

# Optimization

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S. No.		Page No.
RESEARCH PAPERS		
1.	Best Practices for Targeted Marketing for Small Business Fashion Entrepreneurs Kelcie Slaton, M.S., Tammy Kinley, Ph.D., Lynn Brandon, Ph.D., Priscilla Connors, Ph.D.	1-16
2.	Impacts of Performing Assets and Non-Performing Assets on Operations Efficiency of Axis Bank for the Financial Year 2011-2018 Priyanka Jha and Subburaj N	17-26
3.	Impact of Socialization Agents on Individual's Social Media Behaviour: Study of Indian Adults Ravneet Singh Bhandari, Ajay Bansal	27- 39
4.	Nigerian Tax Revenue and the Effect on Economic Development ELLAWULE Abdulhamid	40-49
5.	“Do You Love Binge-Watching It?”: A Study of Brand Love for Over-The-Top (OTT) Media Platforms Ms. Suzanee Malhotra	50-57
6.	Breaking Down the Five Dimensions of Service Quality In Private & Government Hospitals – Delhi NCR Dr. Aparajita Dasgupta Amist, Dr. Mamta Chawla, Dr. Dipti Tulpule	58-70
7.	Identification of Underlying Factors of Students' Dropout After Primary Education: A Case Study Dr. Amit Kumar Chakrabarty	71-81



Greater Noida

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## ***From the Desk of the Chief Editor, Djamchid ASSADI,***

4414 CEREN, EA 7477, Burgundy School of Business - Université Bourgogne Franche-Comté, France  
Vol 13 (1) January 2021 issue of Optimization is ready for publication.

Optimization: Journal of Research in Management, Bi-Annual Journal of GLBIMR, goes on and signs during the Covid-19 legal and self-quarantine. The third issue of the volume 12 offers seven papers in different management and economic fields. They are selected out of an initial set of 23 papers after peer evaluations and plagiarism checks.

I present them below and open the horizons they might aim at in artificial intelligence and machine learning applications.

*Priyanka Jha and Subburaj N, scholars from Sarvepalli Radhakrishnan University, provide “Impacts of performing assets and non-performing assets on operations efficiency of Axis Bank for the financial year 2011-2018”*

Our researchers aim to explore the asset quality in the Indian banking sector. They consider the case of Axis bank, the third biggest, and examine the level of its performing and non-performing assets (NPA) from 2011 to 2018. They basically find that 86 % of deposits are lent, the correlation between NPAs and profit is negative, and the loan quality and recovery is not satisfactory. The authors believe that Axis bank should follow up on the loan accounts to recover both the instalments and Interest.

The emerging artificial intelligence (AI) technology has the potential of increasing the performance of assets. It provides with information related to accounts, balances, tenure of customer relationship, services, etc. to mainly increase the performance of assets. AI can also identify any fraudulent or risky behavior to improve the loan quality. Major financial institutions including JPMorgan, Citi Bank, Goldman Sachs, HSBC, Deutsche Bank have been increasingly hiring scientists since 2015.

We recall that in the last issue of Optimization, Vol 12 (2) July 2020, Dr. Amita Arora, Gurugram University, also offered a paper on risks of loans such as “nonperforming assets” which refer to loans or advances in default or in arrears for 90 days or more: “Impact of Risk Management Framework on Profitability Performance of Indian Public and Private Sector Banks: An Empirical Study”.

“Breaking Down the Five Dimensions of Service Quality in Private and Government Hospitals – Delhi NCR” is the contribution offered by Dr. Aparajita Dasgupta Amist, Dean, Mamta Chawla, assistant Professor and Dipti Tulpule, Assistant Dean, all from Amity University, Noida and Pune.

They investigate the patient satisfaction level of the five components of hospital service quality (HSQ) along with informal healthcare services. Amist, Chawla and Tulpule find that healthcare suppliers disregard the patient's observation on the services. This finding reminds Theodore Levitt's theory of “Marketing Myopia” criticizing businesses that concentrate more on improving products than meeting customer needs.

Robots are now quite ripe for providing health care services. Since the rise of the COVID-19 epidemic and quarantine, robots have supported medical teams while avoiding infection. The robot innovation bleeds over into a reevaluation of automation in healthcare services, from front desks to operating rooms to outpatient settings. A.I. and machine learning bridge the communication gap between hospital executives, physicians, outpatient facilities, and patients themselves. Robots increase efficiency and enhance care while protecting patients and staff by eliminating contact points between them.

The stage is now set for a new paradigm in which robots, remote robotic devices, data trackers, in-hospital telemedicine, and delivery robots, reorient healthcare services. It could be a future research project for our specialists in healthcare services.

In his contribution, “Nigerian Tax Revenue and the Effect on Economic Development”, Abdulhamid Ellawule, from Abubakar Tafawa Balewa University, Nigeria, examines the effect of tax revenue on the economic development of Nigeria for the period 2011-2018. The author adopts the theoretical framework of the Socio-Political Theory of Taxation which advocates considering social and political objectives in selecting taxes to cure the ills of society. Our authors finds that tax revenue positively impacts economic development and consequently recommends to the Nigerian government the diversification of the economy for avoiding financial crunch due to shifting from fossil fuel to zero-emission.

AI presents enormous potential in smart taxation that traditionally deals with complex data intertwined with various regulations and bodies. According to the report of the OECD Tax Administrations: Comparative Information on OECD and other Advanced and Emerging Economies [1] more than 40 tax Administrations are making use of AI.

Use of AI in tax administration can boost economic growth in both developed and developing countries. Government can assist taxpayers by informing them of their tax obligations or by resolving doubts through AI in chatbots that, unlike traditional information programs, can dynamically respond to taxation queries. Tax payment can also be complied when taxpayers deter from it. The Spanish Tax Agency sends letters to inform some small businesses that, according to AI data, their declared revenues are below the average in the sector. On the other hand, in the fight against fraud, big data and AI are used in the United States and Canada for controlling the most likely cases of fraud and the probability of non-compliance. In short, AI algorithms promotes unity of administrative criteria, more legal certainty for taxpayers, and less conflicts.

Suzanee Malhotra from University of Delhi, contributes “Do You Love Binge-Watching It? A Study of Brand Love for Over-The-Top (OTT) Media Platforms”. She studies the correlations of brand love and OTT media in the Indian context. Brand love strategy looks to turn brand-loyal customers into advocates or influencers. OTT refers to any streaming service that delivers content over the internet like Netflix or Spotify. As more people move towards online-only media consumption, the way to reach these consumers is exclusively via OTT services. Many companies enter the OTT space to increase quantities of ad inventory for advertisers. The results show the presence and relevance of brand love on OTT media platforms through, with the possibility, however, of trying new options.

Emotion AI now bring in a paradigm of emotional connections with brands to drive loyalty and business growth. Brands earn higher lifetime value by presenting relevant empathetic, contextualized, and emotional bond.

Neurosciences and detecting brain-activity has potential to take it to the next level. Upon analyzing these electroencephalographic (EEG) signals, machine learning algorithms can detect emotions and states of mood. *Affectiva*, an emotion AI company based in Boston, obtained the consent of its users to analyze and record their reaction to the ads displayed. This technology helped captured visceral and subconscious reactions which proved critical to the actual consumer behavior. As a result, the brand obtained positive insights about what is being received by their users and what is not [2].

In the contribution, “*Identification of Underlying Factors of Students' Dropout After Primary Education: A Case Study*”, *Dr. Amit Kumar Chakrabarty* aims to identify underlying factors of students' dropout after primary education in Katwa Municipal area West Bengal. He finds out many socio-economic factors like teachers, parents, neighbors, political leaders, officers, and members of the voluntary organization are responsible for students' dropout. The author recommended some policy to arrest the growth of these factors. To stop school dropout, the author recommends parental consciousness, administrative responsibility to eradicate poverty, proper neighborhood, teacher commitment and monitoring, voluntary organizations role, and political parties' involvement.

