibility functions as an intervening variable, strengthening the influence of online reviews on millennial consumers' behaviour. The data analysis demonstrated that the measurement model demonstrated strong validity, reliability and predictive power.

Keywords : Online Reviews, Brand Trust, Purchase Intention, Information Credibility, Millennials, Consumer Behavior, PLS-SEM, SmartPLS4

JEL Code: M31, D83, D12

I. Introduction

The digital age has enormously altered the consumers' behaviour, particularly in terms of evaluating products and services before purchase. As an essential kind of electronic word-of-mouth (eWOM), online reviews of consumers have shaped this transition. These reviews share user experiences and product insights and influence consumer perceptions of brand trustworthiness, quality and reputation (Ismagilova et al., 2020). As customers become more sceptical of traditional marketing, they turn to peer-generated material to develop confidence, especially in cases where product review is impossible (Kusumasondjaja et al., 2012).

Despite the rising literature on online reviews and eWOM, little is known about how online reviews affect purchase intentions, particularly how mediating variables like information credibility play a role. Research shows that internet reviews stimulate the purchase intention tendencies (Pooja & Upadhyaya, 2024), but the cognitive and affective processes are unknown. Review content's perceived credibility is considered as objective, truthful, and authentic; and is likely to enhance customer brand trust, which in turn fosters positive brand attitudes and influences consumer purchase intent.

Consumers feel more comfortable buying when they see consistent, high-quality, and reputable evaluations. The dynamic relationship between review content, credibility and trust has not been fully explored, especially in emerging markets or digital-first sectors. In addition to theoretical concerns, misinformation, altered reviews and bought endorsements on digital platforms cast doubt on online content's validity and legitimacy. Thus, consumers now carefully evaluate online content using credibility cues such review depth, reviewer profile legitimacy, language clarity and balance of viewpoint (Cheung et al., 2009). By matching consumers' trustworthiness expectations, these cues boost information credibility and brand-related cognitive processing, making consumers more open to brand messaging and offers (Zhu et al., 2020). Managers seeking to build brand trust and drive sales conversions in a competitive digital marketplace should understand how information credibility mediates. User-generated content is becoming a key part of brand communication strategy; thus, firms must actively manage their online reputation, ensure review

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openness and encourage honest user feedback. In hotels, electronics and fashion sectors, online reviews can greatly impact experiencing quality and post-purchase happiness.

Particularly Millennials and Generation Z dominate the modern-day consumer landscape as their dependence on peer-driven electronic information has expanded in the contemporary era; and they trust brands built through trustworthy online interactions more than traditional advertising (Ladhari & Michaud, 2015). Thus, this research endeavour intends to study how online reviews affect trust and purchase intention through information credibility as mediator is vital for academic research and marketing based business implications. The research paper is organised into the following meaningful sections: introduction, literature review and hypotheses, research design and methodology, results and analysis, discussions, implications, conclusion and limitations and future research directions.

II. Literature Review and Research Hypotheses

Online reviews greatly influence millennial consumers by shaping their belief in products and brands; and subsequently influencing their buying decisions. The dependability of these reviews is a crucial intermediary in deciding on the direction and magnitude of this impact. Hence, earnestly examining the interconnections between online reviews, information credibility, brand trust and purchase intention provides key understanding for consumers' behavioural insights.

2.1 Online Reviews and Information Credibility

Online review based evaluations that are informative, neutral and authentic diminish ambiguity and information irregularity by increasing confidence (Filieri, 2015; Park & Lee, 2009). Credible internet reviews enhance consumers' trust in brand-based communications, according to Filieri (2015). According to Park and Lee (2009), reliable reviews help consumers efficiently assess product quality which reduces perceived risks, strengthening their trust in the information. **H1: Online reviews positively influence information credibility.**

2.2 Online Reviews and Brand Trust

Online reviews provide informational value and influences consumers' belief in brands by enhancing their cognitive belief and relevance towards the received information. When customers consider online reviews as realistic and reliable, it enhances their confidence in the enterprise by diminishing

perceived risks associated with purchasing decisions (Cheung & Thadani, 2012; Kim et al., 2008).

Cheung and Thadani (2012) through their research postulated that favourable online reviews strengthen brand trust by encouraging consumer expectations and experiences; while Kim et al. (2008) in their research highlight that both the quantity and sentiment of reviews effects the trust development by affecting consumers' purchase decision based cognitive and emotional evaluations of the brand. **H2: Online reviews positively influence brand trust.**

2.3 Online Reviews and Purchase Intention

Consumers mostly consider opinions of peers to finalise their purchasing decisions. Positive online reviews usually enhance the purchase intention by reducing purchase-related risks and improving perceived product quality (Mudambi & Schuff, 2010; Leong et al., 2022). Further, researchers consider that consumers' purchasing decisions are influenced by complete and believable assessments, which offer social proof and reassurance. Similarly, Leong et al. (2022) ascertained that the influence of online reviews leads to influencing the behavioural intentions of consumers, when the reviews are mainly perceived as relevant and trustworthy. **H3: Online reviews positively influence purchase intention.**

2.4 Information Credibility and Brand Trust

Customers' trust in a brand prominently gets amplified when they believe the supplied information is impartial, truthful and trustworthy (Wang & Benbasat, 2007; Sussman & Siegal, 2003). Credibility of information, according to Wang and Benbasat (2007), lessens perceived ambiguity and supports brand confidence; and in consonance, Sussman and Siegal (2003) in their established that consumers' desire to trust and engage with brands online is significantly influenced by reliable information. **H4: Information credibility positively influences brand trust.**

2.5 Information Credibility and Purchase Intention

Consumers are additionally motivated and possess positive purchase intentions when they have faith in the trustworthiness of information, particularly from online sources (Cheung & Lee, 2012; Kim & Song, 2020). Cheung and Lee (2012) emphasise that consistent information diminishes perceived risk and enhances confidence in purchasing decisions. Kim and Song (2016) through their

research ascertained that elevated information credibility results in additional robust behavioural intentions by expanding consumers' perceived value of the product or service. **H5: Information credibility positively influences purchase intention.**

2.6 Online Reviews, Information Credibility and Brand Trust

Relationship between online evaluations and brand trust is significantly influenced by credibility of information. The degree to which consumers develop trust in the brand is ultimately determined by the perceived credibility of the information provided by online reviews (Filieri, 2015; Cheung et al., 2009). Filieri (2015) as per research results emphasised that credible online evaluations reduce perceived risk and information asymmetry, thereby facilitating the formation of stronger trust in the brand. In consonance, Cheung et al. (2009) enumerated that the trustworthiness of information conveyed through online reviews directly influences consumers' confidence in the said brand, rendering believability the critical link that deciphers review content into brand trust. **H6: Information credibility mediates the relationship between online reviews and brand trust.**

2.7 Online Reviews, Information Credibility and Purchase Intention

Online evaluations that are perceived as reliable boost customers' trust in the good or service, which in turn influences their tendency towards relevant buying (Cheung & Thadani, 2012; Park & Lee, 2009). Reliable eWOM greatly increases purchase intention by subsequently developing trust in the information source, according to Cheung and Thadani (2012). Similarly, Park and Lee (2009) concluded that the authenticity of disseminated information reduces perceived risk, which increases the readiness of consumers to make pertinent purchase decisions about purchases based on online reviews and their related evaluations. **H7: Information credibility mediates the positive relationship between online reviews and purchase intention.**

III. Research Design and Methodology

The present research endeavour utilised a quantitative research design to thoroughly examine the role of online reviews in building brand trust and purchase intention among the consumers; and also intended to understand the mediation role exhibited by information credibility. A cross-

sectional survey method was used to solicit respondents' perceptions and behaviours relevant to the study objectives (Creswell, 2014). Purposive sampling was employed to select millennials (comprising of both males and females) residing in Punjab who are active social media users and have knowledge of online reviews. This approach methodologically ensured the inclusion of respondents with relevant experiential familiarity, thereby enhancing the validity of the measured constructs and the robustness of the structural model estimation.

Data were collected using a questionnaire based on standardized scales as detailed in *Table 1* exhibited below. Thereon, it was distributed to 350 millennials through manual and digital methods; and after screening for completeness and validity, 316 valid responses were retained for analysis. This sample size quantum aligns with the recommendations of Hair et al. (2017), who suggest that a min. of 200 to 300 respondents is generally adequate for PLS-SEM, ensuring sufficient statistical power and trustworthy estimation of model parameters. The gathered data was thereon analysed using SmartPLS4 software, which is compatible for evaluating and analysing complex models with mediating variable and appropriate for data obtained through purposive sampling (Ringle et al., 2015). The findings provide analytical generalisability to the studied cohort, with relevance and applicability shaped by generational and cultural context.

Table 1: Constructs and their Sources

Construct Description	Source Referred	Items
Online Review (ORV)	Park et al. (2007)	5
Brand Trust (BTR)	Delgado-Ballester & Munuera-Alemán (2005)	5
Purchase Intention (PIN)	Dodds et al. (1991)	3
Information Credibility (ICR)	Cheung et al. (2009)	5

Source: Author's creation

V. Results and Analysis

This section presents the respondents' gender based distribution and findings of SmartPLS data analysis for the evaluation of measurement and structural models. It also exhibits the results of bootstrapping which was employed to evaluate and validate the study hypotheses subsequent to the verification of construct reliability and validity.

5.1 Gender Profile of Respondents

The gender distribution as detailed in *Table 2* below indicates a thorough representation, with females representing 53.79% and males accounting for 46.20%, reflecting balanced participation of gender across the sample.

Table 2: Profile of Respondents

Gender	N	%
Male	146	46.20
Female	170	53.79

Source: Author's creation

5.2 Results of Reliability & Validity

The results for construct reliability and convergent validity enumerated that all the constructs exhibited strong and relevant internal consistency and validity. The data as detailed in *Table 3* i.e. Cronbach's alpha ranges between 0.813 - 0.907, which surpasses the acceptable threshold of 0.7; thus, supporting the reliability assessment. Also, the composite reliability scores exceed 0.8, strengthening the consistency of the studied constructs. The AVE achieved values are from 0.666 to 0.729, which surpass the generic 0.5 threshold signifying strong convergent validity (Hair et al., 2017). Hence, this analysis affirms that the measurement model is both trustworthy and valid for future research.

Table 3: Reliability and Validity

Construct	Cronbach's alpha	Composite Reliability (rho a)	Composite Reliability (rho c)	Average Variance Extracted (AVE)
BTR	0.892	0.899	0.921	0.699
ICR	0.907	0.909	0.930	0.728
ORV	0.875	0.884	0.909	0.666
PIN	0.813	0.818	0.890	0.729

Source: SmartPLS output

Further, the analysis ascertained suitable discriminant validity with Heterotrait-Monotrait (HTMT) values from 0.334 to 0.755 as narrated in *Table 4*, which fall below the 0.85 limit (Henseler et al., 2015) This clearly meets the widely accepted structural equation modelling discriminant validity criteria (Hair et al., 2017) demonstrating that it robustly enumerates that constructs of the research are empirically diverse and measure separate concepts in the model.

Table 3: Reliability and Validity

Construct	BTR	ICR	ORV
ICR	0.601		
ORV	0.403	0.363	
PIN	0.755	0.598	0.334

Source: SmartPLS output

Also, the Fornell-Larcker Criterion values as detailed in *Table 5* confirms discriminant validity by signifying that the square root of AVE for each construct (diagonal values) exceeds the inter-construct correlations (off-diagonal values), as recommended by Fornell and Larcker (1981). These results confirm that each construct accounts for a unique variance within the model. This further strengthens the robustness and reliability of the measurement model.

Table 5: Fornell-Larcker Matrix

Construct	BTR	ICR	ORV	PIN
BTR	0.836			
ICR	0.544	0.853		
ORV	0.360	0.336	0.816	
PIN	0.646	0.516	0.286	0.854

Source: SmartPLS output

5.3 Model Assessment Results

Table 6 details the achieved collinearity statistics (VIF) values which are within the accepted limit of 5.0 (Hair et al., 2017), indicating no multicollinearity issues in this collected data. Further, Bootstrapping using SmartPLS analysed construct factor loading reliability and relevance; and their results are illustrated in *Figure 1*. The scale items yielded significant loadings (≥ 0.70) and also achieved relevant statistical significance ($p < 0.001$) which signifies pertinent reliability and validity.

Table 6: Model Assessment Results

Item Code	PLS-SEM	Bootstrapping	
	VIF Values	Factor Loading	p-value
ORV1	1.604	0.778	0.000
ORV2	2.241	0.838	0.000
ORV3	1.811	0.762	0.000
ORV4	2.419	0.843	0.000
ORV5	2.555	0.854	0.000
ICR1	2.382	0.844	0.000
ICR2	2.123	0.827	0.000
ICR3	3.205	0.899	0.000
ICR4	2.343	0.847	0.000
ICR5	2.496	0.848	0.000
BTR1	1.833	0.773	0.000
BTR2	2.942	0.888	0.000
BTR3	2.362	0.841	0.000
BTR4	2.765	0.872	0.000
BTR5	2.011	0.801	0.000
PIN1	2.196	0.897	0.000
PIN2	1.837	0.838	0.000
PIN3	1.640	0.825	0.000

Source: SmartPLS output

The R^2 score for Brand Trust is 0.331, presenting that Online Reviews and Information Credibility explain 33.1% of its variance; and similarly, the R^2 value for Purchase Intention is 0.281, indicating that the same variables elucidate 28.1% of its variance. Despite the presence of multiple antecedents in the literature influencing Brand Trust and Purchase Intention; the current model displays that independent variable and mediator together possess significant explanatory power which is in resemblance to the perspective, as detailed by Hair et al. (2021).

Figure 1: Bootstrapping Results of the Structural Model



Source: SmartPLS output

5.4 Results of Direct Effects

The findings indicate several significant links between variables within the model and are like-wise detailed in Table 7 in the decreasing order of their influence; and as illustrated in Figure 2. Results reveal that Information credibility yields a substantial and statistically significant positive effect on both brand trust ($\beta = 0.477$, $t = 7.982$, $p < 0.001$) and purchase intention ($\beta = 0.474$, $t = 8.296$, $p < 0.001$). This suggests that consumers who consider the received information as authentic are significantly more persuaded to trust the company and demonstrate amplified buying intentions.

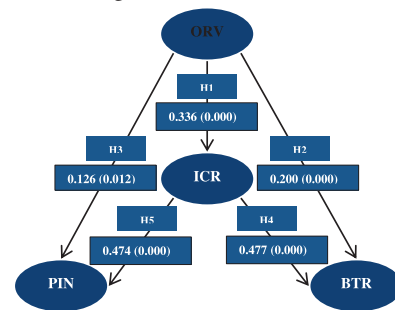
Also, online reviews substantially affect the credibility of information ($\beta = 0.336$, $t = 6.604$, $p < 0.001$), indicating that they are critical in moulding consumers' decisions of reliability and trustworthiness related product or service information. Furthermore, online reviews and their evaluations possess substantial direct influence on brand trust ($\beta = 0.200$, $t = 3.896$, $p < 0.001$), demonstrating that favourable online reviews can alone cultivate customer confidence in the brand. Lastly, online reviews exert a direct, though modest, influence on purchase intentions ($\beta = 0.126$, $t = 2.511$, $p = 0.012$), demonstrating that it can directly propel consumer purchases.

Table 7: Direct Effects

Indirect Path Description	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ICR $\rightarrow$ BTR	0.477	0.477	0.060	7.982	0.000
ICR $\rightarrow$ PIN	0.474	0.476	0.057	8.296	0.000
ORV $\rightarrow$ ICR	0.336	0.342	0.051	6.604	0.000
ORV $\rightarrow$ BTR	0.200	0.203	0.051	3.896	0.000
ORV $\rightarrow$ PIN	0.126	0.127	0.050	2.511	0.012

Source: SmartPLS output

Figure 2: Direct Effects



Source: Author's creation

The direct effect results highlight the necessity for marketers and brands to manage and promote favourable online reviews and their evaluations to enhance consumer related brand confidence and stimulate purchase intentions in a complex digital marketplace.

5.5 Results of Indirect Effects

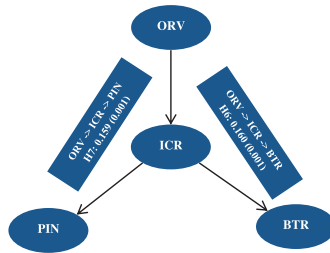
The mediation analysis results as mentioned in Table 8 and illustrated in Figure 3 reflected that information credibility meaningfully mediates the association between online reviews and brand trust and purchase intention, respectively. The indirect effect of online reviews on brand trust via information credibility was determined to be 0.160 ($t = 5.523$, $p < 0.001$), signifying a significant positive mediation influence; and for effect on purchase intention through information credibility was ascertained at 0.159 ($t = 5.355$, $p < 0.001$), hence reinforcing the strength of the mediating role of information credibility. The findings indicate that online reviews enhance consumers' perceptions of information reliability; thus, strengthens their brand related faith and buying intentions.

Table 8: Indirect Effects

Indirect Path Description	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ORV → ICR → BTR	0.160	0.163	0.029	5.523	0.000
ORV → ICR → PIN	0.159	0.162	0.030	5.355	0.000

Source: SmartPLS output

Figure 3: Indirect Effects



Source: Author's creation

5.6 Results of PLS Predict

The PLSpredict model's predictive relevance for brand trust measures (BTR1-BTR5) is confirmed by positive Q^2_{predict} values as elaborately detailed in *Table 9* are in congruence with Shmueli et al. (2019). The PLS-SEM RMSE and MAE values for Brand Trust (BTR) indicators are unfailingly less than the respective linear model standards and are in accordance with the references laid down by Hair et al. (2021); thus, reflects greater predictive accuracy and strength in antedating consumer trust in the brand.

Table 9: PLS Predict Matrix (BTR)

Item Code	Q^2_{Predict}	PLS-SEM_ RMSE	PLS-SEM_ MAE	LM_ RMSE	LM_ MAE
BTR ₁	0.081	1.263	0.970	1.270	0.979
BTR ₂	0.101	1.177	0.829	1.191	0.842
BTR ₃	0.053	1.293	0.990	1.301	0.997
BTR ₄	0.100	1.282	0.972	1.297	0.984
BTR ₅	0.085	1.283	0.982	1.288	0.985

Source: SmartPLS output

In the similar way, as reported in detail in *Table 10* the Q^2_{predict} values (0.042 to 0.062) for purchase intention indicators (PIN1 to PIN3), meet references prescribed by

Shmueli et al. (2019), and yield satisfactory predictive relevance suggesting that the model accurately estimates consumer purchase intention. These findings validate the model's applied effectiveness in comprehending and shaping purchasing behaviours.

Table 10: PLS Predict Matrix (PIN)

Item Code	Q^2_{Predict}	PLS-SEM_ RMSE	PLS-SEM_ MAE	LM_ RMSE	LM_ MAE
PIN ₁	0.053	1.384	1.025	1.392	1.025
PIN ₂	0.062	1.243	0.957	1.255	0.965
PIN ₃	0.042	1.043	0.783	1.054	0.791

Source: SmartPLS output

VI. Discussions

The empirical assessment results of this study propose discussions related to three vital constructs which are detailed as follows:

Information Credibility: The results corroborate the eminence of information credibility in persuading perceptions of consumers in the digital landscape, aligning with recent literature that underscores credibility as central for effective online communication and purchase intentions (Mosa, 2021). Studies illustrate that consumers are increasingly dependent on trustworthy online reviews and its related evaluations to alleviate uncertainty and make informed assessments regarding brands (Park et al., 2007). Radiansyah et al. (2022) in their research affirms that information credibility usually strengthens customers' cognitive trust, which directly influences and encourages their adoption and involvement with the online platforms. Likewise, extant research affirms that the perceived credibility of online information significantly reduces consumers' perceived risk and enhances their confidence in decision-making (Cheung et al., 2008; Flanagan & Metzger, 2013). The effect of reliability may diverge based on source attributes and contextual elements, including platform type and product category (Erkan & Evans, 2016). This research results corroborate with previous research, highlighting the requirement for marketers to maintain original and reliable information to augment consumer trust and engagement.

Brand Trust: The present research results exhibited strong direct and mediated influences of information credibility on brand trust, substantiating the previous research on trust which reflects it as a decisive psychological instrument in

online consumer behaviour (Santiago et al., 2020). Wang et al. (2022) also deduced that trustworthy information builds emotional links and brand loyalty in e-commerce parlance. Additionally, brand trust elevates customers' loyalty for online brands, especially when credibility signs are strong. Traditional trust-building relies on customers' experience characteristics; however, modern research recommends digital information credibility, as it is growing (Zhang & Li, 2022) and in the contemporary era is now being considered as a pertinent measure in enhancing company's brand repute through pertinent online brand community management which provide enhanced value to the customers. Further, in accordance with the established literature which identifies brand trust as a consequent which directly reinforces the positive consumer-brand based commitments and attitudinal loyalty (Chaudhuri & Holbrook, 2001; Delgado-Ballester & Munuera-Alemán, 2001).

Purchase Intention: In terms of purchase intention, this study endorses the strong correlation between consumers' buying intentions and credible information, which is in consonance with the findings of recent empirical investigation of Rusdiana et al. (2022) which specifies that source knowledge, dependability and perceived similarity confidently influence purchase intention. Empirical evidence indicates that credible information and brand trust perceptions (Dodds et al., 1991), as well as social commerce constructs (Hajli, 2015), significantly enhance consumers' purchase intentions in online contexts. In online context usefulness, congruence, e-wom, trust, security and risk continues to be critical antecedents of purchase intention (Ghosh, 2024) apart from the demographic and contextual factors.

Further, the research of Sudaryanto et al. (2025) stressed that the consumers' purchase decisions are considerably stimulated and triggered when they perceive the realness and trustworthiness of information in the online market-space which shape their trust. The current findings substantiate the convergence that consumers are implicitly encouraged to make purchases in digital marketplaces by credibility-driven trust.

VII. Implications

The study outlines relevant theoretical and stakeholder-specific implications:

Theoretical Implications: The findings offer essential theoretical implications for research on online consumer

behaviour and electronic word-of-mouth (e-WOM). By establishing information credibility as a mediating construct, the study advances existing perspectives by moving beyond direct-effect models of online reviews and presenting a process-oriented explanation of digital information influence on brand trust and purchase intention. This strengthens trust and persuasion concepts by clarifying the role of credibility in shaping trust-based consumer responses. Furthermore, the integrated structural framework extends the scope of e-WOM and trust concepts by situating consumer decision-making within the contemporary digital environments characterised by credibility-driven evaluations, particularly among millennial consumers.