In a recent academic paper, scholars, Musso, Hernández, and Cascallar (2020) suggest multilayer perceptron artificial neural network models, with a backpropagation algorithm, to key outcomes in a student's academic trajectory such as grade point average, academic retention, and degree completion. They find a high level of accuracy for all the classifications. Their research does not focus on school dropout, however, the approach of using AI for predicting and understanding different scholarly outcomes arguably provide insights for policies of school dropout eradication.

Ravneet Singh Bhandari and Ajay Bansal, respectively from Amity University and Jaipuria Institute of Management, Noida, offer the paper entitled, “Impact of Socialization Agents on Individual's Social Media Behaviour: Study of Indian Adults”, research on interrelations between socialization agents and social media users' behavioral aspects. Their field structured survey of a random sample of 384 regular social media users reveals that religion, profession, laws and family and groups impact social media users' information seeking, trading, socialization, and emotional attitudes.

AI-powered tools are a key component of the popular social networks and deliver tremendous insights from brands' and customers' social media behaviors. Facebook uses advanced machine learning to serve pertinent content, target promptly and identify visuals. LinkedIn uses AI to offer job recommendations. Snapchat leverages AI technology to overlay filters that move with faces in real-time. AI tools analyze what is being said, find emerging consumer trends, find new audiences to target, generate content, post at scale, include hashtags and shortened links, keep tabs on brand reputation, identify promising new avenues for promotion, and give ability to run paid ads based on highly granular demographic and behavioral targeting [4].

Two contribution on social media appeared in the previous issue of Optimization. Rakesh Kumar and Aditi Sharan offered “Hybrid (AHP-RVM) Approach for Ranking Products Using Customers Reviews”, and Ravneet Singh Bhandari provided “Impact of Socialization agents on an individual's social media behavior: Study of Indian adults”.

The contributions of this issue of Optimization provide significant insights. *Optimization* persists to ambition new horizons under the high patronage of Dr. Ajay Kumar, Director of the institute and the direction of Dr. Shuchita Singh, Associate Editor. The ambition aims at higher quality papers, cross-national joint projects and emerging topics. I have endeavored to suggest further prospects for the papers of this issue through artificial intelligence. The contributions witness that Optimization and its contributors have the capacity for surpassing our current achievements. We cooperatively set it as an objective.

Optimization, with the firm support of Dr. Ajay Kumar, Director of GL Bajaj Institute of Management & Research, is also a partner of the track “Sharing Economy Entrepreneurship and Platform Economics” (SIG 03: Entrepreneurship) at EURAM 2021, one of the Europe's leading academic conferences. I invite you to submit insightful papers to Optimization and to the track.

### **Footnotes**

- 1) Tax Administration 2019: Comparative information on OECD and other advanced and emerging economies.
- 2) Mohapatra P. (2021). Will Emotion AI Become the Future of Artificial Intelligence?, *Futurism*, January 15. Retrieved January 18, 2021 on
- 3) Musso, M.F., Hernández, C.F.R. & Cascallar, E.C. (2020). Predicting Key Educational Outcomes in Academic Trajectories: A Machine-Learning Approach. *High Educ* 80, 875–894. Retrieved January 18, 2021 on <https://link.springer.com/article/10.1007/s10734-020-00520-7>
- 4) Kaput M. (2020). What Is Artificial Intelligence for Social Media? *Marketing Artificial Intelligence Institute*, December 22. Retrieved January 18, 2021 on <https://www.marketingaiinstitute.com/blog/what-is-artificial-intelligence-for-social-media#:~:text=Social%20Insights,insights%20based%20on%20that%20information.>

## Contents

S. No.	Page No.
RESEARCH PAPERS	
1. Best Practices for Targeted Marketing for Small Business Fashion Entrepreneurs Kelcie Slaton, M.S., Tammy Kinley, Ph.D., Lynn Brandon, Ph.D., Priscilla Connors, Ph.D.	1-16
2. Impacts of Performing Assets and Non-Performing Assets on Operations Efficiency of Axis Bank for the Financial Year 2011-2018 <i>Priyanka Jha and Subburaj N</i>	17-26
3. Impact of Socialization Agents on Individual's Social Media Behaviour: Study of Indian Adults Ravneet Singh Bhandari, Ajay Bansal	27- 39
4. Nigerian Tax Revenue and the Effect on Economic Development ELLAWULE Abdulhamid	40-49
5. "Do You Love Binge-Watching It?": A Study of Brand Love for Over-The-Top (OTT) Media Platforms Ms. Suzanee Malhotra	50-57
6. Breaking Down the Five Dimensions of Service Quality In Private & Government Hospitals – Delhi NCR Dr. Aparajita Dasgupta Amist, Dr. Mamta Chawla, Dr. Dipti Tulpule	58-70
7. Identification of Underlying Factors of Students' Dropout After Primary Education: A Case Study Dr. Amit Kumar Chakrabarty	71-81

# Best Practices for Targeted Marketing for Small Business Fashion Entrepreneurs

<sup>1</sup>Kelcie Slaton, M.S., <sup>2</sup>Tammy Kinley, Ph.D., <sup>3</sup>Lynn Brandon, Ph.D., <sup>4</sup>Priscilla Connors, Ph.D.

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## Abstract

*The purpose of this research was to determine the most effective promotion appeals for reaching target markets that a small business fashion entrepreneur might employ. Eight popular pieces of targeted advertising advice (social media, websites, retailer blogs, email, bloggers/influencers, videos, mobile apps, and TV ads) based on the Theory of Reasoned Action framework were tested via an online survey. When participants were asked to recall advisements that they had seen on the eight channels, the most frequently recalled were on social media (75%), email ads (70%), and ads on product websites (68%). The Theory of Reasoned Action is considered to be a good framework in this context of targeted advertising of small fashion-related businesses. Seeking prevailing wisdom on marketing strategies is very valuable, but only one side of the marketing equation. Other authors sought to determine the most popular promotional strategy advice noted by academia, the popular press, and the internet. How do potential targeted customers respond to these marketing strategies? Do the strategies effectively reach the consumer decision set? There is no knowledge of another study determining the effective promotion appeals for reaching target markets.*

**Keywords: advertising channel, fashion entrepreneur, fashion retailers, targeted advertising, theory of reasoned action**

## Introduction

There are over 27 million small businesses in the United States and these businesses account for 39 percent of the United States gross nation product (Headd, 2010). Further, small businesses create two out of three all new jobs or 99.7 percent (SBA, 2009). These small

businesses are created and owned by entrepreneurs who, according to Carland, Hoy, Boulton, and Carland (1984), are individuals that establish and manage a business with the goal of profit and growth. For the purpose of this study, the researchers looked specifically at fashion entrepreneurs who are, aligned with Lang and Liu's (2019) definition, individuals who have the capacity and will to start a small business providing fashion-related products and services for a profit. Fashion, in particular, is one of the world's most important industries as it accounts for nearly \$370 billion in revenue each year (Joint Economic Committee, 2015). According to Shi, Chen, Gifford, and Jin (2012), the fashion industry has the highest number of students who want to start a business after graduation and this number is increasing. However, it is not easy to enter this market as 50 percent of small businesses are not able to survive after four years (Nwazor, 2016) as the fashion industry is highly innovative and competitive (Pasuinelli, 2012). One reason for lack of success could be lack of attaining the target market and creating appeal. According to Robinson (2007) a key to a business's success is reaching the target market, which ensures that consumers are exposed to the retailer's offerings and by turn, inspired to purchase. The competition continues to grow as e-commerce enables companies to enter the market relatively easily thereby likely affecting the product life cycle (Moore & Fairhurst, 2003). As fashion entrepreneurs enter this competitive market and are seeking best practices to reach their specific customers, which strategies are needed for success?

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Popular strategies include the promotion and expansion of the business and its brand (McColl & Moore, 2011). This includes advertising strategies to reach the customers through specific advertising channels to communicate the products the retailer has to offer. The goal of advertising is to go beyond the colors, logos, and jingles, although important elements, and provide depictions of experiences and feelings target consumers are seeking. According to Abimbola (2001), branding is a marketing practice that is highly relevant to small businesses and stated that “branding as a marketing principle relevant to the entrepreneurial quest for stimulating demand and creating competitive advantage,” (pg. 97). Further, branding could follow in building a successful small business as creating a well-integrated set of brand elements, particular through targeted marketing, this can enhance both awareness and image.

Fashion entrepreneurs look at market segmentations and other elements to define their target market. Market segments are portions of a larger market determined by similarities in psychographics, product preferences, and purchase intention (Babin & Harris, 2016; Mothersbaugh & Hawkins, 2016). The entrepreneur must examine their brands, products, prices, services, and communications in order to define their segmentation strategies and define a target market (Hawkins & Mothersbaugh, 2013; Soloman & Rabolt, 2004) and then to target product communication to those specific groups of people (Soloman & Rabolt, 2004). After identifying a target market, a retailer can determine how to gain trust from the consumer and how to turn trusted consumers into loyal customers (Garrett, 2014). The strategy ensures the small business can withstand competitors and communicate its value, quality and image (McColl & Moore, 2011).

A small business needs to have an identity that can reach

and be relatable to the target market. However, with the growing competitive landscape enabled by relatively inexpensive targeted social marketing, there is a greater need for effective brand promotion strategies to create differentiation and positioning (McGee, 2014). The key for any fashion retailer is to choose a mix of promotional channels that will provide the best performance (Marketing Mix, 2014). According to Moore and Fairhurst (2003), there has been much work devoted to creating promotion strategies for fashion retailers to utilize, but the question is raised, do these strategies work?

Seeking prevailing wisdom on marketing strategies is very valuable, but only one side of the marketing equation. Slaton, Kinley, Brandon, and Connors (2020) sought to determine the most popular promotional strategy advice noted by academia, the popular press, and the internet. How do potential targeted customers respond to these marketing strategies? Do they find targeted marketing useful or annoying? Do the strategies effectively reach the consumer decision set (Hawkins & Mothersbaugh, 2013)? Therefore, the purpose of this research was to determine the most effective promotion appeals for reaching target markets that a small business fashion entrepreneur might employ. Also, will the promotion strategy generate an adequate return on investment by inspiring a purchase? Six research questions were used to guide the study:

RQ1: Is the promotion advice effective in reaching the desired target market?

RQ2: Is the promotion advice effective in building brand awareness?

RQ3: What are consumer attitudes toward targeted promotion?

RQ4: Do people feel compelled to follow the trends in targeted fashion promotions?

Rq5: Does targeted fashion promotion lead to a positive purchase intention?

Rq6: Is the prevailing advice effective in reaching the target market via positive purchase behavior?

To address these issues, we tested eight popular pieces of targeted advertising advice (social media, websites, retailer blogs, email, bloggers / influencers, videos, mobile apps, and TV ads) via the Theory of Reasoned Action framework.

## Review of Literature

### Theoretical Framework

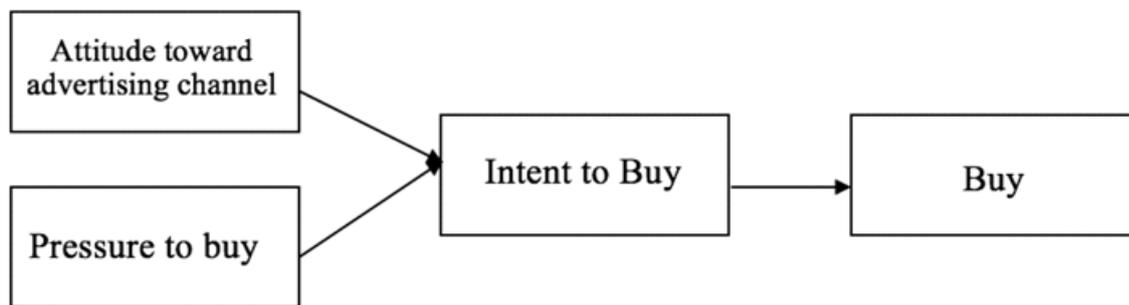


Figure 1. Employment of the TRA to Determine the Effectiveness of Prevailing Fashion Promotion Advice for Entrepreneurs.

The assumption of the theory is that humans are rational and use known information before performing an act or making a decision (Fishbein & Ajzen, 1975). In a fashion goods context, research has employed this framework to predicting interactions with Facebook page like ads (Kim, Lee, & Yoon, 2015), purchase of fashion counterfeit goods (Kim & Karpova, 2009), purchase intention of young consumers (Belleau, Summers, Xu, & Pinel, 2007), and students' adherence to dress code (Kaveh, Moradi, Hesampour, & Zadeh, 2015). In each study, both attitudes of the individuals and influence of peers influence their intention and ultimate behaviors. Specifically, product- or category-pertinent buyer decision making process where the TRA can be applied to understand individual attitudes toward product purchase intention as affected by their attitude towards the advertisement. For example, do they feel pressure to buy the product advertised, do they intend to buy the

Fishbein and Ajzen's Theory of Reasoned Action (TRA) provides a framework for researchers to predict behavior based on precedent attitudes and intention. Individuals consider certain factors before choosing to partake in a behavior. The model shows that attitudes and subjective norms are a direct influence on behavioral intent, which is a prediction of performing the actual behavior (Al-Suqri & Al-Kharusi, 2015; Ranjbarian, Fathi, & Kamali, 2010). The research model for the present study is presented in Figure 1.

product, and do they actually purchase the product? The TRA can examine the attitudinal element of promotion strategies and the other variables that may entice a consumer to purchase a fashion product (Isaid & Nishat Faisal, 2015). However, there are a lack of studies that focus on this; specifically using TRA.

### Strategy for Small Fashion-Related Businesses

Paid advertising has proven to provide success to new fashion-related businesses (Kotler, 2000). It has also been noted to positively influence the retailers' existing products since new product advertisements bring customer traffic (Supphellen, Eismann, & Hem, 2004). An essential element of promotion is to understand the consumer's behavior (Giele, 2009).

In addition to controlled paid advertising campaigns, there has been an increase of promotional channels

available for fashion entrepreneurs to utilize in the past decade (Watson, Worm, Palmatier, & Ganesan, 2015). Of particular note is the growing number of creative opportunities on the internet fueled by big data mining and digital technologies (Taiminen & Karjaluoto, 2015). Although the task of choosing and making sure the selected promotion channels are interacting efficiently is a challenging task, success occurs when the customer acquisition via product purchase results (Hawkins & Mothersbaugh, 2016).

Choosing the best promotion channel is dependent on the target market. Fashion entrepreneurs need to take into account demographics, such as age, gender, location, and economic status, as well as psychographic variables that address the social psychology of shopping behavior to ensure they are using the right channels to reach the target market (Hawkins & Mothersbaugh, 2016). Unfortunately, this science is not perfect; there is not a formula that will ensure that members of a consumer segment will respond to the same approach. Another consideration is the promotion budget needed to ensure effective reach. If there are several promotional channels an entrepreneur wants to exploit, proper budget planning is needed (Miller, 2016). To that end, Stolyarova and Rialp (2014), tested the efficiency of promotion media communication channels. The researchers noted there was little research in the efficiency of communication channels such as television, press, radio, online, and outdoor. Using Data Envelopment Analysis, or DEA, the researchers found that television promotions were the most efficient promotion channel and print was the least efficient. Efficiency was measured by how the consumer perceived the retailer value in the advertisement from the tested channels.