For Consumers: Millennial consumers advance from heightened openness and trustworthiness in online information which enables them to make more reasoned and rationale purchase decisions. The results highlight the requirement of thoroughly assessing online reviews and information sources before trusting a brand or making a purchase. Millennials must synthesize disseminated perceived reliable information to avoid disinformation and expand its effectiveness in the online buying experience. This thoughtfulness can reduce the impulsive purchase tendencies and enhance their happiness with purchases.

For Businesses: Businesses must essentially enhance the integrity of the information that businesses provide in the digital landscape alongwith judiciously monitoring online reviews. Companies should prioritize investments in production of genuine content and solicit periodic feedback to foster long-term trust of consumers because information credibility usually possess a noteworthy impression on brand trust and buying intention. Actively responding to adverse reviews, resolving queries and encouraging favourable eWOM can greatly improve a brand's reputation and overall millennial customers' loyalty.

For Marketers: In order to improve brand trust among millennial consumers, marketers should focus on strategies that measure and manage the reliability and authenticity of online reviews including the disseminated information. It includes the use of apparent product information, reliable influencer endorsements and verified customer testimonials to establish credibility.

In order to efficiently engage millennials, digital marketing campaigns must integrate interactive communication channels and believable content. Marketers can develop targeted interventions that in turn enhance purchase

intentions though information credibility.

VIII. Conclusion

This study highlights the importance exhibited by information credibility in influencing millennial customers' brand trust and purchase intentions in the digital marketplace. The findings indicate that reliable internet reviews augment the perceived credibility of a company and substantially affect consumers' purchasing intent. As millennials increasingly depend on online platforms for purchasing decisions, firms and marketers must emphasise authenticity and transparency to cultivate enduring consumer relationships. The results confirm that combining reliable information with efficient brand communication is crucial for maintaining a competitive edge in a digitally-driven environment. The study emphasises the intricate interaction among online reviews, information credibility, and customer behaviour, demonstrating that brand trust serves as a vital mediator in this dynamic. This underscores the necessity for companies to proactively manage their internet reputation and honestly engage with customers to transform information credibility into concrete purchasing results. Consequently, organisations can establish more robust emotional ties with millennial consumers, thereby fostering loyalty and advocacy in a progressively saturated digital marketplace.

IX. Limitations & Future Research Directions

The focus on millennials may limit the generalizability of the results to other age-based generations; and also the cross-sectional design may limit the capacity to infer causation in generic sense. Thus, future researchers should attempt to investigate the moderation influence of behavioural and psychological factors on the relationship among information credibility, brand trust and purchase intention across different age generations. Further, cross-cultural comparisons may be undertaken to examine the contextual generalisability and transferability of the proposed relationships across diverse cultural settings. Further, the longitudinal studies can be endeavoured to provide deeper insightful comprehensions into these relationships over time as a response to progressive digital trends and consumer behaviours transitions, and future research may incorporate additional moderating variables such as perceived risk and consumer involvement to further enrich and extend the proposed research model.

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DRIVERS OF ETHICAL CONSUMPTION AND TRUST IN ARTWORKS BY DISABLED ARTISTS

Tan Le Trinh* Trang Dai Thi Dao**

Abstract: This research investigates the factors influencing the intention to purchase art products created by people with disabilities. Art is not simply a colorful drawing but an important form of expression and a means of affirming the artist's identity and individuality. This study emphasizes the unique perspective that artists with disabilities want to bring to the community their own stories through their drawings. Despite barriers such as social stigma and limited market access that hinder the commercialization of these products. We use a mixed-methods approach, integrating the Theory of Planned Behavior (TPB) and Social Cognitive Theory (SCT) to explore the interaction of factors such as consumer attitudes, subjective norms, perceived behavioral control, self-efficacy, outcome expectancy, and ethical consumption. Our research identifies key drivers of consumer trust and purchase intent, providing actionable insights for arts organisations and policy makers. By understanding the key drivers of consumer behaviour and gaps in public perception, we can develop strategies to improve market access and support sustainable development for artists with disabilities.

Keywords : Disabilities, Art, TPB, SCT.

JEL Code: D12, D91, J14, Z11

I. Introduction

Art serves as both expression and identity affirmation, particularly for young disabled artists who share unique experiences and challenge stereotypes (Chumo et al., 2023). Creating art helps disabled individuals affirm their identity while providing emotional release that motivates creativity and resilience (Jennifer Sullivan Sulewski & Associates, 2012).

Bringing disabled artists' work to market is essential for income generation, yet challenges persist. Products including oil paintings, bamboo handicrafts, stuffed animals, keychains, and brocade bags face limited promotion and high marketing costs (Ly L.H., 2016). Disability stigma compounds these challenges, extending employment discrimination to products themselves (Jiarui Cui, 2023).

Globally, over 1.3 billion people with disabilities—16% of the world's population—constitute the largest minority group (World Health Organization, 2022). They experience severe inequality including labor market underrepresentation (Colella & Bruyère, 2011), social abandonment (Lindsay, 2011), pay discrimination (Gunderson & Lee, 2016), and higher involuntary job loss rates (Mitra & Kruse, 2016).

Vietnam signed the UN Convention on the Rights of People with Disabilities (CRPD, 2015) and joined ILO Convention 159 (ILO, 2019). Despite government policies, disabled artists encounter physical accessibility challenges, social stigma, inadequate inclusion policies, and insufficient job training (Nguyen & Associates, 2024). Perceptions of limited abilities result in scarce market presence (Lukas Maier &

Rishad Habib, n.d.).

This study develops a model examining how value perception, consumer empathy, and trust influence art purchase decisions. It provides insights on consumer psychology while proposing strategies to improve market access and participation for disabled artists.

Research objectives:

Ro1: Identify factors influencing consumers' perceptions and trust (product value, empathy, authenticity).

RO2: Evaluate these factors' impact on purchase intention and consumption behavior.

Ro3: Propose strategic solutions for arts organizations supporting disabled artists.

II. Literature

2.1 Arts created by people with disabilities

Art products by disabled people offer artistic value and social responsibility impact (Pranowo et al., 2020). Hiring disabled individuals enhances consumer trust and brand image as customers align with ethical values (Awad et al., 2023; Akbar

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et al., 2019). Supported disabled artists produce higher quality products, strengthening trust and enabling financial independence (Pranowo et al., 2020; Kitching, 2014). Corporate social responsibility activities generate positive consumer feedback and loyalty (Siperstein et al., 2006). Growing ethical consumption trends increase attention to disabled artists' products (González & Fernández, 2023).

2.2 Social cognitive theory (SCT)

Social Cognitive Theory (SCT) explains the triadic relationship between environmental factors, cognitive processes, and behavioral outcomes (Bandura, A., 1986). This study examines self-efficacy—confidence in performing behaviors built through positive outcome expectations (Bandura, 1982). The research incorporates self-efficacy and perceived expected outcomes as internal cognitive factors (Bandura, A., 2001). This study uniquely examines how SCT variables influence purchase intention for disabled individuals' products..

2.3 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is an established framework explaining human behavior across various contexts (Trinh, N. T., 2021). Kim & Karpova (2010) applied TPB to examine behavioral control, subjective norms, and attitudes in fashion purchasing. Research demonstrates TPB's explanatory power for new behaviors in marketing (Bamberg, S., 2002; Armitage, C. J., & Conner, M., 2001).

TPB clarifies how beliefs influence attitudes and purchasing intention (Ajzen & Fishben, 1980), explaining direct and indirect behavioral effects (Ajzen, 1985, 1995). Positive attitudes and strong intentions enhance actual control with norms, leading to perceived behavior performance (Ajzen, I., 1988).

This research employs the Decomposed Theory of Planned Behaviour (Shih, Y. Y., & Fang, K., 2004), evaluating attitude, subjective norms, and perceived behavioral control to predict purchase intention (Shropshire et al., 2015; Lee et al., 2020).

2.4 Literature Gap

This study uniquely contributes by integrating ethical consumption as both a direct predictor and indirect mediator within the TPB-SCT framework, specifically for disabled artists' products—a theoretical configuration not previously tested

2.4.1 Knowledge Gap

Despite numerous studies on disabled individuals across professions, gaps remain regarding consumer perceptions of artworks by disabled artists. Awad et al. (2023) examine hiring effects on customer perspectives only generally, without addressing specific products like art where emotions and personal connections significantly influence behavior. While González & Fernández-Fernández (2016) and Lee et al. (2020) explored customer loyalty toward businesses employing disabled workers, emotional and psychological factors driving purchase decisions for handicraft products remain underexplored. Therefore, deeper research is needed to understand how consumers perceive and relate to the social and cultural significance of products made by disabled individuals.

2.4.2 Theoretical Gap

The Theory of Planned Behavior (TPB) is widely used in consumer behavior research, based on attitude, subjective norm, and perceived behavioral control, which evaluate decision-making processes (Lee, Y. N., Zailani, S., & Rahman, M. K., 2020). TPB evaluates how social norms influence purchasing behavior for handicraft products (De Silver & Kundu, 2012). Awad et al. (2023) applied TPB to assess brand loyalty in companies hiring disabled people.

However, gaps remain. Awad et al. (2023) omitted emotional and ethical factors like empathy or social responsibility. De Silver & Kundu (2012) excluded ethical elements for disadvantaged groups' products. Lee et al. (2020) inadequately considered trust and ethical responsibility regarding social enterprises. Therefore, this research integrates Social Cognitive Theory and TPB with moral considerations for ethical consumption behavior.

2.4.3 Methodology Gap

Many studies like Awad et al. (2023) rely primarily on quantitative surveys without qualitative methods, limiting exploration of deeper emotional and psychological motivations. Akbar et al. (2019) focus on specific geographic areas, restricting cross-cultural generalizability. Kitching (2014) overrelies on secondary data, potentially overlooking recent trends. González & Fernández (2023) examine consumer intentions without complementary real-world sales data to validate actual consumer behavior findings.

2.5 Research Framework and Hypothesis

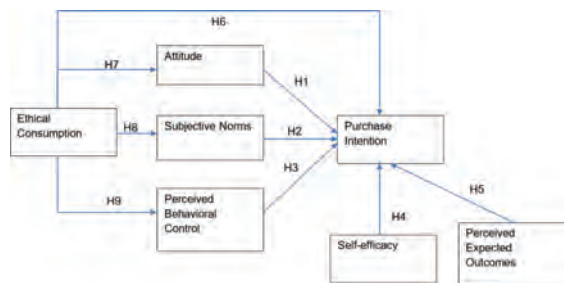


Figure 1: Proposed Research Model

2.5.1 The relationship between Attitude and Purchase Intention

H1: Attitude positively influences intention to purchase art products made by people with disabilities.

Research demonstrates that consumer attitudes significantly affect purchase intentions. According to Trinh (2021), TPB indicates positive attitudes lead to stronger behavioral intentions. Kim & Karpova (2010) confirmed this in shopping behavior research. Amaro and Duarte (2015) showed that perceiving greater product value fosters positive attitudes, directly driving purchase intention. For art products by disabled artists, positive attitudes about quality and value increase purchase inclination.

2.5.2 The relationship between Subjective Norms and Purchase Intention

H2: Subjective norms have a positive influence on the intention to purchase art products made by people with disabilities.

Subjective norms play an important role in forming consumers' purchase intentions. Bamberg (2002) and Armitage & Conner (2001) have demonstrated the strong explanatory power of subjective norms for new behavior in marketing. According to Ajzen & Fishben (1980), social norms and influences from people around have a direct impact on purchasing attitudes. Specifically in the case of artistic products of people with disabilities, when family, friends and society support the purchase of these products, individuals will tend to develop stronger purchase intentions.

2.5.3 The relationship between Perceived Behavioral Control and Purchase Intention

H3: Perceived behavioral control positively influences intention to purchase art products made by people with disabilities.

Perceived behavioral control represents consumers' perceived ease or difficulty in performing purchasing behavior (Ajzen, 1991). When consumers feel they have sufficient resources and opportunities, purchase intention increases (Shih & Fang, 2004).

2.5.4 The relationship between Confidence in ability and Purchase Intention

H4: Confidence in ability has a positive influence on the intention to purchase art products made by people with disabilities.

According to Bandura's Social Cognitive Theory (1986), self-efficacy is an important factor determining human behavior. Bandura (1982) emphasized that when consumers are confident in their ability to evaluate and use products, they will be more likely to engage in purchasing behavior. For art products of people with disabilities, if consumers feel confident in their ability to evaluate the quality and value of the product, they will have higher purchasing intentions.

2.5.5 The relationship between perceived expected results and purchase intention

H5: Perceived outcome expectations have a positive influence on the intention to purchase art products made by people with disabilities.

Bandura (2001) points out that perceived outcome expectancy is an important internal cognitive factor influencing behavior. When consumers believe that purchasing a product will yield positive results, they tend to develop stronger purchase intentions. In the case of artistic products of people with disabilities, if consumers perceive social benefits and personal values from purchasing the product, they will have higher purchase intention.

2.5.6 The relationship between Ethical Consumption and Purchase Intention

H6: Ethical consumption positively influences intention to purchase art products made by people with disabilities.

Art products by disabled individuals are evaluated for both aesthetics and associated social responsibility (Pranowo et al., 2020). Businesses employing disabled people gain greater consumer trust and improved brand image as customers associate these actions with ethical practices (Awad et al., 2023; Akbar et al., 2019).

2.5.7 The influence of Ethical Consumption on Attitude

H7: Ethical consumption positively influences attitudes toward art products made by people with disabilities.

Corporate social responsibility (CSR) initiatives promoting disabled artists' work are crucial. Companies combining business with social responsibility, such as supporting disabled artists, receive positive consumer feedback and increased loyalty (Siperstein et al., 2006). As ethical consumption trends grow, demand for socially responsible products increases, creating more positive attitudes (González & Fernández, 2023).

2.5.8 The influence of Ethical Consumption on Subjective Norms

H8: Ethical consumption positively influences subjective norms related to purchasing art products made by people with disabilities.

Empowerment support enables disabled individuals to create higher quality products, strengthening community trust (Pranowo et al., 2020). This facilitates economic and social inclusion, providing self-expression opportunities and financial independence (Kitcing, 2014).

2.5.9 The influence of Ethical Consumption on Perceived Behavioral Control

H9: Ethical consumption positively influences perceived behavioral control in purchasing art products made by people with disabilities.

People with disabilities are often perceived as having low ability but high enthusiasm, resulting in scarce and limited products (Lukas Maier & Rishad Habib). Despite Vietnamese Government support policies, significant barriers persist including physical accessibility, social stigma, lack of inclusion policies, and inadequate vocational training services (Nguyen & Associates, 2024). However, consumers with high ethical consumption awareness will be willing to overcome these barriers to support products by disabled individuals.

III. Research Methodology

3.1 Research Design

This study employs a mixed-method design to investigate factors influencing purchase intention of art products made by disabled people. The research begins with a

comprehensive literature review to understand theoretical foundations and current context of art consumption from disabled artists. Based on this review, a research model integrating the Theory of Planned Behavior (TPB) and Social Cognitive Theory (SCT) was developed. In-depth expert interviews with Dr. Tan, a specialist in scientific research methodology, validated measurement scales and verified model components. This preliminary qualitative phase refined research instruments before proceeding to a quantitative survey phase testing hypotheses and examining structural relationships.

3.2 Data Collection Method

This study collected data through direct interviews at major Da Nang City shopping malls, including Mega Market, Go!, Lotte Mart, and Co.op Mart, chosen for their high customer density and consumer diversity. Data collection employed two parallel methods: online surveys via Google Forms and paper surveys, ensuring accuracy and preventing information loss. Each interview lasted 10-12 minutes with participant consent, distributed across different time frames and weekdays to ensure sample representativeness. Additionally, data were collected from research articles on Google Scholar related to customer psychology and art relationships in Vietnam and globally, providing supplementary information for this research.

3.2.1 Sample Selection Method

The study applied non-probability convenience sampling at Da Nang shopping centers. The sample included diverse age groups: 18-30 years, 30-50 years, and 50+ years, ensuring representation across ages, genders, and income levels.

Following Barclay et al. (1995), PLS-SEM requires sample size at least 10 times the observed variables. With SN having four observed variables, the minimum was 40. However, 280 participants were selected: 100 face-to-face and 180 via Google Forms.

Convenience sampling introduces biases limiting generalizability. Shopping mall visitors have higher income and education (72.1% university-educated), potentially overestimating ethical consumption attitudes. Temporal limitations missed seasonal variations, while self-selection bias may have inflated ethical consumption-purchase intention relationships

3.2.2 Design Questionnaire

The questionnaire comprises 30 questions across five parts, utilizing a 5-point Likert scale (Szilagyi et al., 2023; Chumo et al., 2023). It collects demographic data and measures seven key constructs: attitude (AT), subjective norm (SN), perceived behavioral control (PBC), self-efficacy (SE), expected outcome (PEO), ethical consumption (EC), and purchase intention (PI). These scales rely on research by Awad et al. (2023) and Szilagyi et al. (2023).

3.2.3 Scale Table

The research scale, designed to evaluate factors affecting purchase intention for art by disabled people, integrates the Theory of Planned Behavior (TPB), Social Cognitive Theory (SCT), and ethical consumption. Following Szilagyi et al. (2023) and Awad et al. (2023), it uses a 5-point Likert scale.

Table 1: Scale Table

Constructs		Measurement Items	Source
code			
1. Attitude (AT)	T1	I believe that art products made by disabled people are of high quality	Szilagyi et al. (2023)
		These art products meet my expectations	(Awad et al., 2023)
	T2	I find these products visually appealing	Martínez-López et al. (2014)
	T3	The design of these products is attractive	Chen & Chang (2012)
		My friends and family encourage me to buy art products made by disabled people	(Awad et al., 2023)
	N1	I feel social pressure to support ethical products	Chen & Chang (2012)
	N2	Seeing others use these products motivates me to buy them	Martínez-López et al. (2014)
		I tend to purchase these products when others recommend them	Schmidt (2015)
	N4	I am willing to pay a premium for art products made by disabled people	(Awad et al., 2023)
	BC1	The price of these products is reasonable	(Awad et al., 2023)
2. Subjective Norms (SN)	BC2	I would buy these products even if they cost more than alternatives	
		I trust that these products are reliable and safe to use	Kirchherr et al. (2017)
	BC3	I trust that these products are reliable and safe to use	Dwertmann et al. (2023)
	E1	I am confident about the consistent quality of these products	Szilagyi et al. (2023)
3. Perceived Behavioral Control (PBC)	E2	I find these products practical and useful in daily life	(Awad et al., 2023)
4. Self-efficacy (SE)	E3		

5. Expected Outcomes (PEO)	PerceivedEO1	Buying these products supports the inclusion of disabled people in society	Dwertmann et al. (2023)
	EO2	I feel proud to support initiatives that empower disabled people through my purchases	Szilagyi et al. (2023)
	EO3	I believe my purchase makes a meaningful impact on disabled workers' lives	(Awad et al., 2023)
	C1	I believe buying these products helps reduce environmental harm	Chen & Chang (2012)
6. Ethical Consumption (EC)	C2	I feel responsible for choosing eco-friendly products made by disabled people	(Awad et al., 2023)
		I believe companies selling these products care about social and environmental responsibility	(Awad et al., 2023)
	I1	I am likely to purchase art products made by disabled people in the future	(Awad et al., 2023)
	I2	I intend to buy these products when I next need similar items	Szilagyi et al. (2023)
7. Purchase Intention (PI)	I3	I will choose these products over conventional alternatives	Szilagyi et al. (2023)
		I would recommend these products to others	(Awad et al., 2023)
	I4		

IV. Results

4.1 Demographic data analysis

Table 2: Demographic data analysis

Demographic characteristics	Classify	Frequency (n)	Rate (%)
Sex	Male	103	36.8
	Female	117	63.2
	Total	280	100
Age	From 25 to 35 years old	106	37.9
	From 36 to 45 years old	75	26.8
	Over 45 years old	35	12.5
Education	Total	280	100
	High school	6	2.1
	Intermediate/College level	63	22.5
Level	University	202	72.1
	After college	9	3.2
	Total	280	100

Descriptive statistics show the sample is unevenly distributed. Women comprise the majority (63.2%, 177 people) compared to men (36.8%), reflecting higher female interest in art shopping. Regarding age, the 25-35 group dominates (37.9%, 106 people), followed by 36-45 (26.8%),

aligning with consumers possessing purchasing power. Education levels are high: 72.1% (202 people) hold university degrees, followed by intermediate/college graduates (22.5%). Minimal representation exists for postgraduate (3.2%) and high school levels (2.1%), indicating a highly educated sample capable of making informed purchasing decisions.

4.2 Testing the reliability and validity of the scale: Research

Hypothesis: Attitude and Purchase Intention Relationship

Research demonstrates that consumer attitudes significantly impact purchase intentions. According to Trinh (2021), the Theory of Planned Behavior indicates positive attitudes lead to stronger behavioral intentions. Kim & Karpova (2010) confirmed this in shopping behavior studies. Amaro and Duarte (2015) showed that when consumers perceive greater product value and benefits, they form more positive attitudes, directly promoting purchase intentions. For art products by disabled people, positive attitudes about quality and value increase purchase tendency

Table 3: Construct reliability and validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
AT	0.838	0.847	0.891	0.672
EC	0.753	0.775	0.856	0.665
PBC	0.688	0.689	0.827	0.615
PEO	0.797	0.805	0.88	0.71
PI	0.885	0.886	0.929	0.813
SE	0.717	0.717	0.841	0.638
SN	0.85	0.856	0.899	0.689

Cronbach's Alpha reliability test results show most scales meet reliability requirements (>0.7). The PI scale has the highest reliability ($\alpha = 0.885$), followed by SN ($\alpha = 0.850$) and AT ($\alpha = 0.838$), indicating good reliability levels. Other scales including PEO ($\alpha = 0.797$), EC ($\alpha = 0.753$), and SE ($\alpha = 0.717$) are at acceptable levels, meeting model reliability requirements. However, the PBC scale ($\alpha = 0.688$) falls below the standard threshold (0.7), indicating insufficient reliability, suggesting possible removal from the model.

Composite Reliability results show nearly all variables meet requirements (CR>0.7), demonstrating excellent reliability and consistency. While PBC's rho_a is lowest at 0.689 (below 0.7), its rho_c is 0.827, still meeting the threshold, making this scale acceptable but requiring careful consideration.

Average Variance Extracted (AVE) values exceed 0.5 for all scales, ranging from 0.638 to 0.813, demonstrating good convergent validity and meeting model convergent value requirements.