### **Brand Awareness**

Brand awareness is the extent in which the name or qualities are familiar to the consumer and is present in

their minds (Aaker, 1991), or in other words, being able to remember or recall a brand (Pappu & Quester, 2006). Awareness may incorporate perceived quality and other recognized elements such as logos and promotion images (Pappu & Quester, 2006), and has been found to be directly related to the decisions made by consumers when they are considering a purchase (Arnett, Laverie, & Meiers, 2003; Hartman & Spiro, 2015). According to Grewal, Krishnan, and Baker (1998), a consumer has a positive association with a brand when the brand has a positive reputation or image.

Brand awareness is frequently overlooked in promotion strategies and is noted to be a crucial consideration toward building brand equity, which is defined as the value beyond the physical assets of the brand. The more consumers are aware of the brand, the stronger the reputation, the greater the overall brand value. Word of mouth, particularly driven by social media, plays a big part in creating brand awareness, brand equity, and potential loyalty (Kokemuller, n.d). Shabbir, Khan, and Khan, (2017) advocate examination of brand image, brand loyalty, and brand equity and how they relate to brand awareness. Their study suggests brand loyalty and brand image are key determinants of the end goal of brand equity. Shabbir et al. (2017) also found that brand awareness fully mediates the effects that brand loyalty and brand image have on brand equity.

Brand awareness is more than brand recall and is considered a communication objective (Percy & Rossiter, 1992). Therefore, creating brand awareness should be the first step in building promotion objectives. When entrepreneurs work to develop brand awareness, the result should be increased traffic and buzz in the market. When customers think of a certain brand first due to strategy has achieved top of mind brand awareness, creating market advantage (Hawkins & Mothersbaugh, 2016; Kokemuller, n.d).

### **Customer Attitudes**

An attitude is a learned element that allows a customer to like or dislike a particular product. In promotions, it is the favorable or unfavorable response to the advertisement (MacKenzie & Lutz, 1989). Customers' attitudes towards advertising and promotion have been studied and offered as a theoretical construct since 1981. For example, Christian, Zdenek, and Lucie (2014) found that customer attitudes towards advertisements differed based on the type of advertisement they observed and the advertised brand.

When it comes to promoting a brand on a social media channel, the customer's attitude can be the key success determinant of effectiveness (Mehta, 2000). Several studies have shown that customer attitudes towards promotion in general are dependent on several variables including credibility, perceptions, attitude towards brand, and observer mood. These findings relate to promotions in general and could vary depending on the channel, content, and ultimately, brand (Christian, Zdenek, & Lucie, 2014). Indeed, advancements in technology provide increasingly detailed market information and help identify ways to create a more positive attitude towards the brand and advertisement (Eze & Lee, 2012).

### **Purchase Intention**

As a fashion entrepreneur, it is important to research consumer intentions (Blackwell, Miniard, & Engel, 2006; Ghalandari & Norouzi, 2012). According to Hawkins and Mothersbaugh (2010), intention is the action that stimulates a particular purchase. The connection between wants, needs, and intention is the center of measuring consumers' purchase behavior and TRA (Kim & Pysarchik, 2000). The consumers' behavior will be informed by the strength of the consumer's intention. If there is a strong intention, there is a high likelihood a behavior will be performed, and conversely,

if the intention is weak there is a small likelihood the behavior will be performed (Ajzen, 1991). The intention for a customer to purchase a product depends on the perceived value of the product and perhaps, on recommendations from other customers who have bought and used the product (Zeithaml, 1988). Promotions and user-generated word of mouth that are positive have been found to lead to positive purchase intention (Hoy & Milne, 2010).

### **Purchase Behavior**

Retailers research consumer purchase behavior in order to understand why consumers make purchases and what factors influence that purchase. Once the retailer's research leads to a prediction of consumer repeated exposure and constant delivery, the market purchase behavior, a marketing strategy can be established appeal to the target consumer (Bhasin, 2016). The classic consumer decision making model (Bhasin, 2016; Hawkins & Mothersbaugh, 2016) describes a six-step process when purchasing a product. First, the consumer recognizes a need for a product and then begins to research information about the product, whether it be internally, that is based on memories, or externally, which can include internet search, word of mouth, and comparative shopping. Next the consumer will consider alternatives to the product and compare choices. The fourth step is the decision to purchase or not purchase and the next step will be the purchase. The last step involves the consumer evaluating their purchase by using it and making conclusions from their experience with the product.

### **Advice for Entrepreneurs**

There are many ways to reach a consumer in a saturated market. Advice for entrepreneurs can be sought in many different areas. Slaton, Kinley, Brandon, and Connors (2019) studied advice found from academia, the popular press, and the internet. They found in total 194 different

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advice points from the three different sources. The top ten advice points includes social media, websites, blogs, email promotions, influencers, videos, mobile applications, TV ads, search engine optimization, and Facebook page. While this provides great insight to how fashion entrepreneurs should promote their offerings, Slaton et al. (2019) did not test the effectiveness of these promotion channels. Therefore, a study like this is needed to determine what promotion channel is the most effective.

### Methods

This study tested the eight most popular pieces of targeted promotional advice found in Slaton et al. (2019): social media, websites, retailer blogs, email, bloggers/influencers, videos, mobile apps, and TV ads. The researchers composed a consumer survey to test the effectiveness of each of the types of promotion advice. The survey was posted on the researchers' Facebook accounts for friends to participate and share, utilizing a snowball technique. This methodology for data collection has been determined valid (Stanley, 2011), and an effective way to reach a variety of participants in different demographic groups. Additionally, the researchers also asked fellow graduate students and faculty of a southwestern U.S. university to post the survey on their social media sites and offer the survey to their students in order to reach as wide an audience as possible, covering a broad range of individuals with different backgrounds, age, education level, and consumer behaviors. A drawing for five gift certificates (maximum \$50 value) was offered as an incentive. This methodology was reviewed and approved by the authors' Institutional Review Board.

In addition to sample demographics, instruments used to measure the variables were adapted from other studies. To measure targeted promotion effectiveness, the researchers asked the participants to recall any three

fashion brand advertisements they had seen in each of the eight channels tested. If they could recall three advertisements, defined broadly as product promotions, the marketing strategy was deemed effective. Brand awareness was measured with a survey from Pappu and Quester (2006), consisting of four items, measured with a 7-point (Strongly Disagree/ Strongly Agree) Likert scale. Consumer attitudes was measured with the Public Opinion Towards Advertising scale developed by Pollay and Mittal (1993). This scale consisted of 30 statements that were measured using a 5-point (Disagree/Agree) Likert scale.

To gain information about *consumers' encouragement to follow trends*, the researchers asked the participants the following Yes/No question: "Have you regarded images in targeted ads as features of the latest trends?" Additionally, participants were asked the following questions for each of the eight advice sources, "Do you feel encouraged to follow the trends you see in targeted fashion ads? Do you feel obligated to follow the trends you see in targeted fashion ads? Do you shy away from the trends you see in targeted fashion ads?" Responses were recorded on a 5-point Likert (Never/Always) scale. *Purchase intention* was similarly measured with a Yes/No question, "Have you given thought to purchasing items you have seen in targeted ads?" *Purchase behavior* was measured by the following question, "Have you purchased items you seen in targeted ads? That is, have you clicked on the link and actually made a purchase?" Again, the participant answered with a simple Yes/No option.

In addition to the questions provided to address the research questions, the participants were asked several open-ended questions: "What kinds of merchandise have you purchased specifically from targeted ads?" "What Kinds of targeted advertisements do you like?" "What kinds of targeted advertisements do you dislike?" "Do

you consider targeted ads to be intrusive or do you appreciate the targeted aspect of the ads? Why?” “Do you think people see targeted ads as intrusive or welcomed? Why?” The eight targeted promotion advice points from Slaton et al. (2019) that were used as the context for this study were: social media, product websites, retailer blogs, email, bloggers/influencers, product videos, mobile apps, and tv ads.

### Findings

With these methods of dissemination, 490 surveys were returned, of which 312 were usable (63.7% return rate). Surveys were eliminated from the study because a substantial number of questions (90% or more) were left blank. One survey was completed by a minor subject (indicated by a reported age of 16). Since the use of minor subjects was not approved by the researcher's Institutional Review Board, this survey, though complete, was removed from analysis.

### Sample Description

Survey participants ranged in age from 18 to 85, with a mean age of 41.29. Of the 261 (83.7%) participants who answered the question, 27 (10.3%) were male and 234 (89.7%) were female. The lack of gender diversity is acknowledged as a limitation of the study. Of the 261 (83.7%) participants who provided their ethnicity, white participants comprised the majority of the sample (70.8%), followed by Hispanics (5.4%), African American (3.5%), Asian-Pacific Islander (1.3%), and the remaining 2.6% identified as “other”. Those who selected “other” indicated they were mostly of multiple ethnic backgrounds. The overrepresentation of White, non-Hispanic subjects in the sample, as compared to the U.S. population statistics, is acknowledged as a limitation of the study. A total of 259 (83.01%) of the participants provided their annual household income. Almost 39% indicated an income of \$60,000 or above. The detail of the sample demographics with a U.S. Census comparison is presented in Table 1.

Table 1. Sample Demographics.

		Frequency	Percent	U.S. Census Comparison % (Where Available)
Gender	Female	234	89.70%	50.80%
	Male	27	10.30%	49.20%
Age		Mean = 41		U.S. Mean = 37
		Range = 18-85		
Ethnicity	White	221	70.80%	77.10%
	Hispanic	17	5.40%	17.60%
	African American	11	3.50%	13.30%
	Asian-Pacific	4	1.30%	5.60%
	Two or More Races	8	2.60%	2.60%
Income	Less than \$20,000	39	12.50%	
	\$20,001-\$40,000	45	14.40%	
	\$40,001-\$60,000	48	15.40%	
	\$60,001-\$80,000	25	8.00%	
	\$80,001-\$100,000	29	8.30%	
	More than \$100,001	73	23.40%	

**Note.** Census income data is not provided for comparison because the U.S. Census provides this data in a multitude of categories which make comparison to the present data difficult.

### Instrument Validation

In order to ascertain the reliability of the instruments used to measure targeted promotion effectiveness, brand awareness, customer attitudes, encouragement to follow trends, purchase intention, purchase behavior, shopping behavior, and effectiveness of promotion, principal components factor analyses with varimax rotation was computed on each of the scales to examine underlying dimensions of the constructs. All variables loaded on single factors with computed alphas of .07 or above (Kline, 1998). This reliability measure is deemed acceptable (Nunnally, 1978).

### Results

To address research question one, "Is the promotion advice effective in reaching the desired target market?" the researcher asked the participants to recall three advertisements that were placed in each of the eight promotion channels. The researcher determined that if they could recall three advertisements, the brand had reached them, if not, the brand strategy was ineffective. Of the 312 participants,

- 234 (75.00%) recalled three ads from social media,

- 215 (68.91%) recalled as from email ads,
- 211 (68.00%) recalled from product websites,
- 164 (52.56%) recalled ads from TV ads
- 89 (28.53%) recalled ads from products videos,
- 84 (27.88%) recalled ads from mobile apps,
- 50 (16.03%) recalled ads from bloggers/influencers, and
- 38 (12.18%) recalled ads from retailer's blogs.

Thus, the most effective targeted promotion strategies were social media, email ads, and ads on websites (defined for the participants as "paid advertisements place on webpages").

Addressing research questions two, "Is the promotion advice effective in building brand awareness?" Since the responses to the four questions used to measure brand awareness loaded on a single variable, they were averaged to create a single value for analysis. Descriptive analysis, comparing the mean of brand awareness for each of the eight targeted marketing channels, indicated targeted advertising placed on websites (M=3.65) was the most effective. Email (M=3.33) was the next most effective targeted advertising channel, followed by TV ads (M=2.80), as indicate in Table 2.

**Table 2.** Brand Awareness by Advertising Channel.

Advice for Targeted Advertising	Mean
Websites	3.65
Email Advertising	3.33
Social Media	3.09
TV Advertising	2.8
General Blog Promotion	2.67
Retailer Blogs	2.64
Video Demonstrations/Information	2.34
Smartphone Apps	2.01

Addressing research question three, “What are consumer attitudes toward targeted advertising?” attitudes toward advertising was measured with 30 questions from (Pollay and Mittal, 1993). To make the data more manageable, principal component factor analysis with varimax rotation was computed. Criteria used to determine factor composition included an Eigen value of one and items loading above .50 on a single factor. With this methodology, the 30 advertising attitude questions were reduced to six factors with Cronbach's alpha reliabilities ranging from .87 to .38. When the question, “Overall, I consider advertising a good thing” was removed from the factor labeled, “Misleading,” the Cronbach's alpha increased from .381 to .768. Therefore, the question was eliminated from further analysis so that the “Misleading” factor could be retained. A sixth factor computed a reliability coefficient of only .632, lower than the minimum of .70 (Nunnally, 1978), and thus was eliminated from further analysis. The five factors retained for analysis were named Undesirable, Desirable, Informative, Entertaining, Misleading, and Economical. Mean values were computed for each variable. The strongest attitudes were Informative (M=4.23), Entertaining (M=3.37), and

Undesirable (M=3.25). This concludes that participants had strong attitudes towards advertisement that seemed to convey information, be considered entertainment, and those advertisements that engendered a negative attitude.

Addressing research question four, “Do people feel compelled to follow the trends in targeted fashion ads?” survey participants were asked a general yes/no response question, “Have you regarded images in targeted ads as features of the latest trends?” The majority of participants (55.8%) answered “Yes” and 27.6% answered “No.” The disparate sizes of the group is acknowledged as a limitation of the study. ANOVA indicated that participants who considered ads as a source of trend information felt encouraged to follow those trends (M=2.96, F=49.626,  $p<.0001$ ) and felt obligated to follow those trends (M=2.26, F=19.278,  $p<.001$ ) more so than participants who did not feel obligated to use ads as a trend resource (M=1.95 and M=1.62, respectively). There was not a significant difference between the groups when asked if they tend to shy away from the trends seen in targeted fashion ads (Table 3).

**Table 32.** Targeted Ads as a Source of Trend Information.

	See Ad as a Trend Inspiration Mean	Do Not See Ad as a Trend Inspiration Mean	F	p
	N= 174 (55.8%)	N= 86 (27.6%)		
I feel encouraged to follow trends in the targeted fashion	2.96	1.95	49.626	0.001
I feel obligated to follow trends in the targeted fashion	2.26	1.62	19.278	0.001
I shy away from trends in targeted fashion advertisements.	2.67	6.67	0.001	0.978

Addressing research question five, “Does targeted fashion advertising lead to a positive purchase intention?” participants were asked if they had given thought to purchasing items seen in targeted ads, 80.1% responded “yes” and 19.9% responded “no”. When participants were asked if they have actually made a purchase from the targeted advertisement channel, 44.6% responded “yes” and 55.4% responded “no”. Although participants had given thought to purchasing items from a targeted ad, it mostly did not result in a purchase of that item. Participants were then asked what kinds of merchandise they have purchased from targeted advertising in a free response question. The most frequent responses were clothing (26.87%), beauty products (16.53%), shoes (11.37%), food/drink (7.75%), jewelry (5.17%), and home products (4.13%).