4.3 Analysis PLS-SEM algorithm

Table 4: Outer loadings

	AT	EC	PEO	PI	SE	SN
AT2	0.820					
AT3	0.815					
AT4	0.838					
EC1		0.833				
EC2		0.831				
EC3		0.783				
PEO1			0.850			
PEO2			0.857			
PEO3			0.820			
PI1				0.912		
PI2				0.888		
PI3				0.905		
SE1					0.7	
SE2					97	
SE3					0.8	
SE4					05	
SE5					0.7	
SE6					94	
SN1						0.792
SN2						0.825
SN3						0.847
SN4						0.855
AT1	0.806					

Outer loadings analysis results. An outer loadings value above 0.7 is considered a good and meaningful level to measure the latent variable in the PLS-SEM model. On the contrary, if the outer loadings value of an indicator is lower than 0.7, this shows that the indicator is not strong enough to accurately measure the corresponding latent variable. Specifically, the AT scale has loadings from 0.806 to 0.838; EC from 0.783 to 0.833; PEO from 0.820 to 0.857; PI from 0.888 to 0.912; SE from 0.794 to 0.805; and SN from 0.792 to 0.855. This result shows that all the outer loadings of the variables are good, above 0.7 and no variables need to be removed.

Table 5: Collinearity statistics (VIF)

	AT	EC	PBC	PEO	PI	SE	SN
AT					1.48		
EC	1		1		1.33		1
PBC					1.20		
PEO					1.26		
PI						1.22	
SE							1.32
SN							

Calculate the independent variable collinearity (VIF), the vertical rows are the independent variables, and the horizontal rows are the dependent variables. The independent variable collinearity will be the impact of the independent variable on the dependent variables. We can see that the VIF values of the variables are all less than 3, which means there is no collinearity. The absence of significant collinearity between variables helps ensure that the regression coefficients are accurately estimated, enhancing the stability and reliability of the model.

Table 6: R-square

	R Square	R Square Adjusted
AT	0.159	0.156
PI	0.698	0.692
SN	0.015	0.011

We can see that the adjusted R square of AT is 0.156, the adjusted R square of PBC is 0.006, the adjusted R square of PI is 0.691, the adjusted R square of SN is 0.011. The R square is close to 1, which means the level of explanation for the dependent variable is high, close to 0, which means the level of explanation for the dependent variable is low. This shows that the R square of PI has a high level of dependence, while PBC AT SN has a low level of dependence.while PBC AT SN has a low level of dependence.

Table 7: Heterotrait-monotrait ratio (HTMT)

	AT	EC	PBC	PEO	PI	SE	SN
AT							
EC	0.47						
PBC	0.38	0.12					
PEO	0.36	0.52	0.21				
PI	0.73	0.47	0.41	0.41			
SE	0.41	0.16	0.38	0.25	0.80		
SN	0.44	0.14	0.43	0.09	0.61	0.42	

The results show that all HTMT values ranging from 0.094 to 0.808 are less than 0.9, so discrimination is guaranteed. Ensuring discriminant validity helps strengthen the validity of the model, thereby improving the quality and reliability of the analysis results.

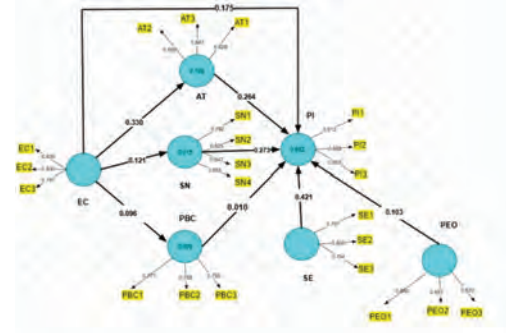


Figure 2: The PLS-SEM modeling

4.4 Hypothesis testing results

Table 8: Hypothesis testing results

Hypothesis	Relationship	Coefficient β	Sample mean (M)	Standard deviation (STDEV)	t value	P value	Conclude
H1	AT $\rightarrow$ PI	0.313	0.313	0.03	8	0.0	Support
H2	SN $\rightarrow$ PI	0.253	0.252	0.03	6	0.003	Support
H3	PBC $\rightarrow$ PI	0.007	0.011	0.039	0.183	0.855	Not Support
H4	SE $\rightarrow$ PI	0.420	0.418	0.037	11.26	0.00	Support
H5	PEO $\rightarrow$ PI	0.101	0.103	0.035	2.930	0.003	Support
H7	EC $\rightarrow$ AT	0.399	0.402	0.050	7.921	0.00	Support
H8	EC $\rightarrow$ SN	0.121	0.123	0.058	2.097	0.036	Support
H9	EC $\rightarrow$ PBC	0.097	0.101	0.069	1.403	0.161	Not Support

The research model explains 69.8% of purchase intention variation. Seven factors significantly influence purchase intention, with self-efficacy ($\beta = 0.421$) and attitude ($\beta = 0.314$) having the strongest impacts. Ethical consumption's role is confirmed through direct effects ($\beta = 0.140$) and indirect effects via attitudes and subjective norms.

This study extends TPB and SCT by demonstrating ethical consumption operates through three pathways: (1) direct effects on purchase intention, (2) indirect effects through attitude formation, and (3) indirect effects through subjective norm reinforcement.

Hypothesis Testing Results

H1: Attitude (AT) positively impacts Purchase Intention (PI)

Results show a significant relationship between attitude and purchase intention ($\beta = 0.314$, $t = 8.285$, $P < 0.001$). When consumers have more positive attitudes toward art products

by disabled people, purchase intentions increase.

H2: Subjective Norms (SN) positively affect Purchase Intention

Subjective norms significantly impact attitude ($\beta = 0.254$, $t = 7.543$, $P < 0.001$), proving that family, friends, and societal influence play important roles in forming purchase intention.

H3: Perceived Behavioral Control (PBC) impacts Purchase Intention (PI)

The p-value for $PBC \rightarrow PI$ is 0.064 (>0.05), indicating the relationship is not statistically significant. The β coefficient of 0.007 is positive but does not meet significance thresholds. This hypothesis is not supported.

H4: Self-efficacy (SE) has the strongest impact on Purchase Intention (PI)

Results reveal a significant relationship between self-efficacy and purchase intention ($\beta = 0.421$, $t = 12.060$, $P < 0.001$). When consumers are confident in their ability to evaluate and use products, purchase tendency increases.

H5: Perceived Expected Outcomes (PEO) positively impact Purchase Intention (PI)

The p-value of 0.003 (<0.05) demonstrates significance. The β coefficient of 0.101 indicates a positive relationship. This hypothesis is accepted.

H6: Ethical Consumption (EC) positively impacts Purchase Intention (PI)

The p-value of 0.000 (<0.001) indicates strong significance. The β coefficient of 0.141 shows a positive effect. This hypothesis is accepted.

H7: Ethical Consumption (EC) positively impacts Attitude (AT)

The p-value of 0.00 (<0.05) indicates significance. The β coefficient of 0.399 suggests a positive impact. This hypothesis is accepted.

H8: Ethical Consumption (EC) positively impacts Subjective Norm (SN)

The p-value of 0.036 (<0.05) indicates statistical significance. The β coefficient of 0.121 points to a positive relationship. This hypothesis is accepted.

H9: Ethical Consumption (EC) positively impacts Perceived Behavioral Control (PBC)

The p-value of 0.161 (>0.05) shows the relationship is not significant. Despite the positive β coefficient of 0.097, this hypothesis is not supported.

V. Conclusion

This study successfully tested a model of factors affecting purchase intention for art products by disabled people in Vietnam. Based on TPB and SCT, analysis of 280 consumers revealed that ethical consumption creates positive perceptions and encourages long-term engagement beyond attitude, subjective norms, and self-efficacy.

Managerial Implications

Self-Efficacy as Primary Driver ($\beta = 0.421$)

Arts organizations should prioritize educational initiatives building consumer confidence. Strategies include providing detailed artist profiles and creative process videos, offering 'meet the artist' events to reduce uncertainty, creating quality certificates and money-back guarantees, and developing augmented reality apps for home visualization.

Ethical Consumption-Attitude Relationship ($\beta = 0.399$)

Marketing communications should emphasize social impact narratives. Develop storytelling campaigns showing how purchases improve disabled artists' financial independence, quantify social impact transparently ('Your purchase provided X hours of employment'), partner with CSR-focused corporations for B2B sales, and create certification labels ('Disability-Inclusive Art') signaling ethical value.

Subjective Norms ($\beta = 0.254$)

Leverage social proof through customer testimonials and social media campaigns, develop gift-giving promotions targeting the 25-45 age group, create corporate gifting programs normalizing ethical consumption, and partner with influencers to endorse disabled artists' work.

Non-Significant PBC ($p = 0.064$)

The non-significant finding suggests actual barriers may not be primary obstacles for educated urban samples. Maintain multiple price points for diverse income segments, ensure accessible online platforms, and focus marketing budgets on awareness rather than reducing transaction barriers.

Policy Implications

Ethical Consumption Effects ($\beta = 0.141$)

Policy interventions should raise ethical awareness. The Education Ministry should integrate disability awareness into curricula, the Ministry of Culture should fund disability-inclusive arts festivals in major cities, tax incentives should support certified social enterprises, and public procurement should allocate budgets to disabled artists' products.

Addressing Sample Limitations

Since the study focused on Da Nang, policymakers should commission regional studies understanding cultural variations. Develop nationwide campaigns using accessible language, partner with community organizations to normalize ethical consumption in less-educated segments, and create vocational training programs for disabled artists in rural areas.

NGO Recommendations

NGOs should develop comprehensive consumer education programs teaching art evaluation skills. Building consumer confidence has 35% more impact than building positive attitudes alone. Programs should include free workshops on art appreciation, online certification courses for ethical buyers, and university partnerships

VI. Limitations and future research directions

Despite significant results, limitations require future attention. The Da Nang-focused sample affects Vietnam-wide generalizability, convenience sampling impacts representativeness, and local cultural factors influencing shopping behavior were not fully considered.

Future research should expand to multiple Vietnamese cities (Hanoi, Ho Chi Minh City, Can Tho) enabling regional comparisons. Stratified random sampling and quota sampling based on national demographics would improve representativeness. Adding moderating variables like culture and income would enhance understanding across contexts. Longitudinal designs tracking consumers over time would establish causal relationships that cross-sectional data cannot support. Incorporating actual purchase data would validate whether intentions translate into behavior, addressing the intention-behavior gap common in TPB research

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CONFIRMATION BIAS AND REUSE INTENTION OF ROBO-ADVISORY SERVICES: A MEDIATED-MODERATED STUDY USING EXPECTATION CONFIRMATION THEORY

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Purpose: The study aims to examine the role of confirmation bias in trust and reuse intention toward Robo-Advisory services, moderated by the investor's involvement.

Design/Methodology/Approach: The present study uses data collected from 243 investors from an emerging economy using purposive sampling. We employed PLS-SEM to test the hypothesis

Findings: The findings demonstrate that confirmation bias and trust have affirmative associations, while involvement does not moderate the relationship. The results report that the relationship between confirmation bias and reuse intention is mediated by trust.

Research Limitations/Implications: The present study employs cross-sectional data of investors, while future studies can use longitudinal data to examine reuse intention. The study uses confirmation bias, while future studies can test the role of other behavioural biases on the reuse intention of RA services

Practical Implications: The results of the study are useful to investors, RA service providers, and regulators alike to assist them in designing suitable strategies to enhance the reuse of RA services.

Originality/Value: This research is grounded on Expectation Confirmation Theory (ECT) that examines the role of Confirmation Bias (CB), Involvement (IN), and Trust (T) in determining reuse intention (RU) of RA services, which has not been studied previously.

Keywords : Robo Advisory, Confirmation Bias, Trust, Expectation Confirmation Theory, Involvement, Reuse Intention
JEL Code: G11, G41

I. Introduction

Robo advisory (RA) services are automated investing platforms that are designed to provide bespoke investment advisory services to their users (Jung et al., 2018). This paradigm shift in the space of financial advisory services is algorithmically driven (Bhatia, Chandani & Chhateja, 2020), which provides portfolio recommendations by carrying out the risk profiling of its users (Bhatia et al., 2022). RA services are cost-effective in their innate form as these are online services and are available 24*7 (D'Acunto & Rossi, 2021). Robo Advisory services are popular among users who are naïve investors (Jung et al., 2018), have a small amount to invest, and generally have low financial literacy. Robo Advisors perform risk profiling to assess the financial goals of the investors and provide a customised portfolio to suit their requirements (Bach et al., 2024). The Robo Advisor are also capable of mitigating the behavioural biases and errors of humans (Luo et al., 2024).

The Assets Under Management (AUM) in Robo Advisor were 0.16 billion USD in 2018, while this figure reached to 23 billion USD in 2025 and is projected to reach 27.2 billion USD

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by 2029 (Source: Statistia.com), highlighting the importance of Robo Advisory services. Anshari, Almunawar, and Masri (2022) mentioned that there is an increased emphasis on technology, and Robo Advisors will replace human advisors globally. RA services in their current form have surpassed the initial stage in their product life cycle in the Indian market (Source: KPMG, 2024), and adoption of the same has been studied (Bhatia et al., 2021; Belanche, Casala & Falvian, 2019) in various contexts and situations.

The present study has explored various factors that could help us to understand the reuse intention of RA services. Nickerson (1998) postulated that individuals who exhibit confirmation bias tend to favour information that lines up with their pre-existing beliefs. Another important factor is trust that has been extensively studied in the context of adoption and reuse intention of various fintech products and services, including Robo-Advisory (Zhou, Lu & Wang, 2018; Aslam et al., 2020; Alsokkar et al., 2024). Hence, the authors have chosen to study trust as one of the factors to explore the reuse intention of RA services.

ECT (Oliver, 1980) has been used as a theoretical base. ECT has previously also been explored to study the sustenance and reuse intention of AI-enabled banking services, customer loyalty (Lin et al., 2009), online reviews of restaurants (Lee & Kim, 2020), etc., but not for RA services. We add to current knowledge by focusing on a conceptual model that highlights the association between behavioural bias, trust, and involvement in understanding the reuse intention of RA services by their users.

RQ1: How does confirmation bias influence the reuse intention of RA service users?

RQ2: How does user involvement affect the relationship between confirmation bias and trust in influencing the reuse intention of RA services?

Rq3: Is the relationship between confirmation bias and the reuse intention of Robo-Advisory services mediated by trust?

II. Theoretical Background

2.1 Expectation Confirmation Theory (ECT)

Oliver (1980) put forth ECT to analyse the reuse intention of a product /service, and it is used in areas such as customer loyalty, internet banking, e-learning opportunities, etc. Researchers have studied ECT in different context such as Alsokkar et al. (2024), who proposed a trust-ECT model to

offer an index-based approach to measure confirmation in online shopping behaviour, while Sinha and Singh (2023) studied the ECT for elderly banking. Initial acceptance and reuse intentions are the determinants of the user's decision, while to predict the user's behaviour, a common external factor can be used (Bhattacharjee, 2001). It is apparent that ECT has certainly got the versatility to examine the user satisfaction and reuse intentions across diverse services; therefore, the study uses ECT for RA services.

2.2 ECT and Confirmation Bias

The initial expectations, if confirmed, determine the reuse of a product or service according to ECT (Oliver, 1980). As per ECT, users have primary expectations before using the service, and after using the service, if the experience meets their expectations, then confirmation occurs, leading to higher satisfaction and a higher probability of their reuse intention. Whereas the ECT primarily draws upon the role of rational evaluation, in forming post-adoption behaviour, Confirmation Bias (CB) can significantly influence this process. Myers and Dewall (2015) reported that CB influences its confirmation phase, wherein the users infer information selectively, thereby enhancing their satisfaction levels, which in turn increases the likelihood of their continuous usage in the context of ECT.

2.3 ECT and Trust

RA services are known as algorithmic-driven platforms that manage sensitive financial decisions, and trust plays a vital role in their adoption and reuse intention (Bhatia, Chandani, & Chhateja, 2020). The minimal intervention of humans in RA services raises concerns such as security, accuracy, and transparency; thus, building trust becomes crucial (Jung et al., 2018). Prior researchers have studied trust as not only a direct determinant but also as a mediator. Bhatnagr & Rajesh (2024) have reported that trust in RA services is especially important for users with lower financial literacy, as they rely heavily on the RA platform's recommendations. Hence, maintaining investors' trust by mitigating confirmation bias and by involving higher user trust, robust security measures are vital for sustained success and reuse intention to use RA services.

3. Conceptual Model and Formulation of Hypotheses

The existing study adopts inputs from ECT (Oliver, 1980), which examines the reuse intention of the users based on the expectation.

3.1 Confirmation Bias and Reuse Intention

Users' propensity to favour information that supports their preconceived notions is known as confirmation bias; it influences the confirmation phase of the ECT (Myers & Dewall, 2015). Confirmation bias was found to be an important factor in the processing of e-WOM (Electronic-Word of Mouth) by the users (Tang & Wu, 2022). Building on this perspective, we contend that CB leads users to select and process information that goes with their pre-existing beliefs, strengthening their confidence in platforms. This reinforcement makes users continue with the RA services, as they perceive RA to be more credible and beneficial. Hence, we hypothesise:

H1: There is a positive relation between confirmation bias and reuse intention of Robo-Advisory services

3.2 Confirmation Bias and Trust

Confirmation bias is important in influencing trust and perceptions of users. They expect RA services to provide accurate, efficient, and unbiased financial recommendations and may selectively focus on information that aligns with their expectations while disregarding contradictory evidence (Nickerson, 1998; Nazaretsky et al., 2021). This cognitive bias reinforces their perception that the service meets their expectations, thereby fostering trust—a trust based on emotional security and confidence in the technology (Schoorman, Mayer, & Davis, 2007). When users believe that their expectations of Robo-Advisory services are confirmed, it leads to the development of a strong emotional connection and trust in the system. Therefore, we hypothesise:

H2: There is a positive relation between confirmation bias and trust in Robo-Advisory services

3.3 Trust and Reuse Intention

Schoorman, Mayer and Davis (2007) postulated that users who develop a strong trust are more likely to engage with a technology over time. Trust in RA arises when users perceive the system as reliable, transparent, and aligned with their financial needs, leading to greater emotional comfort in relying on the technology for investment decisions. When users develop trust in a RA service, they usually develop a positive attitude toward reuse intention, reducing scepticism and increasing long-term engagement. Additionally, trust alleviates concerns regarding financial risks and system reliability, further strengthening users' reuse intention (Gefen, Karahanna, & Straub, 2003). Thus, we hypothesise:

H3: There is a positive relation between trust and reuse intention of Robo-Advisory services

3.4 Involvement as Moderator

The forte of this relationship between trust and confirmation may depend on the level of user involvement—the degree to which individuals are personally involved in financial decision-making. Users who possess high involvement in financial planning are expected to critically evaluate RA services, seek additional information, and analyse multiple perspectives before forming trust. For these users, confirmation bias may have a weaker effect on trust, as they are more likely to challenge or verify their initial expectations rather than simply reinforcing them. Conversely, low-involvement users—who engage less in financial decision-making—are more susceptible to confirmation bias, as they may passively accept information that goes with their pre-existing expectations without deeper scrutiny, thereby strengthening their trust in the Robo-Advisor. Thus, the association between confirmation bias and trust is moderated by involvement. For users who show low-involvement, the effect of confirmation bias on trust is stronger for them while it is weaker for high-involvement users (Chang & Chuang, 2011). Therefore, we hypothesise:

H4: Involvement acts as a moderator between confirmation bias and trust in Robo-Advisory services

3.5 Trust as Mediator

Trust helps in persuading user attitudes and behaviours in online environments (Lin, 2011). Confirmation bias may increase people's faith in Robo-Advising services by influencing them to seek out and favour information that supports their already held opinions (Nickerson, 1998). This increased trust, in turn, could positively impact intention to reuse these services. However, limited research has explored the mediating role of trust. Since online financial recommendations and advisory services are instrumental in shaping user trust (Wang, Chen & Jiang, 2009), we hypothesise:

H5: Trust mediates the relationship between confirmation bias and reuse intention of Robo-Advisory services

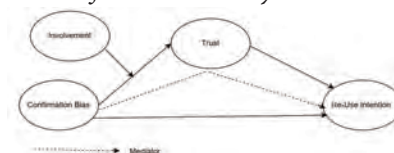


Figure 1. Conceptual Model
(Source: Author's Work)

IV. Research Design

4.1 Sampling and Questionnaire

The structured survey was administered through Google Forms and shared via email, financial services providers and other social media platforms to the investors in India. The survey was conducted from December 2024 to February 2025. We discarded 15 responses as those were incomplete; thus, 243 valid responses were received. We used purposive sampling (Campbell et al., 2020) as the method for the collection of data and employed cross sectional survey (Wang & Cheng, 2020) method. We used the "10-times rule", which stipulates that the sample should be ten times the number of indicators (Hair et al., 2017). The study uses a model that includes four latent variables and 14 observed variables. The authenticity of responses was thoroughly verified by the researchers before proceeding with the analysis. Table 1 represents the demographic details of the sample.

4.2 Measures

We have adopted a 7-point Likert scale, considering RA services are still evolving, and RA service users may find it easy to express their opinions in a more subtle manner (Dawes, 2008). We have adapted the survey items from earlier validated studies, as given in Table 2, by ensuring that they are a best fit in the RA context. According to Taber (2018), the value of all the constructs should be above 0.70 for measuring the internal consistency through Cronbach's alpha.

The sample consists of 49.6% male and 49.7% female respondents, with 0.7% preferring not to disclose. This balance allows for a non-biased assessment of RA services reuse intention. 58.3 % respondents are of age below 35 years, and only 8.8% are more than 55 years. Salaried professionals (35.6%) and professionals (24.1%) form the majority, representing individuals who may have structured investment patterns and access to financial services. 43.9% of respondents have 5-10 years of investing experience, ensuring the presence of experienced investors who have already formed financial habits. 25.5% have 2-5 years of experience, representing users who are still exploring RA services.

Table 1: Profile of the Respondents

Socio-demographic factors	Percentage
Gender	
Male	49.6%
Female	49.7%
Prefer not to say	0.7%

Age group (in years)	
18-24	30.2%
25-34	28.1%
35-44	24.1%
45-54	8.8%
> 55	8.8%
Occupation	
Salaried	35.6%
Business	6.5%
Professional	24.1%
Home maker	11.4%
Retired	5.2%
Others	17.2%
Educational Qualification	
12th standard	0.6%
Undergraduate	29.2%
Postgraduate	31.8%
Professional (MBA, CFA, CA, CS, etc.)	11.8%
PhD	3.8%
Others	22.8%
Average Annual Household Income	
Below Rs. 5,00,000 p.a.	33.8%
Rs. 5,00,001 p.a. – Rs. 10,00,000 p.a.	20.9%
Rs. 10,00,001 p.a. - Rs. 15,00,000 p.a.	12.2%
Rs. 15,00,001 p.a. – Rs. 20,00,000 p.a.	27.9%
Above Rs. 20,00,000 p.a.	5.2%
Investing Experience (Year)	
< 2	6.0%
2-5	25.5%
5-10	43.9%
10-15	17.1%
> 15	7.5%
Consult a financial advisor	
Yes	23.1%
No	62.7%
Sometimes	14.2%

(Source: Author's own creation)

V. Results and Analysis

We have verified the proposed conceptual model for this study using SmartPLS v.4.1.0.9 software (Ringle, Wende, & Will, 2009). It offers various advantages in terms of estimation of interaction effects, which are relevant for this research.

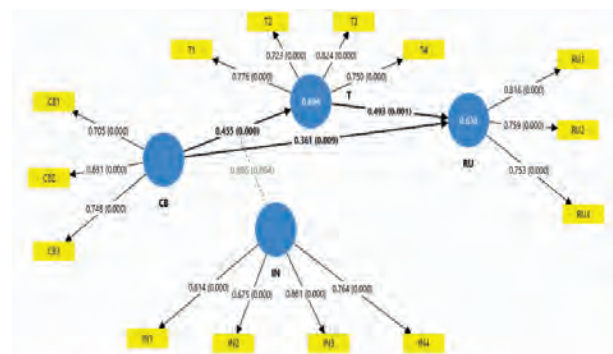


Figure 2: Path Analysis of the study

(Source: Smart PLS)

5.1 Measurement model

Composite Reliability (CR) is used to check the reliability of the latent constructs. The CR for confirmation bias (CB), trust (T), and reuse intention (RU), including the moderator, involvement (IN), are beyond the threshold of 0.70 (Hair et al., 2019). We evaluated the significance of factor loadings of indicators of latent constructs (Table 2). The discriminant validity of the constructs was tested using Fornell and Larcker's criterion. The diagonal value of each construct should be greater than its corresponding off-diagonal values (Table 3) (Hair et al., 2019).

5.2 Structural model

We have carried out PLS-SEM bootstrapping (with 5,000 sub-samples) to test the statistical significance (p) of each path coefficient (β). The p and β values are shown in Table 4. We took a parallel approach to test the hypotheses, in which main effects, interaction effects, and special indirect effects were analysed simultaneously. H1, H2, H3 and H4 are supported, however, H5 is not supported. The R^2 values are shown in Figure 2 on endogenous variables (Trust= 0.696 & Reuse intention= 0.638), indicating substantial explanatory power according to Hair et al. (2017). The model has shown a strong predictive relevance with $Q^2 = 0.481$ for trust and $Q^2 = 0.445$ for reuse intention of RA services, as these values are ≥ 0.35 (Hair et al., 2017). We have also assessed the f^2 (effect size) to determine how much our independent variables contribute to explaining variance. The values for our study (CB→RU, 0.162; CB→T, 0.414; T→RU, 0.302; CB→IN→T, 0.058) suggest that confirmation bias and involvement have a large effect size on trust, and trust also has a large effect size on reuse intention to use RA services (Cohen, 1988). However, the interaction effect (IN x CB or CB x IN) is found to have a small effect on trust, which is also insignificant. The slope analysis has also been shown to further explain the interaction effect, as shown in Figure 3.

5.2.1 Mediation Analysis

Table 5 depicts the results of mediation analysis, using the PLS-SEM bootstrapping method, which suggests that trust partially mediated the relationship between CB and RU. The direct and indirect paths were statistically significant, thus partial mediation existed, and it supports H4 (Baron & Kenny, 1986).

5.3 Slope Analysis for Interaction Effect

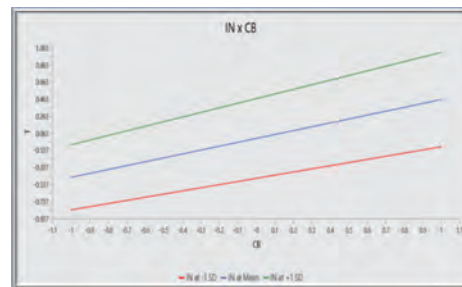


Figure 3: Slope analysis of the interaction effect
(Source: Smart PLS)

We hypothesised that user involvement acts as a moderator between confirmation bias and trust in RA services. The slope analysis provides a visual representation of how this moderation occurs by plotting the effect of confirmation bias on trust at different levels of user involvement (high vs. low) (Aiken & West, 1991). The interaction term had a value ($p > 0.05$), making it insignificant, suggesting that while confirmation bias influences trust, involvement does not significantly alter this effect. The slope analysis graph confirms this pattern, showing relatively parallel slopes, implying a marginal or non-significant moderation effect.

Table 2: Reliability, Validity, and Factor Loadings

Construct	Factors	Factor Loading	CR	CA	AVE
Confirmation Bias	CB1	0.644	0.744	0.738	0.487
	CB2	0.682			
	CB3	0.762			
Involvement	I1	0.661	0.826	0.821	0.535
	I2	0.764			
	I3	0.676			
	I4	0.814			
Trust	T1	0.778	0.855	0.853	0.592
	T2	0.722			
	T3	0.824			
	T4	0.750			
Reuse Intention	RU1	0.856	0.826	0.819	0.604
	RU2	0.735			
	RU3	0.736			

(Source: Smart PLS)

Table 3: Discriminant Validity

Indicators	CB	IN	RU	T
CB	0.696			
IN	0.628	0.731		
RU	0.727	0.841	0.776	
T	0.742	0.744	0.761	0.770

(Source: Smart PLS)

Table 4: Hypotheses and p-values

Hypotheses	Hypothesized Paths	Sample mean (M)	Path coefficients	T statistics	P values
H1	CB→RU	0.365	0.361	2.595	0.009
H2	CB→T	0.453	0.455	3.913	0.000
H3	T→RU	0.491	0.493	3.391	0.000
H4	CB→T→RU	0.216	0.225	2.949	0.003

*Note: **P is significant at a 0.001 level.

(Source: Smart PLS)

Table 5: Direct, Indirect, and Total Effect

Effect on DV	Direct effects	Indirect effects	Total effects
Reuse intention (R ² =0.638)			
Confirmation Bias	0.361*	0.225*	0.586*
Trust	0.493*		

(Source: Smart PLS)

Table 6: Mediation Analysis

Hypothesis	Mediation paths	Indirect Effects	LLCI	ULCI	p value	Mediation
H4	CB → T → RU	0.225*	0.082	0.379	0.003	Partial

(Source: Smart PLS)

Note(s): **p < 0.01; *p < 0.05, CB= Confirmation Bias, T= Trust, RU= Reuse Intention

VI. Discussion and Conclusion

The findings show that confirmation bias has both a significant direct and indirect effect (via trust) on the reuse intention of RA services. finding aligns with prior studies that have highlighted that behavioural biases play a crucial role in shaping user behaviour in continuing services. This study hypothesised that confirmation bias positively influences trust, while trust positively influences the reuse intention of RA services. The results show that confirmation bias positively influences trust. These lead individuals tend to like the evidence that matches with their pre-existing beliefs (Nickerson, 1998; Myers & DeWall, 2015) and is important in shaping trust in RA services. These results are aligned with existing studies (Nazaretsky et al., 2021).

The findings show that trust impacts the reuse intention significantly, and this aligns with previous studies (Lei, Shen and Ye, 2021; Trivedi & Yadav, 2020). The mediation effect of trust means that confirmation bias also works indirectly by fostering greater trust, which in turn enhances reuse intention. This suggests that even sceptical users can be retained if trust is developed over time, making trust a strategic factor in retaining sustained users. The moderation effect of involvement on confirmation bias and trust is found to be statistically insignificant, which primarily shows that if a user is either highly involved or low involved in RA services, it will not impact the relationship between confirmation bias and trust. The authors also studied the interaction effect through slope analysis, where confirmation bias is found to have the same impact at different levels of involvement, as it had parallel lines and similar slopes.

We conclude the study by highlighting that confirmation bias, involvement and trust act as a central feature in shaping

the reuse intention of RA services. In addition to this, involvement did not emerge as a significant moderator, thereby implying that users' involvement (higher or lower) will not substantially strengthen or weaken the relationship between confirmation bias and trust. These further highlight that level of involvement, high or low, does not impact the users' confirmation bias to establish trust in the RA services. Additionally, as trust is reported to be a strong mediator in the current study, it is imperative that RA service providers can further develop a strong trust-building mechanism, as this is an important driver towards forming reuse intention of RA services. These insights are important for both industry and academia to foster the practices that are essential for the sustained success of RA services.

6.1 Theoretical Contributions

This study extends the ECT by integrating confirmation bias as a key cognitive factor affecting trust and reuse intention in RA services. While ECT has been adopted in a widespread manner in technology adoption and post adoption studies, this blend of ECT with behavioural bias remains underexplored. By incorporating confirmation bias with ECT, this research provides a novel perspective on how behavioural distortions impact reuse intention in Robo-Advisory settings. Furthermore, the study adds to the trust literature by investigating the mediation between behavioural biases and reuse intention, emphasising prior findings that it is essential to reuse the intention of fintech products and services (Bhatia et al., 2021; Alsokkar et al., 2024).

6.2 Practical Implications

This study provides several important insights for practitioners, particularly fintech firms, RA service providers, and policymakers aiming to enhance user engagement and trust in automated advisory platforms. Since trust has found to be a significant predictor and mediator in reuse intention of RA services, the service providers should focus more on building trust enhancing mechanism by providing user-friendly interfaces, facilitating transparent processes, giving bespoke investment recommendations, etc. The regulators can also ensure that the fintech firms and RA service providers follow ethical practices, data privacy and security of the investors. These will also help in building trust among the investors. When it comes to handling cognitive bias, the financial institutions can certainly provide training that helps them in mitigating behavioural biases to investors, thereby improving their investment decision-making

(Pavlou & Dimoka, 2006).

6.3 Limitations of the Study and Future Research Agenda

The study has been carried out in India, where the socio-demographic factors of users are very different from those in other countries, along with market and regulatory conditions. Thus, the results might have implications beyond India, particularly for the developing countries. However, those may be limited to developed countries that have different cultures, financial literacy, and fintech adoption. Besides confirmation bias, other biases could be taken into consideration to study the reuse intention of RA services by future researchers. Behavioural biases are complex to understand, more so in financial technology adoption, and future researchers should explore additional boundary conditions that may strengthen or weaken these effects (Gefen, Karahanna & Straub, 2003). We have used involvement as the moderator, while future research can consider incorporating the moderating role of financial literacy on reuse intention. Trust leads to satisfaction, and this could be another area of study for future researchers. If the investors are satisfied, they will be involved in word of mouth for RA services; this is yet another area to be taken up by the researchers in future.

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BRIDGING GOVERNANCE GAPS: A MIXED-METHODS STUDY ON THE ROLE OF FORENSIC AUDITING IN STRENGTHENING CORPORATE COMPLIANCE IN INDIA

Parveen Chauhan* Rahul Jindal**

This study explores the role of forensic auditing in bridging governance gaps and strengthening corporate compliance within Indian organizations. Employing a mixed-methods research design, the study integrates quantitative analysis from structured surveys with qualitative insights from in-depth interviews and sectoral case observations. The findings confirm that forensic audits significantly improve corporate compliance outcomes. A strong positive correlation was found between audit quality and compliance score, while regression analysis revealed that forensic audit frequency explains approximately 68% of the variance in governance index improvement. Public sector organizations reported higher implementation rates than the private sector, largely attributed to mandatory compliance frameworks. Qualitative data further revealed that lack of expertise and cost constraints are the most common barriers to integrating forensic audits into routine compliance systems. This research contributes to both theory and practice by proposing a conceptual model that links forensic auditing practices with enhanced governance performance. The study concludes that forensic audits should not only be viewed as investigative tools but as integral components of an organization's governance architecture, capable of significantly improving accountability, ethical conduct, and regulatory compliance across India's corporate landscape.

Keywords : Forensic Auditing, Corporate Compliance, Governance Reform, Fraud Detection, Mixed-Methods Research, Audit Quality.
JEL Code: M42, K22, G38, M48, D73

I. Introduction

In the evolving landscape of corporate governance, the increasing prevalence of financial misconduct, accounting irregularities, and ethical breaches has intensified the demand for more robust mechanisms to safeguard organizational integrity. Traditional auditing frameworks, while essential, often fall short in detecting sophisticated fraud schemes and ensuring regulatory compliance, especially in complex and high-risk business environments. As a result, forensic auditing has emerged as a strategic tool not only for uncovering fraud but also for reinforcing corporate compliance and accountability. Forensic auditing, by integrating investigative techniques with accounting and legal knowledge, serves a dual purpose: detecting financial anomalies and promoting a culture of transparency. In India, the relevance of forensic auditing has grown substantially in the wake of high-profile corporate scandals and increased regulatory scrutiny by agencies such as SEBI, CAG, and RBI. Yet, the adoption and institutionalization of forensic audit practices across sectors remain inconsistent, raising critical questions about their actual effectiveness and integration into compliance systems. This study seeks to bridge these gaps by evaluating the role of forensic auditing in strengthening corporate compliance in Indian organizations. Employing a mixed-methods approach, the research combines quantitative analysis of audit effectiveness with qualitative insights from professionals in auditing, finance, and legal

compliance. The objective is to understand how forensic auditing contributes to compliance frameworks, identify sector-specific challenges, and propose actionable recommendations for enhancing its implementation. By addressing both the theoretical and practical dimensions of forensic auditing, this study contributes to the broader discourse on governance reform, regulatory resilience, and organizational risk management in contemporary India. This study makes several meaningful contributions to the field of forensic auditing, corporate compliance, and governance reform, particularly within the Indian context:

1. Theoretical Contribution: The research expands existing literature by positioning forensic auditing as a strategic governance mechanism rather than merely a post-fraud investigative tool. It integrates insights from compliance theory, the fraud triangle, and corporate accountability frameworks to create a comprehensive understanding of how forensic audits contribute to ethical corporate conduct and regulatory adherence.

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2. Empirical Validation through Mixed-Methods

Approach: By adopting a mixed-methods research design, this study offers robust empirical evidence on the relationship between forensic audit practices and corporate compliance. Quantitative results validate significant correlations between forensic audit implementation and improved compliance outcomes, while qualitative findings offer contextual depth through interviews and case-based analysis.

3. Sector-Specific Insights into Compliance Gaps: The study provides comparative insights across the public and private sectors, revealing how sectoral dynamics influence the scope and effectiveness of forensic auditing. These insights are especially relevant for tailoring audit strategies to suit the regulatory maturity and operational complexity of different industries.

4. Identification of Governance and Implementation

Barriers: The research identifies key institutional challenges that impede the full integration of forensic audits into corporate compliance frameworks. Addressing these challenges forms the basis for actionable policy and organizational recommendations.

5. Practical Recommendations for Strengthening

Compliance: Based on findings, the study proposes a set of evidence-based recommendations to improve governance, including:

- Embedding forensic audits within internal compliance structures,
- Leveraging technology (e.g., AI, blockchain) for real-time monitoring,
- Capacity-building programs for forensic audit professionals, and
- Policy-level initiatives to standardize and mandate forensic practices across sectors.

6. Development of a Conceptual Governance-Audit

Integration Model: A key output of the research is a conceptual model linking forensic audit practices with enhanced compliance, reduced fraud risk, and improved corporate governance. This model serves as a framework for both academic inquiry and practical application in organizational compliance design.

II. Literature Review

Yusuf (2022) emphasized the relevance of forensic accounting and compliance audits in curbing financial fraud within local government bodies, highlighting their role in reinforcing financial integrity through accountability checks. Adesina et al. (2020) provided empirical evidence from Nigerian banks that forensic audits significantly enhance fraud control, demonstrating a strong linkage between audit effectiveness and reduced financial misconduct. Kaur, et al. (2023) conducted a systematic review revealing that forensic accounting plays a pivotal role in both detecting and preventing fraud, particularly when integrated into a broader governance framework. Similarly, Urumsah et al. (2023) explored how whistle-blowing strengthens forensic and investigative audits, with gender and experience influencing the effectiveness of fraud detection mechanisms.

Agbata et al. (2022) examined forensic auditing practices within Nigeria's Economic and Financial Crimes Commission, finding that well-executed forensic audits enhance operational efficiency in tackling economic crimes. Clyde (2022) echoed this view, noting that whistleblowing systems significantly mediate the relationship between forensic auditing and fraud prevention. Newman, et al. (2023) analyzed the impact of forensic audits in state-owned enterprises, particularly ZESA, emphasizing their value in uncovering deep-seated corruption. Ikechukwu et al. (2020) focused on forensic investigation techniques in the public sector, revealing their usefulness in identifying occupational fraud and reinforcing internal control systems.

Ibadin (2023) showed that forensic audit services are crucial in mitigating tax fraud in Nigeria's South-South region, aligning with findings from Oyedokun (2022), who established that such audits enhance fraud prevention efforts in deposit money banks. Wahyudi et al. (2024) highlighted the combined effectiveness of internal controls, investigative audits, and forensic accounting in reducing fraud risks, while Mabior (2024) emphasized the role of forensic investigations in South Sudanese commercial banks, especially under limited regulatory infrastructure.

Mokhomole (2023) addressed the impact of forensic investigation units on public sector fraud in South Africa, finding they help combat maladministration and financial misconduct. Sembiring (2023) investigated how auditor experience and big data influence fraud detection, showing that forensic audits serve as effective mediators in fraud-risk

environments. Chui, et al. (2022) compared forensic and traditional audit perspectives, concluding that a forensic approach enhances fraud-risk assessment and response planning. Junare (2023) underscored forensic auditing's role in unveiling corporate financial deception and promoting accountability.

Mvunabandi (2024) brought attention to the emerging challenges and opportunities of remote forensic auditing in fraud detection under remote work conditions, while Ali (2024) provided a meta-level literature review outlining the evolution and effectiveness of forensic audits across various contexts. Gaol et al. (2025) assessed multiple variables—auditor attitude, experience, procedure effectiveness—and concluded that auditor competence is key to successful fraud identification. Romero-Carazas et al. (2024) conducted a bibliometric and systematic review on forensic auditing's intersection with artificial intelligence, revealing rising scholarly interest in tech-integrated fraud analytics.

Doloksaribu et al. (2025) found that forensic audits improve the speed and accuracy of financial case resolution, especially when audit complexity is high and supported by expert auditors and technology. Dimitrova (2024) presented forensic auditing as an emerging sub-discipline within audit sciences, stressing its need for specialized methodologies and tools. Okorafor et al. (2024) linked forensic accounting skills to fraud investigation effectiveness in Nigerian electricity firms, suggesting that technical proficiency leads to better fraud case resolution. Wilson (2024) investigated Tanzanian private entities, confirming that forensic accounting implementation plays a vital role in pre-empting fraud. Lastly, Zotorvie, et al. (2024) evaluated forensic auditing in Ghanaian microfinance institutions, concluding that it is instrumental in enhancing financial integrity and reducing fraudulent activities.

III. Problem Statement

Corporate governance in India has been repeatedly challenged by high-profile frauds, regulatory non-compliance, and ethical misconduct, exposing significant gaps in existing internal controls and audit systems. While traditional audits are designed to verify financial accuracy, they often fail to detect intentional fraud or systemic non-compliance due to their procedural limitations and backward-looking scope. In response to these shortcomings, forensic auditing has emerged as a powerful investigative tool

capable of uncovering concealed financial irregularities, supporting legal action, and reinforcing internal accountability. However, despite its potential, the adoption and integration of forensic auditing into corporate compliance frameworks in India remain limited, fragmented, and under-researched. Many organizations either lack the technical expertise to implement forensic audits effectively or treat them as reactive, post-incident interventions rather than preventive governance mechanisms. Moreover, there is a lack of empirical evidence on how forensic auditing contributes to strengthening compliance structures across different sectors in India. Sectoral variations, regulatory inconsistencies, and institutional inertia further complicate the consistent application of forensic audits. This research seeks to address this gap by systematically evaluating the role of forensic auditing in enhancing corporate compliance. It aims to assess the effectiveness, challenges, and sector-specific dynamics of forensic audit practices and develop a governance-oriented framework to promote their wider institutional adoption in India.

IV. Research Methodology

This section outlines the methodological framework employed to investigate how forensic auditing contributes to strengthening corporate compliance in India. The methodology is designed to address the research objectives and hypotheses through a combination of quantitative and qualitative data, enabling both empirical validation and contextual understanding of forensic audit practices across sectors. A mixed-methods research design was adopted, combining both quantitative and qualitative approaches (table no-1). This design allows for triangulation of data, ensuring the validity, depth, and reliability of findings. Quantitative methods were used to statistically test the relationship between forensic audits and corporate compliance, while qualitative methods captured practical insights, challenges, and experiences from practitioners.

Table 1: Research Design

Method Type	Purpose
Quantitative	To measure the correlation between forensic audit practices and compliance indicators using statistical analysis.
Qualitative	To explore sector-specific practices, implementation barriers, and expert perceptions.

The primary objective of this study is to evaluate the role of forensic auditing in enhancing corporate compliance within Indian organizations. It aims to investigate how forensic auditing practices contribute to identifying, preventing, and

mitigating corporate irregularities and governance lapses. The study further seeks to identify the key barriers hindering the effective implementation of forensic audits, including institutional, regulatory, and organizational challenges. A comparative analysis will also be conducted to examine differences in the adoption and effectiveness of forensic auditing between public and private sector organizations in India. Finally, the research endeavors to develop a governance-integrated forensic auditing framework that can serve as a strategic tool for strengthening compliance mechanisms and closing governance gaps across sectors.

H1: Forensic auditing has a significant positive effect on corporate compliance in Indian organizations.

H2: Public sector organizations demonstrate higher forensic audit effectiveness than private sector organizations.

H3: Integration of forensic audits with digital technologies improves compliance outcomes.

4.1 Data Collection Methods

Primary Data

- **Quantitative Data:** A structured questionnaire was distributed to professionals such as internal auditors, compliance officers, forensic accountants, and regulatory officials. The survey included Likert-scale and categorical items measuring audit practices, governance effectiveness, fraud detection, and compliance behavior.
- **Qualitative Data:** Semi-structured interviews were conducted with 10 forensic audit practitioners, 5 compliance managers, and 5 government regulatory officials. These interviews explored perceptions, practical challenges, technology use, and regulatory dynamics.