To glean more specific information that would connect the marketing advice with targeted ad purchase behavior

and addressing research question six, “Is the advice effective in reaching the target market via positive purchase behavior?” the researcher further analyzed the data filtered for the participants who indicated they have previously purchased items they saw in targeted ads (Table 4). The most effective advertising channels seem to be from ads on websites (62.6% conversion) and through email (57.89% conversion). The website question was a general question framed as ads noticed on websites visited, as opposed to asking them about purchases made from a retailer's website. Also noteworthy is the low number of responses for the two blog questions.

TRA posits that attitude and pressure to purchase affects the intent to buy and ultimately purchase behavior (Figure 2). To this end, attitudes toward advertising and perceived obligation (pressure) to

**Table 4.** Indication that Survey Participants<sup>1</sup> Have Shopped for Brands Featured in the Advertising Channels.

Advertising Channel	n	Frequency <sup>2</sup>	%	Mean <sup>2</sup>
Social Media	114	59	51.75	3.32
Websites	111	68	62.26	3.59
Retail Blog	27	9	33.33	3
Email	114	66	57.89	3.45
Bloggers/Influencers	49	19	38.78	3
Videos	110	37	33.64	2.65
Mobile Apps	109	20	18.35	2.13
TV Ads	111	38	34.23	2.94

**Note.** <sup>1</sup>Data are filtered for those participants who indicated they have purchased items they saw in targeted ads.

**Note.** <sup>2</sup>Responses on a 5-point scale where 1=Never and 5=Frequently. For the purposes of this research question, responses with a value of 4 or 5 were summed.

follow trends were compared to purchase intention. When attitudes toward advertising were compared to purchase intention (“Have you given thought to purchasing items you have seen in targeted ads?”), ANOVA indicated a significant relationship between the attitudes, “desirable” ( $F=9.589$ ,  $p<.01$ ), “misleading” ( $F=7.625$ ,  $p<.01$ ), and “informative” ( $F=13.913$ ,  $p<.0001$ ) and purchase intention (see Table 5). When

participants had strong attitudes towards desirable advertising, and/or toward informative advertising, they thought more about purchasing the products in the ad. When participants had strong attitudes towards misleading advertisements, they felt less obligated to purchase the product from the advertisement.

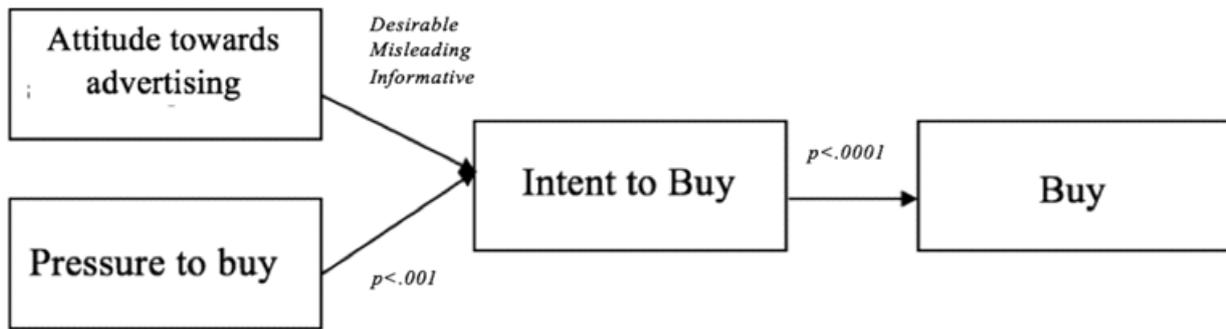


Figure 2. Concluded Model (Framework from TRA).

Table 5. Attitude Towards Advertising and Purchase Consideration.

	Given Thought to Purchasing a Product via Advertisement Mean	Did Not Give Thought to Purchasing a Product via Advertisement Mean	F	p
Undesirable	3.27	3.32	0.082	0.775
Desirable	2.87	2.42	9.89	0.002
Misleading	2.5	2.88	7.625	0.006
Entertaining	3.41	3.14	3.48	0.063
Informative	4.3	3.75	13.913	0.0001
Economical	2.43	2.2	1.408	0.237

When pressure to purchase was compared to intent to purchase, ANOVA computed a significant result. Participants who had given thought to purchasing items seen in targeted ads felt more obligated to follow the trends in targeted advertising (M=2.17) than participants who were less likely to consider purchase (M=1.60; F=10.790, p<.001). When intent to purchase was compared to reported purchase behavior, chi square analysis indicated a significant difference (X2=19.616, p<.0001). Just over half of the sample (51.4%) followed through on a purchase after indicating they considered purchase. Therefore, TRA is considered to be a good framework in this context of targeted advertising of fashion brands.

**Discussion**

The purpose of this research was to determine the effectiveness of targeted advertising advice fashion entrepreneurs can access and determine its effectiveness in terms of brand awareness, shopping involvement, customer attitudes, ability to communicate trends,

purchase intention, and purchase behavior. The Theory of Reasoned Action was used as a framework for this research. In the original model, attitudes and subjective norms positively relate to the intent to perform a behavior, which is positively related to performing that behavior. In the current study, the TRA model was utilized to predict that attitudes toward targeted advertising and pressure to follow fashion trends would positively relate to intent to purchase which would, in turn, positively relate to purchase behavior. After analysis, desirable and informative advertising attitudes provided a significant relationship to intent to purchase. Pressure to follow trends had a significant effect on purchase intention. Lastly, purchase intention had a significant effect on reported purchase behavior. In conclusion, the TRA model provided a proper framework to predict purchase behavior from targeted.

The most popular channels to purchase items was from ads on websites visited (as opposed to retailer's websites) and via email advertisements, and social media. Social

media, email, and websites are digital channels that are rising in popularity as revenue from these ads are increasing and outpacing traditional channels such as TV (IAB, 2010). These digital channels differ from traditional promotional channels as they are highly used by consumers, inexpensive, targetable, and measurable. In 2016, of the approximate population in the US of 323,996,000 people, 88.6% use the internet. Facebook, a popular social media site, had a 62.0% penetration rate (North America, 2016). Globally, there are 4.3 billion email users (Smith, 2017). Consumers can see the items they wish to purchase on the advertisement, and with a quick click of a link, they are brought to a page in which they can carry out that purchase. The convenience of the purchase process is a positive element that allows consumer to purchase online.

According to Hu (2004), targeted internet advertising costs less than most traditional promotion channels, sometimes virtually costless, and can rely on performance-based pricing instead of upfront pricing on many traditional channels. This is possible as it is easier to measure and track the performance of the targeted advertisement via digital channels such as social media, email, and websites. Thus, advertising agencies and platforms are held more accountable (Goldfarb & Tucker, 2011). Further, according to Goldfarb and Tucker (2011), digital channels allow for targetability as data can be automatically tracked at the individual consumer level and can easily show these consumers different types of ads using algorithms.

An interesting finding indicated that the majority of participants gave thought to purchasing items seen in targeted ads; however, less than half indicated they actually followed through on purchasing. In this case, there may have not been a strong enough intention to entice purchasing as if the intention is weak there is a small likelihood the behavior will be performed (Azjen,

1991). Further, the consumer may have not seen the perceived value of the product or did not received a positive recommendation from customers who have bought and used the product (Zeithaml, 1988). However, of those that did make a purchase from the ads, the most popular items purchased were clothing and beauty products.

Most participants' attitudes towards targeted advertising was that it is undesirable. Many consumers find that advertising is intrusive and can contribute to bad buying habits. Firms are continually working on ways to improve their ability to find out information about consumers and reach them via advertising based on their technology footprint (Johnson, 2013). Because of this, consumers are faced with many targeted advertisements on a daily basis. According to Story (2007), consumers can see up to 5,000 ad messages a day. Although these 5,000 ad messages are not all targeted, the number can be overwhelming for consumers, creating an undesirable amount of marketing noise (Babin and Harris, 2016). For a company to target a consumer, the company receives a signal that informs that company of a match between them and a consumer (Johnson, 2013). Technology then allows follow-up.