Secondary Data

The secondary data for this study will be sourced from a variety of credible and authoritative documents to ensure a comprehensive understanding of the research context. Key sources will include industry reports published by regulatory bodies such as the Securities and Exchange Board of India (SEBI), the Reserve Bank of India (RBI), and the Institute of Chartered Accountants of India (ICAI), which provide valuable insights into compliance practices, audit trends, and regulatory interventions. Additionally, documented cases of corporate fraud and whistle-blowing disclosures will be analyzed to identify common patterns, risks, and lapses in governance. Legal and regulatory guidelines pertaining to

audits and forensic investigations will also be reviewed to understand the statutory framework governing forensic auditing in India. Furthermore, relevant academic literature and practitioner-oriented publications will be examined to gather theoretical perspectives and industry best practices that inform the development of an integrated forensic auditing framework.

4.2 Sampling Method and Sample Size

The study employed a combination of purposive and stratified sampling techniques to ensure the selection of participants who are directly relevant to the research objectives. The target population comprises professionals actively engaged in forensic auditing, corporate compliance, and regulatory functions, including forensic auditors, compliance officers, internal auditors, and regulatory officials. A stratified approach will be used to ensure representation across various sectors and organizational roles, enhancing the diversity and reliability of the data. The sample size consists of 100 respondents for the survey component, selected to provide quantitative insights into prevailing practices and perceptions. Additionally, 20 in-depth interviews were conducted with key stakeholders across both public and private sectors to capture qualitative perspectives and contextual understanding related to forensic audit implementation and its impact on corporate governance (table no-2).

Table 2: Data Analysis Techniques

Data Type	Analysis Method	Tool Used
Quantitative	Descriptive Statistics, Correlation, Regression, t-tests, ANOVA	SPSS / Excel
Qualitative	Thematic Analysis, Content Analysis	NVivo / Manual

Triangulation was used to integrate findings from both datasets, ensuring reliability and identifying convergence or divergence between statistical outcomes and field insights.

4.3 Validity and Reliability

To ensure the validity and reliability of the research findings, multiple strategies will be employed. Content validity will be established through expert reviews of the survey instrument and interview protocols, ensuring that all items are relevant, clear, and representative of the constructs being measured. Construct validity will be achieved by carefully aligning the survey items and interview questions with the study's conceptual framework, thereby ensuring that the instruments accurately capture the underlying theoretical dimensions. Reliability of the quantitative data will be

assessed using Cronbach's Alpha, with a threshold of $\alpha > 0.7$ considered acceptable for key constructs, indicating internal consistency. Furthermore, the credibility and robustness of the study will be strengthened through triangulation, involving the systematic comparison of findings from survey responses, interview insights, and secondary document analysis. This mixed-methods approach enhances the overall trustworthiness of the research outcomes.

This research methodology strategically combines both quantitative and qualitative methods to examine the role of forensic auditing in enhancing corporate compliance in India. By integrating numerical analysis with real-world perspectives, the study is positioned to deliver comprehensive, actionable, and context-specific insights (figure no-1).

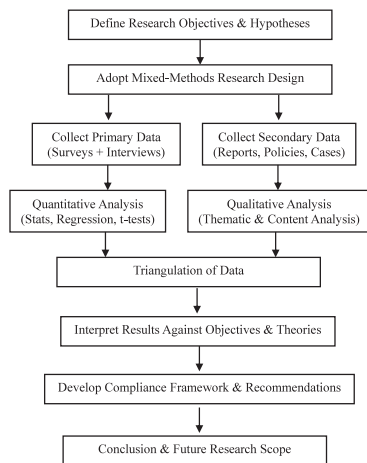


Figure-1 Workflow diagram of research methodology

V. Results and Discussion

This presents the integrated findings derived from the quantitative and qualitative analyses. The results explore the relationships between forensic auditing practices and corporate compliance indicators across Indian organizations. Visual representations—through multiple tables and figures—illustrate patterns, correlations, and explanatory insights, which are then discussed in alignment with the study's objectives and hypotheses.

5.1 Audit Quality and Compliance Score

This scatter plot illustrates a positive association between audit quality and compliance score. As forensic audit quality improves, organizations tend to demonstrate higher levels of compliance with regulatory and internal governance standards.



Figure 2: Audit Quality vs Compliance Score

Higher audit quality contributes to increased detection of control weaknesses, fostering stronger compliance culture and practices are revealed from figure no-2.

5.2 Audit Frequency and Governance Index

Results given in figure-3 explained that regression analysis reveals a moderate-to-strong relationship between the frequency of forensic audits and an increase in governance performance. Organizations conducting audits more frequently tend to score higher on governance indicators.

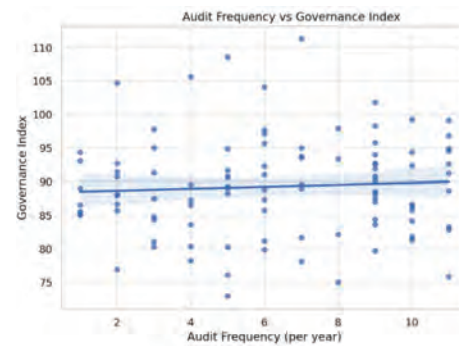


Figure 3: Regression Plot – Audit Frequency vs Governance Index

Frequent audits enhance risk monitoring and discourage unethical practices, thus reinforcing institutional accountability and transparency.

5.3 Sector-Wise Implementation Analysis

Results in figure-4, Bar plot analysis shows that 80% of public sector entities have implemented some form of forensic auditing compared to 60% in the private sector.



Figure 4: Sector-wise Audit Implementation (%)

Public sector audit adoption appears more structured due to regulatory mandates (e.g., CAG oversight), while private sector uptake is often discretionary or reactive in nature.

5.4 Barriers to Forensic Audit Integration

Survey and interview results given in figure-5 identified four primary barriers to the implementation of forensic auditing: lack of expertise (35%), cost constraints (25%), resistance to change (20%), and inadequate technological infrastructure (20%).

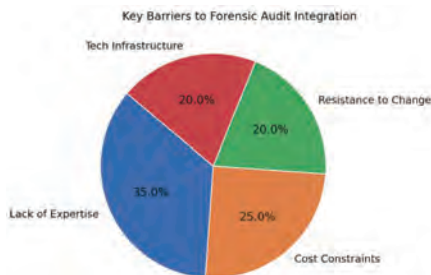


Figure 5: Key Barriers

The dominance of "lack of expertise" as a barrier indicates a critical need for capacity-building initiatives and specialized training programs in forensic audit methodology.

5.5 Mixed-Methods Integration and Key Insights

Triangulated Findings: Quantitative results confirm that forensic audits significantly improve compliance and governance metrics. Qualitative insights (from interviews) validate these findings and add that forensic audits also strengthen organizational culture, deter internal misconduct, and build external stakeholder trust (table-3).

Table 3 Summary of Key Results

Indicator	Result
Audit Quality vs Compliance	Strong positive correlation
Audit Frequency vs Governance	Statistically significant regression ($p < 0.01$)
Sectoral Differences	Higher implementation in public sector
Primary Barriers	Skills gap and budgetary constraints dominate
Stakeholder Perception	Positive outlook with demand for policy support

Example Quote from Interview: *"When forensic audits are built into compliance checks—not just after fraud—they transform how managers think about ethics and accountability."*

The research confirms the hypothesis that forensic auditing positively affects corporate compliance outcomes. Public sector adoption outpaces the private sector due to statutory mandates. Integration of technology and audit frequency are

crucial in improving governance performance. Organizational barriers remain, highlighting the need for regulatory incentives, skill development, and audit digitization.

VI. Conclusion

This study examined the role of forensic auditing in reinforcing corporate compliance within Indian organizations by employing a mixed-methods research design. The findings reveal that forensic audits significantly enhance compliance by uncovering financial irregularities, strengthening internal controls, and fostering a culture of transparency and accountability. The quantitative results demonstrated strong correlations between audit quality, audit frequency, and compliance outcomes, while the qualitative insights offered deeper understanding of practical challenges and sectoral dynamics. Public sector organizations showed higher implementation rates, likely due to regulatory mandates, whereas private entities exhibited more fragmented adoption. Moreover, the study identified key barriers such as lack of expertise, technological constraints, and resistance to organizational change, which hinder the full institutionalization of forensic audits. Overall, the study contributes both empirically and conceptually to the discourse on audit-driven governance reform, offering a framework that integrates forensic auditing as a proactive compliance tool rather than a reactive measure.

Future Scope of Research

Building on the current findings, future research can explore the long-term impact of forensic auditing on governance behavior, regulatory responsiveness, and organizational integrity through longitudinal studies. Further investigation is also needed into the integration of emerging technologies in audit frameworks to enable real-time fraud detection and risk profiling. Comparative cross-country analyses could enrich the understanding of how cultural, legal, and economic environments shape forensic audit practices. Additionally, sector-specific studies in industries such as fintech, pharmaceuticals, and public infrastructure would provide targeted insights into compliance vulnerabilities and audit interventions. Finally, research focusing on the design and effectiveness of capacity-building programs and forensic audit training modules would support skill development and professional readiness, addressing one of the major barriers identified in this study.

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EXPLORING THE ROLE OF FLEXIBLE WORK ENVIRONMENTS IN ENHANCING EMPLOYEE RETENTION IN THE WASTEWATER TREATMENT INDUSTRY: A QUALITATIVE STUDY USING NVIVO

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Purpose: This study explores the role of flexible work arrangements in enhancing employee retention in Small and Medium Enterprises (SMEs) operating within the wastewater treatment industry (WWTI) in Noida, India.

Design/Methodology/Approach: A qualitative research design was adopted. Semi-structured interviews were conducted across twenty-five SMEs. NVivo 14 software was used to perform thematic analysis of interview data.

Findings: The study identified that workplace flexibility—such as adjustable shifts, hybrid models for administrative roles, and job-sharing practices—contributed to improved employee satisfaction and retention. However, operational limitations and regulatory requirements hinder widespread adoption of such policies.

Practical Implications: The study provides actionable strategies for SMEs to implement flexible work models and improve workforce stability, despite inherent structural and financial constraints.

Originality/Value: This research bridges a gap by examining flexible work practices in an industrial setting traditionally known for rigid roles and high attrition. The findings offer a sector-specific perspective on employee engagement and retention.

Keywords : Flexible Work Environment, Employee Retention, SMEs, Wastewater Treatment Industry, Work-Life Balance, Job Satisfaction, NVivo, Qualitative Study

JEL Code: J63, M12, Q25

I. Introduction

The wastewater treatment industry (WWTI) is a cornerstone of environmental sustainability and public health, playing a critical role in managing the environmental impacts of rapid urbanization and industrial expansion. Water is a finite resource, and its sustainable management is crucial for the well-being of ecosystems and communities. The treatment of wastewater, which includes domestic sewage, industrial effluents, and stormwater, is essential for preserving water quality and preventing environmental degradation. By removing contaminants from wastewater, treatment facilities ensure its safe release back into the environment or its reuse in various applications, such as irrigation, industrial processes, and even potable water production. The importance of the WWTI cannot be overstated, as it directly impacts public health, economic growth, and ecological balance.

Despite its critical role, the wastewater treatment industry faces numerous challenges that threaten its operational efficiency and long-term sustainability. Among these, workforce issues such as high turnover rates, stressful working conditions, and limited career growth opportunities are particularly pressing. Skilled employees are the backbone of the industry, responsible for operating complex treatment technologies, ensuring regulatory compliance, and

maintaining safety standards. However, retaining such employees has become increasingly difficult due to the demanding nature of the work and the perceived lack of attractiveness of the industry compared to other sectors. This study investigates how flexible work environments can address these retention challenges, focusing on the wastewater treatment industry in the Noida region. By utilizing NVivo for qualitative analysis, the research provides actionable insights into the potential of workplace flexibility to foster employee retention.

The WWTI in India, and particularly in rapidly urbanizing regions like Noida, is at a critical juncture. The country's wastewater treatment capacity is insufficient to meet the demands of its growing population and industrial base. According to a report by the Central Pollution Control Board

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(2021), only 27.3% of India's urban wastewater is treated, with the remaining untreated wastewater polluting rivers, lakes, and groundwater. This gap underscores the urgent need for skilled professionals to design, operate, and maintain advanced treatment systems. However, the high attrition rates within the industry exacerbate the challenges of meeting these demands. Retaining skilled employees is not just a matter of operational necessity but also a strategic imperative for ensuring the industry's long-term viability.

The Importance of Flexible Work Environments in Employee Retention

A positive and flexible work environment is increasingly recognized as a key determinant of employee retention. In industries like wastewater treatment, where physical and emotional demands are high, flexibility in work schedules and roles can significantly mitigate stress and enhance work-life balance (Ghani B et al, 2022 ; Elsafty A et al, 2022; Zayed NM et al, 2022). Flexibility allows employees to better manage their personal and professional responsibilities, reducing the likelihood of burnout and turnover. This is particularly important in the WWTI, where irregular work hours, exposure to hazardous conditions, and emergency duties are common (Silaban H et al, 2021; Ushakov, D., & Shatila, K, 2021; Bontrager, M., Clinton, M. S., & Tyner, L, 2021).

Flexible work environments encompass a range of practices, including adjustable shifts, remote work options for administrative and analytical roles, and job-sharing arrangements. These practices not only improve job satisfaction but also foster a sense of trust and respect between employees and employers (Khatun, M., Rahman, S. N., & Khatun, M, 2023; Xuecheng, W., Iqbal, Q., & Saina, B, 2023; Dilmaghani, M, 2021). Employees who feel valued and supported are more likely to remain committed to their organizations, contributing to higher productivity and morale.

The benefits of flexible work environments extend beyond individual employees to the organization as a whole. By reducing turnover, organizations can lower recruitment and training costs, retain institutional knowledge, and maintain operational continuity (Huang, I. C. et al, 2021; Dousin, O., Collins, N., & Kler, B. K, 2022; Kryscynski, D, 2021; Srivastava, P. R., & Eachempati, P, 2021). Moreover, flexibility can enhance the organization's reputation as an employer of choice, attracting top talent in a competitive job market. In the context of the WWTI, where the pool of skilled

professionals is limited, such benefits are particularly valuable.

Problem Statement

The wastewater treatment industry (WWTI) is a fundamental sector that ensures environmental sustainability and public health by managing industrial and domestic wastewater. However, despite its critical role, the industry faces severe workforce challenges, particularly concerning employee retention. SMEs in the wastewater treatment sector experience high attrition rates due to demanding working conditions, limited career growth opportunities, and inadequate compensation compared to other industries. Additionally, organizational culture, lack of managerial support, and inflexible work environments further contribute to employee dissatisfaction and turnover.

One potential solution gaining attention is the implementation of flexible work environments to enhance job satisfaction and long-term commitment. While flexibility has been extensively studied in corporate sectors, its impact on retention in industrial settings like WWTI remains underexplored. This study aims to investigate how flexible work arrangements influence employee retention, particularly within SMEs in Noida's wastewater treatment sector. By leveraging qualitative research and NVivo-driven **thematic analysis**, this research seeks to provide actionable insights into how workplace flexibility can mitigate attrition and foster long-term employee engagement.

Research Objectives

The primary objective of this study is to analyze the role of flexible work environments in enhancing employee satisfaction and retention within Small and Medium Enterprises (SMEs) in the wastewater treatment sector. Given the demanding nature of this industry, employees often face challenges related to long working hours, exposure to hazardous conditions, and a lack of work-life balance. Implementing flexible work arrangements, such as adjustable shift schedules, remote monitoring options, or task-based work structures, may contribute to improved job satisfaction and long-term workforce stability. By exploring the impact of workplace flexibility, this research aims to determine whether such measures can serve as effective retention strategies for SMEs in this sector.

Additionally, the study seeks to evaluate the challenges SMEs face in implementing flexible work arrangements within the wastewater treatment industry. Unlike larger corporations

with well-established HR frameworks, SMEs often operate under financial constraints and lack formalized policies for flexible work models. Factors such as resource limitations, operational dependencies, and industry-specific regulatory requirements may hinder the successful adoption of flexible work strategies. This research will assess these challenges in depth, identifying potential barriers and opportunities for SMEs to integrate flexibility into their workforce management while maintaining operational efficiency.

Research Questions

In the wastewater treatment industry, particularly within SMEs, employee retention remains a critical challenge due to demanding work conditions, limited career advancement opportunities, and financial constraints. While workplace flexibility has been recognized as a significant factor in improving job satisfaction and retention across various industries, its applicability within the wastewater treatment sector remains underexplored. SMEs in this field often struggle to implement flexible work policies due to operational dependencies, regulatory constraints, and a lack of structured HR frameworks. To address these concerns, this study aims to explore the following research questions:

1. How do flexible work environments impact job satisfaction and retention in WWTI SMEs?
2. What organizational challenges hinder the adoption of flexible work policies in the wastewater treatment sector?
3. How does workplace flexibility interact with other retention factors such as compensation, career growth, and organizational culture?
4. What strategies can be implemented to enhance retention through workplace flexibility while addressing industry-specific constraints?

Industry Context and Challenges

The wastewater treatment industry (WWTI) plays a vital role in ensuring environmental sustainability and public health by treating and managing industrial and municipal wastewater. With rapid urbanization and industrial expansion, wastewater treatment has become increasingly crucial to mitigate environmental pollution, comply with regulatory standards, and ensure water conservation. In India, the WWTI is highly fragmented, with a mix of government-operated plants, large private enterprises, and Small and Medium Enterprises (SMEs) providing localized

treatment solutions. SMEs in this sector offer decentralized wastewater treatment for industrial and residential use, contributing significantly to sustainable urban infrastructure.

Despite its critical role, the industry is characterized by challenging working conditions, skill shortages, and high operational costs. Wastewater treatment facilities require a workforce that is technically skilled, physically resilient, and committed to maintaining high environmental and safety standards. However, attracting and retaining employees in this sector remains difficult, particularly for SMEs that lack the financial and structural advantages of larger firms.

Flexible Work Environments & Retention

In today's evolving work landscape, flexible work environments have emerged as a crucial factor in enhancing employee retention and job satisfaction (Wu T, 2022; Basak S, 2021; Racolța-Paina, N. D., & Irini, R. D, 2021). While traditionally associated with corporate and knowledge-based industries, workplace flexibility is increasingly recognized as a key retention strategy in industrial sectors like the wastewater treatment industry (WWTI). Small and Medium Enterprises (SMEs) operating in WWTI face high attrition rates due to physically demanding jobs, limited career growth, and rigid work schedules. Implementing flexible work arrangements can mitigate these challenges, making the industry more attractive to skilled employees and ensuring long-term workforce stability.

The Role of Flexible Work Environments in Retention

Workplace flexibility refers to adjustments in work schedules, shift patterns, and job structures to improve employee well-being and productivity. In the wastewater treatment sector, implementing such flexibility can positively impact employee motivation, satisfaction, and retention. The following aspects highlight the role of flexibility in retaining employees:

1. Work-Life Balance Improvement

- Traditional wastewater treatment jobs involve fixed shifts and long working hours, making work-life balance difficult.
- Offering flexible shift rotations, compressed workweeks, or hybrid work models (for administrative roles) can reduce burnout and increase employee commitment.
- Employees with caregiving responsibilities or personal constraints benefit from adaptable schedules, leading to

greater job satisfaction and loyalty.

2. Reduced Physical and Mental Fatigue

- Harsh working conditions, including exposure to hazardous materials and extreme environments, contribute to attrition.
- Allowing rotational job assignments or task-sharing mechanisms can distribute workloads more effectively, reducing stress and increasing job sustainability.

3. Increased Job Satisfaction and Employee Engagement

- Employees who feel trusted and empowered through flexible work arrangements develop a stronger emotional connection to their organizations.
- Greater autonomy in work schedules enhances job commitment and engagement, reducing the likelihood of employees seeking alternative jobs.

4. Higher Productivity and Performance

- Employees working under less rigid conditions tend to be more productive and efficient, as they experience less stress and exhaustion.
- Implementing flexibility in task allocation and break schedules ensures workers remain motivated and perform optimally in physically demanding roles.

5. Attraction of Skilled Workforce

- The wastewater treatment industry often struggles to attract skilled labor due to its physically intensive nature.
- Companies that offer flexible work arrangements gain a competitive advantage in hiring top talent who might otherwise avoid such industries.
- Job seekers today prioritize work-life balance and job flexibility, making flexible SMEs more desirable employers.

Research Methodology

This qualitative study utilizes semi-structured interviews as the primary data collection method to explore employee perceptions of workplace culture and retention in the wastewater treatment industry. NVivo 14 software was employed to conduct thematic analysis, allowing for a systematic and in-depth examination of participants' experiences. To ensure diversity in perspectives, twenty-five

organizations were selected based on variations in size, geographical location, and workforce composition. The study engaged employees across different functional roles, including operational, technical, and administrative staff, to capture a holistic understanding of retention challenges and workplace dynamics.

A total of twenty-five semi-structured interviews were conducted, focusing on key themes such as workplace culture, employee engagement, job satisfaction, and factors influencing retention. The interview protocol allowed flexibility for participants to elaborate on their experiences while ensuring consistency in data collection. Ethical considerations were strictly adhered to, ensuring confidentiality, voluntary participation, and informed consent before data collection. The analysis process involved coding, categorization, and theme identification using NVivo 14, facilitating a structured and evidence-based interpretation of employee retention factors in SMEs operating in the wastewater treatment industry.

The following open-ended questions were included in the semi-structured interview protocol to elicit detailed responses regarding participants' experiences with workplace flexibility and its impact on retention:

1. Work Schedule Challenges: Can you describe the most challenging aspects of your current work schedule or shift pattern?

2. Perceptions of Flexibility: Have you experienced any form of workplace flexibility (e.g., shift adjustments, remote work)? If so, how has it influenced your motivation and overall job satisfaction?

3. Retention Factors: What factors would encourage you to remain with your current organization for the long term?

4. Impact of Workplace Policies: Can you recall an instance where a specific workplace policy or practice positively or negatively affected your ability to manage personal and professional responsibilities?

Data Analysis

To ensure a structured and rigorous examination of employee retention challenges, this study employs a qualitative research methodology using semi-structured interviews for data collection and NVivo 14 for thematic analysis (Brock J, 2023; Yates CM, 2022). The research methodology outlines the process of data collection, participant selection, and

ethical considerations, while the subsequent analysis phase focuses on coding, categorization, and theme identification to derive meaningful insights.