In terms of effectively reaching the desired market, participants were more aware of targeted advertisements on social media, as 75% were able to name three brands advertised from that channel. Email, websites, and TV advertisements proved to have high reach with 68.9%, 67.6%, and 52.6%, respectively. According to Asano (2017), people spend an average of 35 minutes on Facebook, 25 minutes on Snapchat, 15 minutes on Instagram, and one minute in Twitter (all social media channels) daily. Social media consumption adds up to a total of ten hours and 39 minutes the average person spends online each day (Howard, 2016). The average American watches five hours and four minutes of TV a

day (Koblin, 2016) and spends six hours and 20 minutes on email (note this includes work email) a day (Reaney, 2015). With the large amount of time spent on these media, the consumer is becoming more aware of brands as they advertise on those media. This finding reinforces that fashion entrepreneurs who want to reach their desired market can do so by advertising on social media. Low performers in reaching the desired market are bloggers/influencers (16.0%), mobile apps (26.9%), and product videos (28.5%). Participants were also not as aware of brands on retailers' blogs, with only 12.2% able to name three brands. A larger number of participants did not read retailers' blogger/influencers' content as they are not as familiar with them. This can be attributed to the fact that consumer must seek out blogs and read them (Navarra & Lopez-Rua, 2016).

In terms of building brand awareness on the advised channels, websites proved to be the most effective, along with email, social media, and TV. Mobile applications were found to be the weakest in building brand awareness. According to Abimbola (2001), innovative and imaginative ads are seen using digital channels and encourage brand awareness. Mobile application does fall into this category, but as they are developing and gaining in popularity, only early adopters (3% of the population) are using this channel (Hawkins & Mothersbaugh, 2013). Again, fashion entrepreneurs are challenged to utilize company websites, email, social media, and TV as advertising channels to build brand awareness within their target consumers. With consumption levels high in the most effective categories, consumers are more likely to be aware of brands that use them as a targeted advertising channel.

### **Limitations**

The researcher used snowball sampling that requires networking among close friends and family. This method was used due to the convenience and cost-effective

measures. While a valid data collection methodology (Stanley, 2011), with this method, the sample can contain individuals in the same geographical area who have similar beliefs and habits skewing the results. Further, the survey was primarily distributed via Facebook, which may have influenced the social media findings. As a result of this sampling method, the results may not represent the view of the population as a whole.

When accessing the demographics of the survey participants, only 10.3% of the respondents were male. This is considered a limitation of the study, as it does not represent the population of men in the United States and may not accurately represent the population. Additionally, many of the participants of the study did not read or follow blogs, whether it be retailer blogs or blogs produced by individuals. This is a limitation as the researcher was not able to accurately calculate the effectiveness of retailer blogs and bloggers/influencers' blogs. Other studies need to survey individuals who are more aware of these advertising methods at a later date, as advertising in blogs is a new approach and gaining in popularity.

### **Suggestions**

Further research is needed to determine attitudes by advertising channel in the Theory of Reason action model. In this study, attitudes towards advertising as a whole was utilized and proved to be parallel to the original framework as attitudes and pressure to follow trend had a significant effect on purchase intention and intention had a significant effect on purchase behavior. Research looking at attitudes by channel can further test the effectiveness of the targeted advertising advice. Additionally, as blogs are developing and gaining popularity, additional research should be conducted to determine whether using retailers' blogs or hiring bloggers/influencers to advertise products will be more effective. The same should be done with mobile apps and

products videos as these channels are a fairly new targeted advertising medium.

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# Impacts of Performing Assets and Non-Performing Assets on Operations Efficiency of Axis Bank for the Financial Year 2011-2018

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## Abstract

*Axis bank has been third-place among India's biggest Banks. The level of performing assets and non-performing assets (NPAs) indicates the banking industry's efficiency. The bank's asset quality can be tracked through a look at NPAs. The current research is dedicated to examining India's nationalized banks' financial results, i.e., Axis bank during the 2011-2018 financial periods. Method: Intended for 2011-12 to 2017-18, secondary data has been collected from Axis bank's published annual report on their website and analysed with percentage and ratio analysis. We saw that the average credit deposit ratio is 86 % during 2011-12 to 2017-18, and it suggests that Rs 86 is lent out of every Rs 100 deposited. The average increase in net profit ratio (10.32±10.15), total expenditure (13.85±8.64), total advances (14.78±7.55), net profit margin (12.47±6.38), net worth ratio (12.78±6.65), dividend pay-out ratio (15.33±9.39), debt to equity ratio (7.59±0.94), Gross NPAs / Gross advances ratio (2.84±2.58), Net NPAs/Net advances ratio (1.20±1.33), total provision ratio (62.58±8.13). There is significantly negative correlation between Gross NPAs and Net Profit and that between Net NPAs and Net Profit is. We also found that the number of lenders (of total assets), outstanding amounts and the provision thereon (of total assets) are not consistent for the year 2011-2018. We concluded that despite good performing assets; NPAs are continuously accumulating, which is not a good indication of development for Axis banks. The Axis bank needs to smartly follow up on the loan accounts to recover both the instalments and Interest. The quality of the loans, along with the bank recovery is not good. The Axis bank's management has not taken adequate care to yield advances, and they struggle to recover from defaulters.*

**Keywords: Axis bank; Gross NPAs; Net NPAs and Debt to equity ratio.**

## Introduction

A country's economic growth and banking system stability are interlinked. Indian banks face challenges as a result of globalization and shifts in banking standards and norms. Policymakers like the Reserve Bank of India (R.B.I.) and the Finance Ministry have made essential attempts to develop guidelines for governing the banking sector. The Bank's efficiency is generally reflected in its performing and non-performing assets (NPAs) over a given financial year. NPAs usually are relevant criteria for assessing the Bank's profitability as they affect liquidity, competitiveness, and solvency. Non-performing assets (NPA) occur as loans held by a bank in which Interest or principal and defaulting borrower postponements. The bank's asset quality can be tracked by looking at NPAs. Because of the increase in NPAs, banks have, at present, been carefully implementing risk management policies. Managing NPA is a vital aspect of the bank's credit management.

The amount of NPA for the bank has recently been estimated by R.B.I. According to R.B.I. reports in November 2018, if the gross NPAs sum crosses the Rs 9 lakh crores, the bank's lending activity and liquidity situation would have a significant effect. Banks themselves have taken several repeated measures to overcome the problems of the NPAs, but, the Indian economy is still depressed. A significant reason for bank's profoundly troubled assets is that the practice or process of a better appreciation of NPAs is being followed. As past restructured advances or assets, they are swept beneath the carpet. Higher NPAs in banks arise due to delays in project implementation and

execution, inadequate preparation, and poor project execution.

Axis bank [5] leads the A.T.M. network among private banks in India alongside nine foreign offices. During the financial cycle, i.e., the year 2000-01 to 2010-11, the management of non-performing assets is unsuccessful in the AXIS bank [6]. After that, a few studies compared Axis bank with several banks such as ICICI bank [7, 8], Bank of Baroda (B.O.B.) [9, 10], Yes bank [11] and HDFC bank [8] during 2010 to 2018 financial year and concluded that Axis bank is doing well. Nonetheless, these studies are missing to put together both operating assets and non-performing assets for Axis bank's actual study.

### Objective

This study focused on the impact of performing and non-performing assets on India's nationalized banks growth trend, i.e., Axis bank during the 2011-2018 fiscal periods. We thought-

*The null hypothesis (H0)*- There is no meaningful impact on the growth trend of Axis banks during the financial period 2011-2018 from the output of performing assets and non-performing assets.