Thematic analysis was chosen due to its flexibility and ability to capture rich, descriptive data from diverse participants. It allows for identification of recurring patterns, perceptions, and latent themes across responses, making it particularly suitable for exploring experiences related to workplace flexibility and employee retention. Moreover, thematic analysis is well-aligned with NVivo's capabilities in organizing and visualizing qualitative codes, which supported in-depth interpretation of data in this study.

Coding Process and Development of Thematic Categories

The coding process for this study was conducted to systematically categorize key themes related to employee retention challenges in the wastewater treatment industry. Data was collected from interviews, reports, and industry documents, and an iterative coding approach was applied to ensure a structured classification of emerging patterns.

Initially, open coding was performed, where broad themes such as compensation stability, turnover impact, and workplace flexibility were identified. These were refined through axial coding, grouping related concepts into hierarchical categories and subcategories. For instance, under the "Challenges in Retention" category, subcodes such as "Expectations," "Financial Constraints," and "Impact on Productivity" emerged based on recurrent themes in the data.

Further selective coding was applied to establish relationships among codes. The "Inflexible Work Environment" and "Shortage of Skilled Professionals" were found to be interconnected with work culture challenges and retention of senior engineers, reinforcing the need for workplace adaptability. The frequency of references for each code helped prioritize the most pressing concerns affecting retention.

S. No	Codes & Sub codes	Files	References
	Challenges in retention	25	93
1	Challenges due to organisational size	1	1
2	Expectations	9	15
2.1	Entry level	4	5
2.2	Experienced	3	4
2.3	Retention of senior engineers	3	4
3	Financial constraints affecting Compensation stability	8	12
3.1	Efforts to manage salary payments	1	1
3.2	Govt Contract cash flow issues	1	1

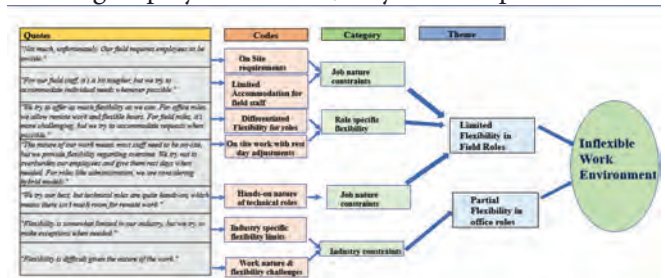
3.3	Restriction in offering competitive salaries	13	13
3.4	Rigid banking procedures	1	1
3.5	Salary payment delays	1	1
4	Impact of Turnover on productivity & morale	23	39
4.1	Impact on team morale	15	15
5	Inflexible work environment	9	10
6	Shortage of skilled professionals & talent drain	12	13
6.1	Using SME as training ground	1	1
6.2	Work culture challenges	3	3

This coding process provided a structured framework for analyzing qualitative data, ensuring that key insights were drawn systematically to support the study's findings on enhancing employee retention through flexible work environments.

The flow of analysis in NVivo, explained in the following section, is directly linked to the research methodology, as it translates the raw qualitative data into structured themes. This systematic approach ensures that employee perceptions, workplace challenges, and retention strategies are accurately captured and analyzed. By leveraging NVivo's advanced qualitative coding capabilities, the study identifies key patterns, relationships, and underlying factors influencing retention in SMEs operating in the wastewater treatment industry.

This transition from methodology to data analysis highlights how thematic analysis was conducted, ensuring the findings are grounded in empirical data and contribute to a deeper understanding of retention dynamics in the WWTI sector.

While flexible work environments play a pivotal role in enhancing employee retention, they are not a panacea.



This diagram visually represents how different factors contribute to an Inflexible Work Environment in an organization, particularly focusing on the distinction between field and office roles. It follows a structured thematic analysis, starting from quotes (employee statements), breaking them down into codes, grouping them into categories, and finally forming overarching themes.

1. Quotes (Employee Responses)

The leftmost section contains direct employee quotes, describing the level of flexibility available in their work roles. These statements highlight:

- The necessity for on-site presence in certain roles.
- The limited flexibility in field roles compared to office-based roles.
- Efforts made by the company to accommodate employees where possible.

2. Codes (Identified Patterns)

The next section extracts key themes from the quotes and categorizes them into specific codes, such as:

- "On-site requirements"
- "Limited accommodation for field staff"
- "Industry-specific flexibility limits"

These **codes** serve as labels summarizing important points in the employee responses.

3. Categories (Grouping of Codes)

The **codes** are then grouped into **broadier categories**, which include:

- **Job nature constraints** – Factors related to the technical or hands-on nature of work.
- **Role-specific flexibility** – Differences in flexibility based on job roles.
- **Industry constraints** – Limitations imposed by the industry itself.

4. Themes (Main Study Findings)

The categories lead to two main themes:

- **Limited Flexibility in Field Roles** – Field employees have minimal flexibility due to the nature of their work.
- **Partial Flexibility in Office Roles** – Office roles have more flexibility, such as remote work options, but still face some constraints.

Key Themes in Employee Retention Strategies within the Wastewater Treatment Industr



The word cloud above, generated using NVivo, highlights key themes associated with employee retention strategies in the wastewater treatment industry. The prominence of terms such as "flexibility," "environment," "balance," "support," and "opportunities" underscores the critical role of a flexible work environment in fostering employee satisfaction and long-term commitment.

A flexible work environment is essential in an industry that often involves demanding schedules and operational challenges. The presence of words like "training," "development," and "mentorship" suggests that employees value continuous learning opportunities, which can be better facilitated through adaptable work policies. Additionally, terms like "compensation," "benefits," and "recognition" emphasize the need for organizations to offer competitive incentives alongside workplace flexibility to enhance retention.

Moreover, the frequent occurrence of "culture," "engagement," and "contributions" highlights that a supportive and inclusive workplace fosters loyalty. Employees seek workplaces where their efforts are acknowledged, and they feel respected and encouraged to grow professionally. By integrating flexible work arrangements—such as hybrid schedules, job-sharing, or shift rotations—companies can create a more engaging and employee-centric environment.

This visualization reinforces the argument that workplace flexibility is not just a benefit but a strategic necessity in retaining a skilled workforce in the wastewater treatment sector. Organizations that prioritize adaptability, work-life balance, and professional development will be better positioned to reduce turnover, enhance productivity, and create a more resilient workforce.

Managerial Implications

The findings of this study provide valuable managerial insights for SMEs in the wastewater treatment industry (WWTI) to enhance employee retention through workplace flexibility. The implications for management are as follows:

1. Implementation of Flexible Work Policies

- o SMEs should adopt adaptive shift schedules, job rotations, and hybrid work options (where applicable) to improve employee satisfaction.

- o Flexibility in work hours can reduce stress, increase productivity, and enhance job commitment.

2. Investment in Employee Well-being

- o Providing occupational safety measures, protective equipment, and mental health support can help reduce workplace-related stress.

- o Better health policies and leave benefits will contribute to a more stable workforce.

3. Strengthening Leadership and HR Practices

- o SMEs often lack structured HR departments; thus, training managers in employee engagement, motivation, and conflict resolution is critical.

- o Leadership teams should focus on creating an inclusive and supportive organizational culture to retain employees.

4. Career Development and Skill Enhancement

- o Investing in training programs, mentorship opportunities, and career progression plans will ensure long-term employee engagement.

- o Encouraging employees to develop new skills and advance within the organization will reduce attrition.

5. Improving Compensation and Recognition

- o Although SMEs face financial constraints, offering performance-based incentives, recognition programs, and small monetary rewards can boost retention.

- o Non-monetary benefits such as appreciation programs, flexible work options, and professional development opportunities should also be implemented.

6. Employee Feedback and Engagement

- o Conducting regular employee feedback sessions will help organizations understand retention challenges better.

- o Managers should create open communication channels where employees feel comfortable expressing their concerns and suggestions.

7. Technology Integration for Workforce Management

- o SMEs should leverage HR technology platforms to track employee performance, manage shifts, and streamline administrative tasks.

- o Digital solutions for workforce engagement can improve employee experiences and retention rates.

By implementing these managerial strategies, organizations in WWTI can create a more employee-centric workplace, leading to higher retention and improved operational efficiency.

Limitations of the Study

While this study provides significant insights into the role of flexible work environments in employee retention within the wastewater treatment industry, it has several limitations:

1. **Geographical Scope:** The study focuses on SMEs operating in Noida, which may limit the generalizability of findings to other regions or industries.

2. **Sample Size Constraints:** The research includes a limited number of organizations and interview participants, which may not capture the full spectrum of industry-wide challenges.

3. **Potential Response Bias:** Interviewees might have altered their responses due to social desirability bias, especially when discussing managerial policies and workplace satisfaction.

Despite these limitations, the study provides meaningful contributions by identifying industry-specific retention challenges and flexible work strategies that SMEs in WWTI can implement to improve workforce stability.

Findings and Discussion

The findings underscore the transformative potential of flexible work environments in addressing employee retention issues:

1. **Enhanced Work-Life Balance:** Employees reported improved ability to manage personal responsibilities alongside professional obligations through flexible

scheduling.

2. Increased Job Satisfaction: Autonomy over work schedules emerged as a significant factor contributing to job satisfaction.

3. Stronger Organizational Commitment: Flexible environments fostered trust and respect, encouraging long-term engagement and loyalty.

The results are consistent with previous studies that have linked workplace autonomy with reduced turnover (Elsafty & Oraby, 2022; Huang et al., 2021). Employees repeatedly emphasized that the ability to adjust schedules or opt for hybrid tasks significantly enhanced their sense of control over personal and professional lives. As supported by Silaban & Margaretha (2021), flexibility reduces emotional exhaustion and supports sustained performance in high-stress sectors.

Additionally, challenges faced in implementing flexibility—such as the physical presence required for operations—mirror the sectoral constraints outlined in Ushakov & Shatila (2021). These industry-specific barriers highlight the need for context-sensitive HR solutions rather than a one-size-fits-all approach.

These insights suggest that integrating flexible work practices not only benefits employees but also strengthens organizational performance by maintaining a stable and skilled workforce.

Recommendations

To improve employee retention, the wastewater treatment industry should:

- 1. Adopt Flexible Scheduling:** Introduce adjustable shifts and remote work options where feasible.
- 2. Invest in Managerial Training:** Equip managers with the skills to implement and support flexible work arrangements effectively.
- 3. Foster a Supportive Culture:** Promote work-life integration through team-building initiatives, recognition programs, and transparent communication.
- 4. Utilize Technology:** Leverage digital tools to facilitate remote monitoring and administrative tasks, reducing physical and temporal constraints.

Practical Implications

Organizations can benefit significantly from adopting flexible work environments as part of a broader strategy for retention. Practical measures, such as structured mentorship programs, leadership development, and enhanced communication channels, can address retention challenges holistically. NVivo's analysis further highlights that these strategies are most effective when aligned with employees' specific needs and perceptions.

Conclusion

Employee retention remains a significant challenge for the wastewater treatment industry in Noida, where the demand for skilled labor is vital for operational sustainability. This study highlights the strategic importance of flexible work environments in addressing retention issues by enhancing job satisfaction, work-life balance, and organizational commitment. While complete flexibility may not be feasible in all roles—particularly field-based technical positions—partial interventions such as staggered shifts, job-sharing, and remote work options for administrative staff have shown promising results in reducing attrition. Drawing on qualitative insights supported by NVivo analysis, the research presents a practical framework for SME leadership to design and implement retention strategies tailored to the unique constraints of the sector. By acknowledging both operational limitations and employee needs, organizations can foster a more resilient and engaged workforce. Future research should focus on evaluating the long-term impact of flexible work arrangements and assessing their applicability across other industrial clusters in India.

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FOOD, HEALTH, AND ECONOMY: A PERSPECTIVE FROM POTTERS OF EAST CHAMPARAN, BIHAR

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The psychological and physiological well-being is linked to access to quality and nutritious food. The link between food and well-being highlights the need to understand consumer behavior in food purchasing contexts, while consumer utility remains significant. The researchers raise pertinent questions about variations in consumer purchasing behavior. The authors aim to explore consumer behavior when purchasing cooked food prepared in metallic versus earthen pots. A unique culinary tradition that concentrates on the mass consumption of non-vegetarian food, commonly known as "Ahuna" in Champaran Bihar. "Ahuna," offers economic benefits that affect traditional pottery practitioners, particularly the Kumhars. The "Ahuna" is recognized by "Champaran Meat House," and has proliferated across India. This paper analyses earthen vessels as a nexus among food, health, and economy using a case study from East Champaran incorporating Kumhar's perspective. It is based on primary data, including interviews, questionnaires, and observations from East Champaran, Bihar, India.

Keywords : Food, Ahuna, Health, Economy, Kumhar, Champaran.

JEL Code: M31, D83, D12

I. Introduction

The interrelationship between food, health, and the economy constitutes a significant area of scholarly inquiry, particularly from the perspective of the Kumhar community, or potters, in India, as well as consumer perceptions. This study explores these dimensions with a particular emphasis on the Meat Houses of Champaran, a renowned establishment in Bihar, India. These meat houses are celebrated for their spicy and flavourful cooked meat, known as "Ahuna," which is traditionally prepared in earthen pots. The use of earthen pots in preparing Ahuna highlights the crucial role of traditional pottery in local culinary practices, drawing attention to the broader significance of the pottery craft in India. Pottery represents a traditional craft that has been practiced for centuries in various regions of India. Potters, who frequently belong to socially and economically marginalized communities, encounter numerous challenges, including limited market access, substandard working conditions, and insufficient healthcare. In India, this traditional craft, while integral to local cuisine and culture, is primarily practiced by a specific community in India, known as the Kumhars. The socioeconomic challenges faced by potters are particularly pronounced for the Kumhar community, who occupy a distinct position in India's complex social hierarchy. Kumhars in many parts of India, traditionally occupies the lower strata of the caste hierarchy. Historically, their work has been regarded as menial, contributing to their marginalization (Perryman, 2000). The marginalization of the Kumhar community is not an isolated phenomenon but rather a reflection of broader caste-based inequalities prevalent in rural India. They produce earthen

pots and sell them for their livelihoods. Caste-based discrimination in rural India often restricts the social mobility of castes situated at the lower hierarchical levels. Despite significant changes in the social and economic status of such castes, the social stigma has limited their access to resources such as education, healthcare, and financial services (Kumar, 2023).

These entrenched social hierarchies have far-reaching consequences, affecting various aspects of life for lower-caste communities like the Kumhars. One such example of how these social hierarchies manifest in economic activities can be seen in the Ahuna business. The sale of Ahuna has emerged as a highly successful business in India, originating and proliferating from the Champaran region of Bihar. Numerous stakeholders are involved in this enterprise, including the Kumhars who produce the earthen pots, the cooks who prepare the meat, mutton farmers, shopkeepers, and customers. Among the various stakeholders involved, the Kumhars play a crucial role in the Ahuna supply chain, yet they often receive disproportionately low returns for their contributions. However, the distribution of profits is disproportionately skewed in favour of the sellers compared to other stakeholders. The Kumhars, locally referred to as potters, are among the primary stakeholders in the Ahuna

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business. They manufacture earthen vessels of uniform sizes and sell them to wholesalers or intermediaries, who subsequently supply these vessels to the meat-selling establishments. These vessels are utilized in the preparation of Ahuna, which is ultimately served to the customers. Despite the economic significance of this industry, little attention has been paid to the socioeconomic dynamics and power imbalances within it.

To examine these complex relationships, this study focuses on a specific case study on Champaran Meat House, a traditional food establishment known for its unique culinary offerings. In Champaran, Bihar, the Champaran Meat House serves as a cultural and economic hub, offering traditional meat dishes that attract a diverse clientele. By analysing the interactions and experiences of various stakeholders within this microcosm of the Ahuna industry, understanding the emotions from customers, workers, and shop owners, mainly through the lens of potters in this context, author has tried to gain insights into the broader implications of food practices on health and economic well-being.

II. Literature Review

Cooking in earthen pots is a traditional practice that has been prevalent for centuries in various cultures around the world. India has been using such traditional means of cooking food. Earlier, from storing cereals, drinking water to cooking food has been highly dependent on earthen made pots. But, with modern advancements and a shift towards convenience, the use of earthen pots and related things has declined. However, recent interest in sustainable and health-promoting cooking methods has revived attention to this ancient practice. This literature review explores the multifaceted impact of cooking in earthen pots on health and economy, drawing from a wide range of studies and sources.

As far as inclusion and exclusion criteria of literature review is concerned it has been carefully defined to meet the objectives of the study to ensure a comprehensive and relevant analysis. Factors to consider include the publication is its importance in context of Kumhar community from India touching the observational studies, systematic reviews, and specific outcomes related to health and economic impacts of cooking in earthen pots.

One of the primary advantages of cooking in earthen pots is the retention of nutrients. Earthen pots, made from natural clay, are porous, allowing for slow and even cooking. This method helps in preserving the nutritional content of the

food. According to Gupta and Mehta (2021), cooking in earthen pots results in higher retention of vitamins and minerals compared to conventional metal cookware. The slow cooking process minimizes nutrient loss, ensuring that the food retains its original health benefits. They have also highlighted that food cooked in earthen pots is easier to digest, making it suitable for individuals with digestive disorders such as irritable bowel syndrome (IBS) and chronic indigestion. The natural moisture retention also enhances the texture and flavour of the food, making it more palatable and enjoyable (Mehta, 2021).

Earthen pots are naturally alkaline, which can help neutralize the acidic nature of many foods. This property aids in balancing the pH levels in the body, potentially reducing acidity, and improving overall digestive health. The alkaline nature of earthen pots contributes to better digestion and absorption of nutrients. Foods cooked in these pots are less likely to cause acid reflux and other gastrointestinal issues (Agrawal, 2020). Cooking in earthen pots significantly reduces the risk of exposure to harmful chemicals and metals. Metal cookware, especially those made from aluminium and non-stick materials, can leach toxins into food at high temperatures. These toxins have been linked to various health issues, including neurotoxicity and cancer (Patel, 2019). Earthen pots, being made from natural materials, do not pose this risk, making them a safer alternative.

Earthen pots are generally more affordable than metal cookware, making them an economical choice for many households. The initial cost of earthen pots is relatively low, and with proper care, they can last for a considerable period. According to a study, the production and use of earthen pots are cost-effective, providing a budget-friendly alternative to expensive metal cookware. The affordability of earthen pots makes them accessible to a wide range of socioeconomic groups, promoting inclusivity in sustainable cooking practices (Reddy, 2018).

The production of earthen pots supports local artisans and potters, contributing to the economy and providing employment opportunities. In many rural areas, pottery is a traditional craft that has been passed down through generations. The demand for earthen pots can help sustain these local economies and preserve cultural heritage. A report by the International Labour Organization (ILO) emphasized the importance of supporting traditional crafts and the positive economic impact of promoting handmade pottery (Organization, 2017).

Earthen pots are environmentally friendly and sustainable. Unlike metal cookware, which involves extensive mining and processing, earthen pots are made from natural clay, which is abundant and renewable. The production process of earthen pots has a lower carbon footprint compared to metal cookware (Reddy, 2018). Additionally, earthen pots are biodegradable, reducing the environmental impact associated with disposal. Promoting the use of earthen pots aligns with global efforts to reduce carbon emissions and promote sustainable practices.

Also, cooking in earthen pots is deeply rooted in many cultures, symbolizing a connection to heritage and traditional practices. In many parts of India, Africa, and Latin America, earthen pot cooking is a way of preserving cultural identity and culinary traditions. The cultural significance of earthen pots adds an additional layer of value to their use beyond the health and economic benefits. As many studies says, the revival of traditional cooking methods can help in preserving cultural heritage and promoting diversity in culinary practices (Singh, 2019). While earthen pots offer numerous benefits, they require specific care to ensure longevity. Proper seasoning of the pots before use is essential to prevent cracking and enhance durability. Seasoning involves soaking the pots in water and allowing them to dry slowly. Additionally, earthen pots must be handled with care to avoid breakage. Despite these maintenance requirements, many users find that the health and economic benefits outweigh the efforts needed for upkeep (Agrawal, 2020).

In regions where the use of earthen pots is not common, increasing awareness and promoting their benefits can help in their adoption. Educational campaigns and demonstrations can play a crucial role in encouraging people to switch to earthen pots. Collaborations with local artisans and potters can also help in making earthen pots more accessible. According to the United Nations Educational, Scientific and Cultural Organization (UNESCO), promoting traditional crafts and sustainable practices can lead to greater acceptance and adoption of eco-friendly products (UNESCO, 2018).

It has also been considered that cooking food or cereals in earthen pots offers a multitude of benefits, ranging from enhanced nutritional value and improved digestive health to economic advantages and cultural significance. The natural properties of earthen pots make them a healthier and safer alternative to metal cookware. Additionally, their affordability and sustainability contribute to their economic

and environmental appeal. The revival of earthen pot cooking can help in preserving cultural heritage, supporting local economies, and promoting sustainable practices. There is higher scope for the further research which must be continued to explore the long-term health impacts and broader applications of earthen pot cooking, as well as strategies for increasing their adoption in modern kitchens.

III. Objectives

1. To investigate the changes in consumer behavior when purchasing cooked food prepared in metallic versus earthen pots,
2. To analyse the economic benefits and impacts of the “Ahuna” culinary tradition on traditional pottery practitioners, particularly the Kumhars,
3. To explore the socio-economic impacts of the “Ahuna” culinary practice, including its effects on the mental and physical well-being of consumers.
4. To investigate the evolution and proliferation of “Champan Meat House” as a brand across India, analysing its bottom-up approach to growth.
5. To assess the consumer’s utility and price exhibited by consumers when food is cooked in earthen pots.

IV. Research Methodology

4.1 Research Design

This article employs mixed method research i.e., both qualitative and quantitative study touching empirical research based on primary data and secondary information collected from various sources. The study has been completed via interactions with the customers, potters, workers, and shopkeepers involved in Ahuna business. This approach allows for a comprehensive analysis of the economic, health, and cultural dimensions of food practices among the people from the perspectives of potters from the Champaran district of Bihar. It would be appropriate to classify the study under the JEL I category, in accordance with the JEL classification system, which has been developed for use in the Journal of Economic Literature (JEL).

4.2 Sample Size

The researcher has collected data purposively from the Potters community and randomly from the others. The overall sample size is 108 based on which this article has been

written. Out of 108, 16 (15%) are from the Kumhar community, 11 (10%) are from the persons involved in the Meat Houses of Champaran and remaining 81 (75%) are the customers. The numbers of sample includes both types of questions incorporating qualitative and quantitative requirments. The age and gender distributions can be seen from the figure number 1.2. Most of the respondents i.e., 55% were in between the age of 25-35 years, 41% were in the range of 15-25 years, and 4% were from age range of 35-45 %. 74 % respondents were Male and 26 % were Female.

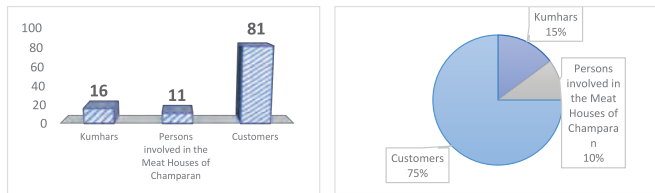


Figure 1.1: Sample Size Distributions
(Prepared by Amit Kumar)

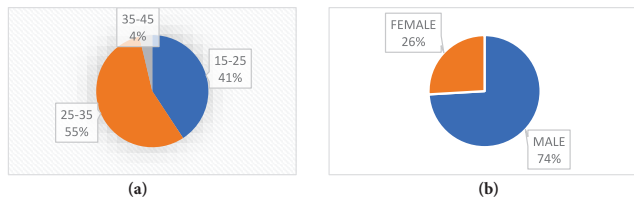


Figure 1.2: (a) Age in Years and (b) Gender Distributions of the Respondents
(Prepared by Amit Kumar)

Most of the respondents belonged to East Champaran itself, while there were also many respondents from other districts and state as well. The figure 1.3 can be consulted for more clarifications.

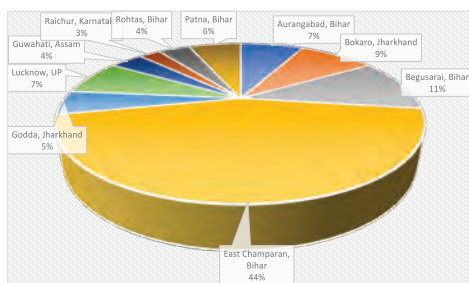


Figure 1.3: Home Town of the Respondents
(Prepared By Amit Kumar)

4.3 Data Collection

a. Interviews and Questionnaire: One to One interview was conducted with potters, Customers owner and employees of Champaran Meat Houses to gain insights into their experiences and perspectives. Questionnaire was also shared to customers and was collected later after getting filled by them.

b. Observations and Discussion: Observation in research

refers to the systematic process of watching, listening to, and recording behaviours, actions, or events as they occur in their natural setting. It is a fundamental method used in both qualitative and quantitative research to gather empirical data. The goal of observation is to obtain accurate, objective, and detailed information about the subject of study, often to understand phenomena from the perspective of the participants. The study has done with a rigorous observation of behaviours before and after eating Ahuna meat.

c. Secondary Data: Existing literature, news articles etc. were reviewed to provide the scientific context and support for the findings.

4.4 Data Analysis

Qualitative data were analysed using thematic analysis to identify key themes and patterns. Quantitative data were analysed using Ms excel to discuss dietary practices, health outcomes, and economy. The data has been analyzed from the total samples collected, with a particular emphasis on the perspective of the Kumhar community. This focus is reflected in the data collected from respondents belonging to the Kumhar community. Similarly, the perspectives of consumers and other stakeholders have been extracted, with a focus on data collected from consumers and stakeholders, respectively. The quantitative analyses has been done by the primary data collection while the qualitative data analyses have been done by both primary and secondary data.

V. The Interplay of Food, Health, and Economy

The relationship between food, health, and economy is well-documented in academic literature. Food security and nutrition are critical determinants of health, while economic activities influence both food access and health outcomes. For marginalized communities, these relationships are often complex and multifaceted. Earthen pots have been used for cooking for thousands of years, offering a traditional method that is both eco-friendly and economical. Recently, there has been a resurgence in their use due to the potential health benefits associated with cooking in these vessels. This article explores the impact of food cooked in earthen pots on human health, examining nutritional, environmental, and cultural dimensions.

5.1 Nutritional Benefits

As far as nutritional benefits are concerned, there are two major things which is very important to be discussed in the paper. First one is enhanced flavour enhancements and

nutrient retention and the second one is alkaline nature of earthen pots.

5.1.1 Enhanced Flavour and Nutrient Retention

As cooking in earthen pots enhances the flavour of food and helps retain nutrients because of its porosity that also allows in preservation of moistures and nutrients in the food unlike metal pots. A study by the Indian Council of Medical Research (ICMR) highlighted that cooking in earthen pots helps retain higher levels of essential vitamins and minerals which is good for the human health compared to other methods (ICMR, 2018).

5.1.2 Alkaline Nature

Earthen pots are naturally alkaline, which helps neutralize the acidic nature of foods. This can aid in balancing the pH levels in the body, promoting better digestion, and reducing acidity and gastrointestinal issues. Many research has given scientific data and explanation for this, noting that the alkaline nature of earthen pots can lead to a healthier diet (Agrawal, 2020).

5.2 Health Implications

While considering the health implications, there are again two major things which is very important to be discussed in the paper. First one is reduced toxic exposure and the second one is enhanced digestive health of earthen pots.

5.2.1 Reduced Toxic Exposure

Food cooked in earthen pots reduces exposure to toxic substances that can leach from metal cookware. Many metal pots, especially those made of aluminium and non-stick coatings, can release harmful chemicals and metals into food at high temperatures. Studies have shown that prolonged exposure to such substances can lead to serious health issues including neurotoxicity and cancer. Earthen pots, being made of natural clay, do not have these risks (Patel, 2019).

5.2.2 Enhanced Digestive Health

Foods cooked in earthen pots are said to be more digestible due to the slow cooking process and the ability to retain natural moisture and nutrients. This is particularly beneficial for individuals with digestive issues such as irritable bowel syndrome (IBS) or chronic indigestion. A study published in the International Journal of Gastroenterology highlighted the positive effects of food cooked in earthen pots on digestive health (Mehta, 2021).

5.3 Environmental and Cultural Benefits

5.3.1 Eco-Friendly and Sustainable

Earthen pots are biodegradable and environmentally friendly, unlike metal cookware which often involves extensive mining and processing. The use of earthen pots supports sustainable practices and reduces carbon footprint. According to the Environmental Science and Technology Journal, the production and disposal of earthen pots have a significantly lower environmental impact compared to metal and plastic cookware (Reddy, 2018).

5.3.2 Cultural Significance

Cooking in earthen pots is deeply rooted in many cultures, symbolizing a connection to heritage and traditional practices. In many parts of India, Africa, and Latin America, earthen pot cooking is a way of preserving cultural identity and culinary traditions. This cultural significance adds an additional layer of value to their use beyond the health and environmental benefits (Singh, 2019).

5.4 Economic and Other Practical Considerations

While earthen pots offer many benefits, they require specific care to ensure longevity. They need to be seasoned properly before use, which involves soaking and drying to prevent cracking. Additionally, they must be handled with care to avoid breakage. Despite these requirements, many users find that the health benefits outweigh the maintenance efforts. Earthen pots are generally affordable and widely available in many regions. However, in areas where they are not commonly used, they may be harder to find. Efforts to promote the benefits of earthen pot cooking can help increase their accessibility and encourage their use in modern kitchens. While there are several challenges for the Kumhars of India, as a traditionally marginalized group, face significant economic challenges. The decline of traditional crafts and the lack of access to modern markets have exacerbated their economic vulnerabilities. Studies have shown that potters often live in poverty, with limited access to healthcare and education.

Similar to how traditional crafts are intertwined with cultural identity, food practices also hold significant cultural importance. Food practices are deeply embedded in cultural identity also. Traditional food establishments like “Champan Meat House” not only serve as economic enterprises but also as cultural symbols that preserve culinary heritage. Just as traditional crafts struggle to adapt to modern

markets, traditional food establishments face their own set of challenges in preserving cultural heritage while remaining economically viable. The cultural significance of such establishments can influence community cohesion and social capital.

VI. Models for the Kumhar Community Development

The economic, social, and environmental model, commonly known as the Triple Bottom Line (TBL) or the “three-legged stool” approach, serves as a framework for assessing sustainability and development (B. Clark, 2018). This model argues that achieving sustainable development requires giving equal weight to economic, social, and environmental aspects. The Triple Bottom Line (TBL) approach has been extensively implemented across various sectors, including business and economic development. It seeks to harmonize economic growth with social well-being and environmental sustainability (E. Nogueira, 2022).

Influenced from such models, the authors have prepared the Triple Bottom Line (TBL) model (figure 1.4) for the inclusive upliftment of pottery communities that establishes a comprehensive framework encompassing economic, social, and environmental dimensions that collectively influence the pottery industry’s sustainability. While this model provides a valuable macro-perspective, it necessitates further elaboration to address the complex interrelationships and specific intervention mechanisms required for effective implementation. This model can be showing an improved analytical approach to better understand the complex interactions and evolution of three unspecified dimensions within traditional pottery communities. This enhanced framework aims to provide deeper insights into the institutional structures and specific interventions needed to promote sustainable development in these communities.

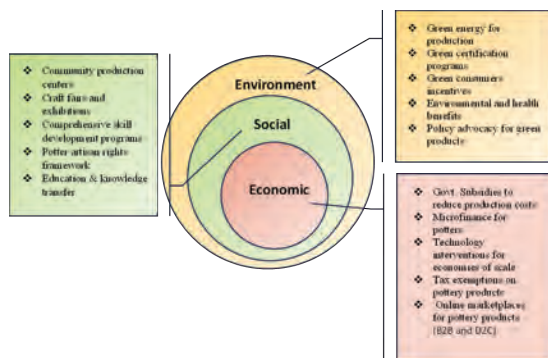


Figure 1.4: Triple Bottom Line (TBL) model for inclusive upliftment of pottery community
Prepared by : Abhishek Prasad

Economic interventions majorly emphasize on mitigating rising raw material costs due to resource scarcity, encouraging investment in modern equipment through subsidies and enhancing price competitiveness to compete with mass-produced alternatives. Traditional potters frequently lack the collateral or credit history required by conventional financial institutions. The production of pottery demands an initial investment in materials prior to the realization of any income. Access to appropriate credit facilities enables potters to withstand personal or business crises. Advanced kilns preserve traditional craftsmanship while achieving a 30-50% reduction in fuel consumption. Exemptions from Value Added Tax (VAT), Goods and Services Tax (GST), or sales taxes. When tax liabilities are diminished, a larger proportion of the sale price is retained by the artisan. Digital platforms facilitate the connection between rural pottery communities and international markets.

Social Interventions here focuses to develop community production centres to pool resources for expensive equipment, facilitate knowledge exchange, establish collective bargaining power, and provide safe workspaces for all genders. Craft fairs and exhibition will enable direct consumer relationships, knowledge sharing among potters, visibility for marginalized communities, and networking opportunities with potential buyers. Comprehensive Skill development programs will combine technical pottery skills with business competencies, digital literacy, and product innovation, helping potters become entrepreneurs and adapt to modern markets. Potter artisan rights framework addresses systemic vulnerabilities by establishing minimum remuneration standards, recognizing traditional knowledge, instituting occupational health and safety standards, and creating social security benefits. Education & knowledge transfer systems: These systems formalize traditional apprenticeships, document techniques and cultural knowledge, integrate pottery education into formal curricula, and ensure the continuity and economic viability of pottery traditions.

The purpose of adding the Environmental Interventions in the development model will accelerate the green energy giving transition to solar or biogas kilns reduces fossil fuel dependence, promotes energy independence, and maintains cultural authenticity while reducing emissions. Certification programs enable artisans to command premium prices and access high-value global markets. Consumer Incentives will promote sustainable pottery, creating dedicated market

segments. Health and environmental benefits will improve artisan health, reduce healthcare costs, increase productivity, and preserve local ecosystems. And, lastly, policy advocacy for green products will ensure regulations support artisanal production, securing government support for sustainable pottery practices.

These interventions aim to address challenges faced by pottery communities, including rising costs, lack of access to finance, technological gaps, market access, and environmental concerns. They seek to preserve traditional craftsmanship while enhancing economic viability and sustainability.

This new model adds institutional analysis, recognizing different types of institutions that mediate economic, social, and environmental factors in pottery practices.

- **Development Context:** It explicitly situates pottery practices within developing countries, acknowledging the specific challenges and opportunities of these contexts.
- **Intervention Perspective:** The new model adds a practical dimension by addressing development interventions and their impacts, moving beyond description to application.
- **Temporal Dimension:** While the previous model presented a more static snapshot, this model incorporates change over time through “trends” (Box 8) and the “social change process”.
- **Systems Thinking:** The central positioning of “the development process” shows how all dimensions from the previous model are dynamically interconnected within a larger system, rather than being merely related dimensions.

VI. Findings and Analysis

7.1. Economy, Ahuna and Potters

Champan Meat House plays a significant role in the local economy, providing employment opportunities and contributing to the economic well-being of the different stakeholders along with the potter community. Many potters work as suppliers, employees, or vendors associated with the meat house, creating a symbiotic relationship that supports their livelihoods. The Price of the “Ahuna” varies in between rupees Rs.800 to Rs.1500 per Kg (Figure 1.5). The Price varies as per the location and shops in various states of India. 62 %

respondents had bought the Ahuna in between the range of 800-1000 rupees per Kg last time, 23 % had paid rupees 1000 to 1200 last time they consumed Ahuna, 12 % paid in the range of Rs. 1200 to Rs.1400 rupees while remaining 3 % respondents have paid in between 1400 to 1600 rupees.

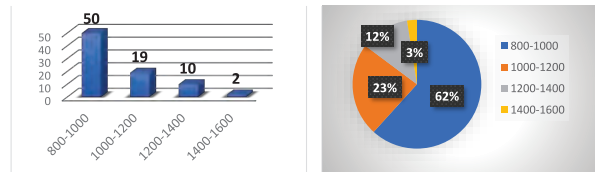


Figure 1.5: Price of Ahuna Per Kg
(Picture by: Amit Kumar)

The price of pair Earthen Pot (*Dhakkan* and Small *Handi*) [see figure 1.6] varies from rupees 20 to 30 depending upon the demand. Since, the most of the shops buy this type of pot in bulk, potters get only 20 rupees for Small *Handi* in that case and 5 rupees for *Dhakkan*. The potters feel that the price can be increased as the whole family members are involved in preparing such pots. As there are many challenges like weathers, sunrise, and fire materials availability to prepare such products we need more support. The people only involve in earthen pot business will not be able to survive. We have to do farming, labouring, and other activities for the financial support.



Figure 1.6: Pair of Handi and Dhakkan used in making of Ahuna
(Picture captured by Amit Kumar)

Out of 16 respondents belonging to Kumhar community, most of the respondents are involved in more than one business for their livelihood like pottery and farming, pottery, and labouring etc. Most of the Kumhars who are engaged in making of such earthen pots said the earnings from handi and dhakkan is not up to the mark, while Chailaha village is one of the highest sellers of Handi and Dhakkan to the Champan Meat House. When the researcher interviewed the consumers, and asked a simple question, who earns more from “Ahuna”? the result is here that about 85 % consumer believe that Shop owners who sells the Ahuna makes more profits, while 7 % says that Potters are earning more, 5% says that Cookman who cooks the food are earning more and remaining 3 % did not had the idea about this (Figure 1.7).

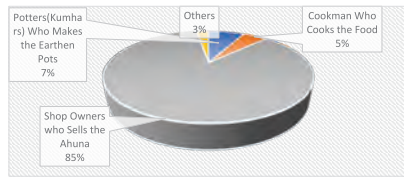


Figure 1.7: Higher Earning from Consumers Perspective
(Picture by: Amit Kumar)

The researcher again asked another question, who is getting lesser earnings from *Ahuna*? The results can be seen in figure 1.8. 74% of Consumers believes that *Kumhar*, who makes the earthen pots are earning less from *Ahuna* business, while, 22 % respondents says that the Cookman who cooks the *Ahuna* are earning less, 4 % were in the other categories who says no idea about this, while 0% consumers believes that Shop owners who sells the *Ahuna* are earning less.

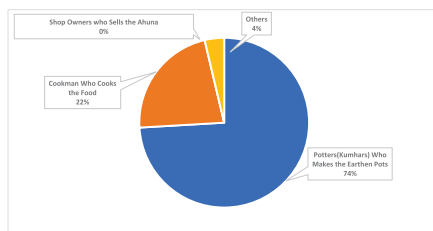


Figure 1.8: Who earns Less from Ahuna Business?
(Picture by: Amit Kumar)

7.2. Food Quality, Taste Satisfaction, Health, and Dietary Practices

The dietary practices of potters are influenced by their economic conditions and cultural preferences. The consumption of traditional meat dishes from Champaran Meat House is common, and while these dishes are rich in protein, there are concerns about nutritional balance and health outcomes. The study found that many potters suffer from health issues related to poor diet, such as malnutrition and lifestyle diseases. The consumers perception about the food quality and taste satisfaction has shown surprising result. Most of the respondents, i.e., 74% says, the food quality is excellent, 11 % says that the food quality is Very Good and same percentage says that the food quality is good while rest 4% says its an average. The interesting thing was that no one said it is bad and very bad.

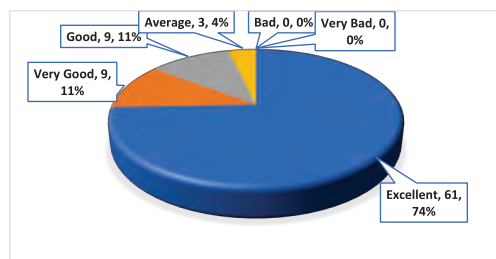


Figure 1.9: Food Quality from Consumers view
(Picture by: Amit Kumar)

While mental satisfaction level of the taste of *Ahuna* are concerned, most of the consumers were very satisfied from the *Ahuna*. 51% consumers were very satisfied, 39% were satisfied, 6% were in the category of average while remaining 4% were in bad category, who said taste is bad (Figure 1.10).

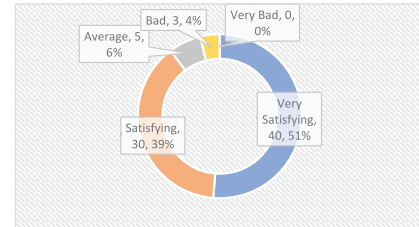


Figure 1.10: Satisfaction Level of *Ahuna* Consumers
(Picture by: Amit Kumar)

Most of consumers interviewed were from the East Champaran district, so the last location of tasting *Ahuna* was found to be in East Champaran itself. While many respondents have tasted the *Ahuna* outside the East Champaran District and outside the Bihar state as well. When researcher asked the last location of tasting *Ahuna*, 51 % said in East Champaran districts, 26% said districts like Muzaffarpur, Patna, Gaya, Begusarai, Rohtas etc situated within Bihar, while rests 23 % said they have tasted *Ahuna* in other state like Jharkhand, Uttar Pradesh, Assam, Chhattisgarh, West Bengal etc (Figure 1.11).

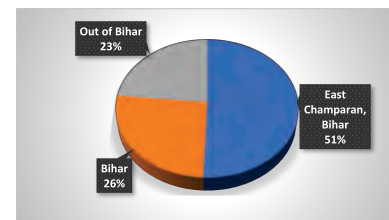


Figure 1.11: Last Location of Consumers where they have tasted *Ahuna*
(Picture by: Amit Kumar)

As far as health are concerned, most of the consumers are having the idea of good nutrients value in *Ahuna*. When researcher asked the questions during the interview whether *Ahuna* is highly nutritious and good for our health or not? 67% says it is highly nutritious and good for our health, 20% said it is not highly nutritious and also not good for health, while 13% had no idea about this (figure 1.12).

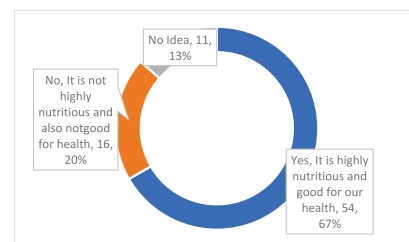


Figure 1.12: Health and Nutrition as per Consumers
(Picture by: Amit Kumar)

7.3. Future Economic Scope

The potter community faces numerous challenges, including economic instability, health risks, and social marginalization. However, there are also opportunities for improving their conditions through targeted interventions, such as health education, nutritional programs, and economic support for traditional crafts. The interest of consuming *Ahuna* is upward in direction as most of the consumers said they will consume even the price of the *Ahuna* will increase in the market as the essence after eating the *Ahuna* cannot be achieved from other means of cooking. 70% consumers said they will consume even the price of the *Ahuna* will increase and the rests 30% said they will not consume if more price will be increasing (Figure 1.13). The trends shows that the *Ahuna* business can be created as brand and have great future ahead. The entrepreneurs can have some interventional efforts to improve such businesses not in India but also at international platforms.

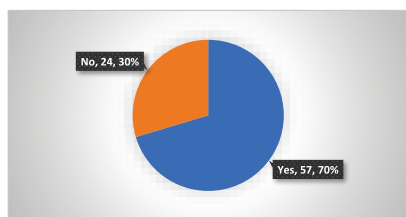


Figure 1.13:

Will you eat Ahuna (Special Champaran style cooked Meat) even they would increase the price?

Picture by: Amit Kumar

The economic sustainability of the potter community is closely linked to the viability of traditional crafts and associated enterprises like *Champaran Meat House*. Supporting these traditional practices through market access, skill development, and financial assistance can enhance their economic resilience.

VIII. Research Implications

The *Ahuna* culinary tradition has significant economic and cultural importance, but the benefits are not equitably distributed among stakeholders. The Kumhar (potter) community, who produce essential earthen pots, receive disproportionately low returns despite being crucial to the supply chain. There is a need to address the socioeconomic challenges and power imbalances within the *Ahuna* industry, particularly to improve the economic conditions of marginalized groups like the Kumhars. The use of earthen pots in cooking *Ahuna* has potential health benefits, including better nutrient retention and reduced exposure to toxins compared to metal cookware. This presents an

opportunity to promote traditional cooking methods for health reasons. The *Ahuna* business model under the name of “Champaran Meat House” shows potential for growth and brand development across India, but efforts should be made to ensure this growth benefits all stakeholders equitably. There is an opportunity to preserve and promote cultural heritage through traditional culinary practices like *Ahuna*, while also supporting local economies and traditional crafts. Targeted interventions are needed to improve the economic stability, health outcomes, and social status of the potter community, such as skill development programs, improved market access, and health education initiatives. The study highlights the need for a holistic approach that considers the interconnections between food practices, health outcomes, economic factors, and cultural preservation when developing policies or interventions for marginalized communities.

Conclusion

The intersections of food, health, and economy in the potter community reveal complex dynamics that require integrated solutions. Champaran Meat House serves as a microcosm of these interactions, highlighting both the challenges and opportunities faced by potters. By addressing economic vulnerabilities, promoting health, and preserving cultural heritage, we can improve the overall well-being of marginalized communities like potters.

This study has been able to explain the importance of earthen pots in the *Ahuna* business. The Ahun business cannot be successful without the earthen made pots, and so the pot makers i.e., *Kumhars*. The *Kumhars* has been one of the main stakeholders in this business getting very lesser economic benefits. As, the marginalization and financial poverty of the potter community in India are deeply rooted in historical and social factors, exacerbated by economic challenges and lack of access to modern resources and markets, this can be one of the best solutions in this market to help them reducing the financial poverty. While some government initiatives and market trends offer hope, significant barriers still exist, preventing the majority of the community from achieving financial stability and social upliftment. Comprehensive efforts are needed to address these issues, including better access to education, market linkages, and technology, along with stronger policy support.

Authors Contribution: ¹Conceptualisation of the study, Data Collection, Analysis, Corrections and Final Draft Preparation and ²Arrangement of the concepts, Model

Preparation, review, edit etc. and data Analysis,

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Ethical Considerations: Research Authors have taken care of research ethics during the whole research process and finalizing the article. It has been taken informed consent from the respondents

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INFLUENCE OF SOCIAL MEDIA PLATFORMS ON HOTEL BRANDING AND CUSTOMER ENGAGEMENT: A CASE STUDY OF UTTARAKHAND

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Brijendra Singh Mehta*****

Purpose: This study investigates the influence of Social Media Marketing Activities (SMMA) on hotel branding and customer engagement in the context of Uttarakhand, India. It particularly explores the mediating role of Brand Equity in this relationship.

Design/Methodology/Approach: The study employs quantitative research design, utilizing a structured questionnaire to collect primary data from 322 respondents, including hotel guests and social media users. Structural Equation Modeling (SEM) is employed to test the proposed conceptual framework, including measurement and structural models.

Findings: The findings reveal that SMMA has a significant positive impact on Brand Equity ($\beta = 0.72$) and Customer Engagement ($\beta = 0.45$). Brand Equity also significantly influences Customer Engagement ($\beta = 0.68$) and mediates the relationship between SMMA and Customer Engagement. The model explains 52% of the variance in Brand Equity and 60% in Customer Engagement.

Research Limitations/Implications: The study is geographically limited to Uttarakhand and focuses only on the hotel sector. Future research should consider multi-regional studies and incorporate longitudinal data to enhance generalizability.

Practical Implications: The research offers actionable insights for hotel marketers in tourism-driven regions, highlighting the importance of strategic social media use to enhance brand value and customer engagement. It also underscores the need for a consistent digital presence and customer-centric content.

Originality/Value: This study contributes to the hospitality and digital marketing literature by empirically validating the mediating role of Brand Equity between SMMA and Customer Engagement in a high-tourism Indian state. It emphasizes the strategic value of social media in competitive hospitality markets.

Keywords : Social Media Marketing Activities, Brand Equity, Customer Engagement, Hospitality Industry, Uttarakhand.

JEL Code: M31, M37, L83

I. Introduction

The global hotel sector is considered as one of the most vigorous and aggressive, because of the fact that it has witnessed momentous revolutions, progressions in technical know-how and mushrooming of social media (Yoong & Lian, 2019). Social media platforms have transformed how organizations connect with their clients, presenting extraordinary prospects for engagement, brand building, and client loyalty (Ji et al., 2022). In relation to the hospitality industry, social media platforms assist as a carillons instrument for demonstrating their products, increasing client satisfaction, and enhancing their brand value (Harrigan et al., 2017). This research work emphasis on Uttarakhand, recognized for its flourishing tourism sector, to study the influence of social media on hotel branding and customer engagement.

Social media platforms like Facebook, WhatsApp, YouTube, and LinkedIn to name a few have become indispensable apparatuses for marketing in the hospitality sector (Leung et al., 2017). The hospitality sector employs these platforms to

share optically attractive material, respond in real time to client's enquiries, and take care of their stature (Leung et al., 2015). Previous research has depicted that more than 70% of the hotel guests entrust reviews and rating in various social media platforms to make their buying decision (Inversini & Masiero, 2014). Social media platforms not only intensify a hotel's brand but also stimulate real-time synergy with their guests thereby increasing their satisfaction level and loyalty (Kandampully et al., 2018).

The significance of social media platforms is predominantly conspicuous in places like Uttarakhand, which depends profoundly on the tourism for economic growth and

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development (Rawat, & Dani, 2022). Identified for its picturesque sceneries and cultural traditions, millions of tourists visit the state every year (Sethi & Singhal, 2017). This flow of tourists generates strong rivalry among hotels, forcing them to implement creative and innovative stratagems to beat the competition (Kumar 2017). Social media platforms have developed as a crucial discriminator, allowing hotels to communicate their exclusive products and services effectually among their guests (Bhowmick et al., 2021).

Nevertheless, the association between social media platforms and customer engagement has its own set of limitations (Gibbs et al., 2015). Sustaining a dynamic and optimistic social media presence needs steady determination, inventiveness, and funds (Scott & Orlikowski, 2012). Negative reviews or ill-mannered digital communications can harm a hotel's status, discouraging future clients (Sotiriadis, 2017). Furthermore, the energetic nature of social media inclinations demands unremitting variation, convincing hotels to revolutionize frequently (Hays et al., 2013).

This research work makes an effort to reconnoitre the duple character of social media platforms in hotel branding and customer engagement in Uttarakhand (Rawal & Sah, 2017). By evaluating real-life situations, digital communications, guest's feedback, this research work makes an effort to comprehend how hotels should utilize social media platforms to enhance their brand value and increase customer loyalty (Gupta & Sharma, 2016). Additionally, it analyses the challenges and restrictions met by them in designing and implementing their marketing policies in relation to social media platforms (Roy & Saxena, 2020).

II. Review of Literature

Social media platforms have transmuted the hospitality sector, becoming significant apparatuses for marketing and customer engagement (Buhalis et al., 2019). Considerable research accentuates their multilayered influence on the hospitality sector, permitting them to reach wider customers, increase client satisfaction, and shape lifelong relations (Pateli et al., 2020).

The incorporation of social media platforms into hotel marketing policies has transformed brand-building methods (Aydin, 2020). Social media platforms like Facebook, WhatsApp, YouTube, and LinkedIn permit the hospitality sector to showcase instances that highlights their unique value propositions (Kasavana et al., 2010). Previous research

works recommend that optically pleasing and enlightening social media advertisement greatly influence consumer perceptions of a hotel's brand value (Kaplan & Haenlein, 2019). For instance, premium hotels employ social media to highlight facilities and amenities, buttressing their quality position (Hudson & Thal, 2013).

The function of user-generated content (UGC) in branding is predominantly prominent. Constructive feedback, photographs, and videotapes shared by clients not only authenticate a hotel's claims but also strengthen its influence (Leung et al., 2013). Contrary wise, negative feedback can damage brand value, requiring positive reputation management plans (Xiang & Gretzel, 2010).

Client engagement has developed as a foundation of active social media plans in the hospitality industry. Engagement system of measurement, such as likes, shares, comments, and direct interactions, specify how well hotels reverberate with their customers (Ashley & Tuten, 2015). Social media platform nurtures a two-way communication channel, empowering hotels to speedy take care of client enquiries and complaints, thus increasing satisfaction and trustworthiness (Kim & Ko, 2012).

The purpose of personalization in customer engagement has also been emphasized. Personalized replies to client remarks and beleaguered advertising strategies as per user requirements led to advanced interaction rates (Chen et al., 2020). Furthermore, gamification and collaborative material, like quizzes or contents, additionally reinforce client association by increasing their participation (Moo et al., 2016).

In places like Uttarakhand where the tourism sector is a substantial contributor in its economy, social media platforms have demonstrated to be important in attracting and retaining clients. Previous studies have shown that small hotels in these kind of tourist places generally dependent on local influences and content to reach their target market (Gretzel & Yoo, 2008). Furthermore, environmentally conscious hotels in the state employ social media platforms to highlight their sustainable practices, attractively ecofriendly clients (Chen & Peng, 2019).

Nevertheless, still a good number of limitations still exist such as small business owner, having limited resources and this hinder the effective employment of social media plans (Chatterjee & Kar, 2020). Furthermore, the ever-changing nature of social media platforms requires continuous

changes, hence proving to be an extra cargo on resource-deficient organizations establishments (Sigala, 2018).

III. Research Gap

The above literature review requires the need to study the influence of social media platforms on hotel branding and customer engagement, highlighting its requirement as a prudent device in the hospitality sector. Nevertheless, its productive employment needs careful analysis of various social media platforms, consumer behavior, and local situations. This research in the context of Uttarakhand will provide a perfect background for taking care of these issues, showcasing the interplay between online employment and tourism growth along with its development.

With the help of a comprehensive study, this research work contributes to the wider understanding of the relationship between digital marketing and consumer behavior in the hospitality sector. Outcomes from this research work will help the hospitality industry in evolving effective social media policy, eventually increasing their competitive superiority in the ever-changing tourism sector.

Objectives of The Study:

- ▶ To analyze the association between Social Media Marketing Activities (SMMA) and Brand Equity.
- ▶ To scrutinize the effect of Brand Equity on Customer Engagement.
- ▶ To analyse the direct impact of Social Media Marketing Activities (SMMA) on Customer Engagement.
- ▶ To evaluate the mediating role of Brand Equity in the relationship between Social Media Marketing Activities (SMMA) and Customer Engagement.

Hypotheses of The Study:

- ▶ **H1:** Social Media Marketing Activities have a significant positive effect on Brand Equity.
- ▶ **H2:** Brand Equity significantly influences Customer Engagement.
- ▶ **H3:** Brand Equity mediates the relationship between Social Media Marketing Activities and Customer Engagement.
- ▶ **H4:** Social Media Marketing Activities have a direct positive effect on Customer Engagement.

Conceptual Framework:

It examines how social media platforms impact hotel branding and customer engagement, concentrating on Uttarakhand. Social media has transformed brand-customer connections, proposing dynamic apparatuses for branding and engagement (Kaplan & Haenlein, 2010). Social media platforms like Facebook and Instagram permit hotels to share visually appealing content, influencing brand perceptions and customer loyalty (Leung et al., 2013). This framework makes an attempt to participates theories of customer engagement and branding to comprehend the relationship between online strategies and customer behavior. By scrutinizing this association, the research contributes to acumens on leveraging social media for sustainable hotel growth in tourism-focused regions.

Independent Variable:

Social Media Marketing Activities incorporates blueprints that leverage social media platforms to engage users and market companies. Entertainment encompasses generating attractive and entertaining content, catching customer attention and fostering positive brand perception. Interaction discusses to two-way communication between brands and customers, empowering eloquent engagement and feedback. Trendiness emphasizes on sharing up-to-date and pertinent content, positioning the brand with current market dynamics. Customization permits tailored advertising contents to separate client favourites, enhancing satisfaction and loyalty. Word-of-Mouth (WoM) influences user-generated content and commendations, driving organic brand awareness and trustworthiness. These parameters, adapted from Kim and Ko (2012), jointly measure the effect of SMMA on customer engagement, contributing treasured acumens into its effectiveness for hotel branding in Uttarakhand.

Mediator:

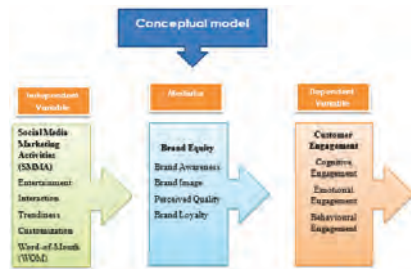
Brand equity has been taken as a mediator variable, reflecting the value a brand enhances to a product or service, prompting customer engagement and decision-making. It encompasses four key parameters: brand awareness, which characterizes a client's capability to identify and recall the brand; brand image, the set of connotations clients embrace about the brand, determining insights and preferences; perceived quality, the client's judgement of the brand's general superiority and dependability; and brand loyalty, which measures the strength of clients' accessory and frequent

benefaction. These parameters were adapted from Aaker (1991) and Yoo & Donthu (2001), these highlight how strong brand equity improves client satisfaction and loyalty, acting as a link between social marketing efforts and customer engagement.

Dependent Variables:

Customer engagement, has been taken as a dependent variable, it signifies the strength of a customer's participation with a brand through social media exchanges. It is intellectualized through three key parameters: cognitive engagement, which echoes the psychological effort and consideration clients dedicate to brand-related content; emotional engagement, apprehending the positive spirits and emotional joining clients progress with the brand; and behavioral engagement, surrounding movements such as likes, shares, comments, and sponsorship for the brand. Adapted from Vivek et al., (2012), these parameters demonstrate the profundity of client communication and its influence on brand-customer affiliations. Efficient social media marketing and robust brand equity are perilous chauffeurs of eloquent customer engagement, fostering loyalty and long-term brand success.

FIGURE 1: CONCEPTUAL MODEL



Source: Author's Self-Designed

This conceptual framework demonstrated the effect of Social Media Marketing Activities on Customer Engagement in the milieu of hotel branding. The independent variable, SMMA, comprises important happenings: entertainment, interaction, trendiness, customization, and word-of-mouth. Brand Equity is a mediator, encompassing brand awareness, perceived quality, and loyalty, which link the influence of SMMA on Customer Engagement. Customer Engagement, the dependent variable, is gauged through cognitive, emotional, and behavioral magnitudes. This framework highlights how strategic social media happenings augment brand equity and, sequentially, drive profounder customer engagement, vital for hotel branding in Uttarakhand's competitive tourism sector.

IV. Methodology:

This research work studies the impact of social media platforms on hotel branding and customer engagement in Uttarakhand, with Social Media Marketing Activities as independent variable, Brand Equity as a mediator, and Customer Engagement as a dependent variable. This study implemented a quantitative method, gathering primary data with the assistance of a structured questionnaire distributed to 322 respondents, including hotel guests and social media handlers. A 6 Likert scale was employed to gauge responses, guaranteeing granularity and omitting Common Method Bias.

This research work was conducted with the help of multi-step analysis framework. Firstly, a measurement model was created to evaluate the reliability and validity of the constructs by using CFA (Confirmatory Factor Analysis). Fit indices, including Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMS), were studied to confirm the robustness of the measurement model.

The structural model was then established to assess the hypothesized associations between Social Media Marketing Activities (SMMA), Brand Equity, and Customer Engagement. The R2 values i.e. explained variance for Brand Equity and Customer Engagement was determined to find out the predictive power of the model. Testing of the hypotheses was done with the help of Path Coefficients and Significance Leves, verifying the mediating role of Brand Equity in the relationship between SMMA and Customer Engagement.

Data analysis confirmed that SMMA significantly influence Brand Equity, which in turn augments Customer Engagement. The results deliver critical visions into the deliberate role of social media platforms in solidification hotel branding efforts in Uttarakhand. This research methodology safeguards a complete thoughtfulness of the dynamic connections between the variables.

Uttarakhand was purposefully selected due to its unique positioning as a high-dependency tourism economy within India. According to Rawat and Dani (2022), Uttarakhand's GDP is significantly bolstered by hospitality and tourism sector, accounting for a substantial portion of regional employment and economic activity. The state's rich natural beauty, spiritual heritage, and reliance on year-round tourism

make it an ideal empirical setting to examine how social media marketing influences branding and customer engagement in the hotel industry. Furthermore, past studies have highlighted that smaller, tourism-reliant regions offer more observable and concentrated marketing dynamics than larger, more heterogeneous markets (Buhalis & Law, 2008). The focus on Uttarakhand enables a contextualized understanding of social media's role in branding strategies tailored to regional consumer behaviors and constraints.

Results & Interpretation

TABLE 1 DEMOGRAPHIC DETAILS

Parameter	Variables	No.	%	$\bar{x}$	σ
Age	18-30	59	18.3	2.593	1.0011
	31-45	76	23.6		
	46-60	124	38.5		
	60+	63	19.6		
Gender	Male	186	57.8	1.422	0.4947
	Female	136	42.2		
Education	Upto 12	65	20.2	2.422	0.9993
	UG	112	34.8		
	PG	89	27.6		
	Professional	56	17.4		
Residence	Urban	125	38.8	1.941	0.8462
	Rural	91	28.3		
	Semi-Urban	106	32.9		
Work Status	Business Owner	81	28.5	2.168	0.9187
	Tourism Sector	138	42.9		
	Resident	71	22.1		
	Tourist	32	9.8		
Social Media Influence	Strongly Disagree	29	9.1	4.016	1.5776
	Disagree	42	13.1		
	Slightly Disagree	34	10.4		
	Slightly Agree	70	21.7		
	Agree	84	26.1		
	Strongly Agree	63	19.6		

Table 1 illustrates the demographic details of the respondents

TABLE 2 MEASUREMENT MODEL RESULTS

Construct	Cronbach's Alpha	Composite Reliability (CR)	AVE	Convergent Validity
Social Media Marketing Activities (SMMA)	0.91	0.92	0.65	Established
Brand Equity	0.88	0.9	0.62	Established
Customer Engagement	0.89	0.91	0.64	Established

Table 2 illustrates the measurement model results presenting reliability and validity for three constructs: SMMA, Brand Equity, and Customer Engagement. Cronbach's Alpha values are from 0.88-0.91 specify high internal consistency. Composite Reliability values are from 0.9-0.92 which confirms the constructs' reliability. Average Variance Extracted scores are from 0.62-0.65 that are more than the threshold limit of 0.5, which means strong convergent validity, which in turn is establishes all its constructs. Therefore, these results validate the measurement model,

confirming that the constructs are reliable and precisely measure their intended dimensions.

TABLE 3 FIT INDICES FOR MEASUREMENT MODEL

Fit Index	Threshold	Result	Comment
CFI	> 0.90	0.95	Good Fit
TLI	> 0.90	0.94	Good Fit
RMSEA	< 0.08	0.05	Acceptable Fit
SRMR	< 0.08	0.04	Acceptable Fit

Table 3 illustrates the fit indices for the measurement model, indicating its adequacy. The Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI) both exceed the threshold of 0.90, with results of 0.95 and 0.94, respectively, indicating a good fit. The Root Mean Square Error of Approximation (RMSEA) at 0.05 and Standardized Root Mean Square Residual (SRMS) at 0.04 are below the 0.08 threshold value, indicating an acceptable fit. These values jointly authorize that the measurement model aligns well with that data, confirming its fitness for further analysis.

TABLE 4 STRUCTURAL MODEL RESULTS

Hypothesis	Path	Standardized Estimate (β)	p-value	Result
H1	SMMA $\rightarrow$ Brand Equity	0.72	< 0.001	Supported
H2	Brand Equity $\rightarrow$ Customer Engagement	0.68	< 0.001	Supported
H3	SMMA $\rightarrow$ Customer Engagement (Direct)	0.45	< 0.001	Supported

Table 4 depicts the relationships between different constructs. First hypothesis (H1) shows that Social Media Marketing Activities (SMMA) significantly impact Brand Equity, with a strong standardized estimate ($\beta=0.72$, $p=0.001$). Second hypothesis (H2) shows that Brand Equity positively influences Customer Engagement ($\beta=0.68$, $p=0.001$). Third hypothesis (H3) shows a direct effect of SMMA on Customer Engagement ($\beta=0.45$, $p=0.001$). hence, all the hypothesis are supported, demonstrating significant relationships, stressing the significant role of SMMA in enhancing brand equity and customer engagement.

TABLE 5 R² VALUES (EXPLAINED VARIANCE)

Dependent Variable	R ²	Interpretation
Brand Equity	0.52	52% of variance explained by SMMA
Customer Engagement	0.60	60% of variance explained by SMMA and Brand Equity

Table 5 illustrates the R² values, showing the explained variances for two dependent variables i.e. Brand Equity and Customer Engagement. The R² value for Brand Equity is 0.52, which means 52% of its variance is explained by Social Media Marketing Activities (SMMA). The R² value for Customer Engagement is 0.60, which means 60% of its variance is explained by SMMA and Brand Equity. The R² values highlights the significant influence of SMMA on both Brand Equity and Customer Engagement, with the latter also being

strongly influenced by the mediating effect of Brand Equity.

TABLE 6 HYPOTHESIS-WISE RESULTS

Hypothesis	Result	Conclusion
H1: SMMA → Brand Equity	Supported	SMMA significantly enhances Brand Equity
H2: Brand Equity → Customer Engagement	Supported	Strong relationship between Brand Equity and Customer Engagement
H3: SMMA → Customer Engagement (Direct)	Supported	SMMA directly impacts Customer Engagement, though partially

Table 6 illustrates the hypothesis-wise results of the study. First hypothesis is supported, showing SMMA significantly enhance Brand Equity, affirming their importance in building brand value. Second hypothesis is also supported, showing a strong and positive relationship between Brand Equity and Customer Engagement, emphasizing the mediating role of Brand Equity in driving engagement. Third hypothesis is supported, suggesting that SMMA directly impacts Customer Engagement, though this effect is partial, implying that Brand Equity also plays an important role in mediating the relationship. Overall, the findings underscore the interconnected impact of SMMA, Brand Equity, and Customer Engagement.

The standardized Beta (β) coefficient value of 0.72, indicating the path from SMMA to Customer Engagement, signifies a strong and positive relationship between the constructs. According to Hair et al. (2019), a β value above 0.70 in structural equation modeling (SEM) denotes a high degree of influence, suggesting that variations in SMMA substantially contribute to changes in customer engagement levels. In this context, the high β value affirms that hotels employing more dynamic and strategic social media activities are likely to experience significantly greater levels of customer interaction, satisfaction, and loyalty. Prior studies have similarly recorded strong β values in SEM analyses when modeling relationships between digital marketing variables and consumer outcomes (Harrigan et al., 2017; Kim & Ko, 2012).

V. Conclusion

This research work highlights the essential role of social media platforms in enhancing hotel branding and customer engagement within the competitive hospitality industry of Uttarakhand. SMMA suggestively effect Brand Equity, which acts as a critical mediator in driving Customer Engagement. By gauging advanced analytical methods, the research authenticated the robust association among these variables, highlighting that strategic use of SMMA can elevate a hotel's

brand value and foster deeper customer connections. The findings showcase the status of engaging content, interactive strategies, and personalization in leveraging social media platforms efficiently. Additionally, this research underscores the requirement of preserving a lively and positive digital existence to sustain enduring assistances among developing social media trends. For the state tourism dependent economy, this research proposes actionable visions for hoteliers to revolutionize their branding approaches, eventually enhancing client loyalty and satisfaction. Future research may reconnoitre wider geographical frameworks and join longitudinal projects to deepen these findings.

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