*The alternative hypothesis (H1)*- Performing assets and non-performing assets could significantly impact the growth trend of Axis banks during the 2011-2018 financial period.

If our analysis shows the significant impact of performing asset and non-performing assets on Axis bank's growth trends, we will scrap the null hypothesis and accept the alternative hypothesis and vice versa.

### Methodology

Intended for 2011-12 to 2017-18, the present research work has obtained secondary data from the released

annual report of Axis bank's website. As described below, the following parameters are collected.

**Performing assets:** Credit deposit ratio, interest expenses to total expenses, interest income to total income, other income to total income, growth in net profit, growth in total income, growth in total expenditure, growth in total deposits, net profit margin, net worth ratio, total assets turnover ratio, dividend payout ratio, debt-equity ratio and interest expended to Interest earned ratio.

**Non-Performing assets:** Gross NPAs / Gross Advances ratio and Gross NPAs/Total Assets ratio, Net NPAs / Net Advances ratio and Net NPAs/ Total Assets ratio, Total Provision ratio and Shareholder's risk ratio, Sector-Wise Advances, Sector-Wise NPAs for both Priority and Non-Priority sector and Restructured of Assets Classification for total assets (including Standard assets, Sub-standard assets, Doubtful assets, Loss assets).

As we used to evaluate other banks earlier , using Financial Ratio analysis and % age analysis, the data are express as Mean  $\pm$  Standard deviation (S.D.).

### Findings and interpretation

#### *Performing assets*

4.1. *The comparative data with the %age change in credit deposit, interest expenses to total expenses, interest income to total income, and other income to total income*

The data are listed in (Table 1) with a Mean  $\pm$  SD: Commonly credit deposit ratio is used to assess the liquidity of a bank and is calculated by dividing the bank's total advances by its total deposits. We found that for the operating period 2011-2018, the average credit deposit ratio is  $86.53 \pm 7.84$ ; this means that the Bank has lent Rs 86.53 for every Rs 100. The minimum ratio is

77.13 in the year 2011-2012, and the maximum ratio is 96.92 in the year 2017-2018. It is also clear that Axis bank may not have adequate liquidity to meet any sudden requirements for the funds. It can have an impact on capital adequacy and assets – liability mismatch. As per R.B.I. Guideline credit deposit ratio must not cross 73%; this means that Axis bank borrows from the market to land for project and working capital instead of lower-cost deposits.

The *average of interest expenses to total expenses* is  $56.34 \pm 5.08$  for the operating period 2011-2018 and a maximum of 61.34 % in the year 2012-2013 and a minimum of 48.10 % in the year 2017-2018. The steady decline in this ratio suggests that the bank is capable of managing their fund internally rather than borrowing from external sources, resulting in declining interest expenses per year.

The *average interest income to total income* is  $80.50 \pm 0.67$  for the operating period 2011-2018 and a maximum of 81.39 % in the year 2015-2016 and a minimum of 79.21% in the year 2012-2013. Within this ratio, we found a mixed pattern. This ratio increased until 2015-2016 and then decreased in 2017-2018 and then again increased. It indicates that the bank lends capital to its creditor and generates annual interest income in a ratio roughly the same. This will be nice for the Bank.

The average of other income to total income is  $19.49 \pm 0.67$  for period 2011-2018 and a maximum of 20.79 in the year 2016-2017 and a minimum of 18.61 in the year 2015-2016. The other income is lower than the interest income, and the bank's total income is steadily increasing per year. It suggests that the capability of banks to raise money from other sources rather than Interest is growing.

4.2. *The relative data with %age change in growth in net profit, growth in total income, growth in total*

*expenditure and growth in total deposits*

The data are listed in (Table 1) with a Mean  $\pm$  SD: we have seen that the average growth in net profit is  $10.32 \pm 10.15$  for operating period 2011-2018 and a maximum of 22.09 in the year 2012-2013 and minimum (-92.5) in the year 2017-2018. It shows that in the year 2017-2018 and 2016-2017, the annual profit growth rate decreased every year and even fell considerably to negative (below zero). This means that the bank is headed for failure.

The average growth in total income is  $11.21 \pm 8.20$  for the operating period 2011-2018 and a maximum of 23.05 in the year 2012-2013 and a minimum of 0.91 in the year 2017-2018. It reflects the resulting reduction in the growth of total income in every subsequent year. The total income of Bank is decreasing the growth capacity per annum; it signifies neither the good efficacy nor the excellent status of the bank.

Generally, total expenditure did mainly for staff development, expenditure on Interest, and some other overheads. The average total expense is  $13.85 \pm 8.64$  for operating period 2011-2018 and a maximum of 24.73 in the year 2016-2017 and a minimum of 7.45 in 2017-2018. This shows that the axis bank's annual expenditure is not consistent (mixed pattern of rising and decreasing) and that bank can control expenditure.

The average total advances are  $14.78 \pm 7.55$  for the operating period 2011-2018; further progress in advance is not consistent and leads to a decline in the year 2017-2018; however, total advances are a maximum of 22.17 the year 2014-2015 and minimum in the year 2011-2012. The average of total deposits is  $11.0 \pm 5.39$  for the operating period of 2011-2018 and significantly decreased in 2017-2018. Moreover, in the year 2016-2017, total deposits are a record of 15.76. Since the %age

growth in average total deposit is less than average total advances. It indicates that the Bank grants more loan than deposits it has, i.e., why the credit deposit ratio has risen every year. It is not a good sign for Bank and reflects poorly controlled team abilities.

*4.3. The comparative data with %age change in net profit margin, net worth ratio, total assets turnover ratio, dividend pay-out ratio, debt-equity ratio, and interest expended to Interest earned ratio:*

The data are listed in (Table 1) with a Mean  $\pm$  SD: We have seen that the average net profit margin is  $12.47\% \pm 6.38$  for the operating period 2011-2018, a maximum of 16.78% for 2014-2015 and a significant reduction of 6.54% for 2016-2017 and 0.49% for 2017-2018. It reflects its lower operating efficiency by higher expenses. The bank needs to cut in future expenses.

The average net worth ratio (Return on Shareholder Investment) is  $12.78 \pm 6.65$  (for operating period 2011-2018), a high of 18.60% for the year 2011-2012, and is reduced to 6.6% for the year 2016-2017 and 0.44% for the year 2017-2018. This reduced net worth ratio reflects the Bank has not adequately exploited its capital. Bank cannot refund the sum to its stakeholder, which may result in the Bank's stakeholders losing confidence. Bank is unable to handle the return, declining annually and dropping to 0.44 % for 2017-2018. This means that if the bank continues to invest, it will not have sufficient money to run business.

The total assets turnover ratio indicates the bank's efficiency in using all of its assets (current and fixed). The average total assets turnover ratio is  $9.44 \pm 0.58$  for the operating period 2011-2018, a maximum of 9.93 for the year 2013-2014, and a minimum of 8.21 for 2017-2018. This continuously decreasing total assets turnover ratio shows the axis bank's lower efficiency in managing

its assets (reduced utilization of its fixed assets).

The dividend pay-out ratio represents the %age of dividend profits paid to shareholders. The average dividend pay-out ratio is  $15.33 \pm 9.39$  for the operating period 2011-2018, a maximum of 32.47 in 2016-2017, and a minimum (as zero) in the year 2017-2018. The Bank is disbursing out fewer dividends and retaining more cash into the business for future growth in earnings. As there is no dividend paid out in 2017-2018, this suggests bank's unsafe condition as it affects the company's stock price down and represents poorly handled team capabilities.

The debt-to- equity ratio shows precisely how much debt is used by a bank. For a specific bank it is an indication of a possible financial risk. The average debt-equity ratio is  $7.59 \pm 0.94$  for the operating period 2011-2018, a maximum of 9.65 for the year 2011-2012, and a minimum of 6.73 for 2015-2016. The continuously decreased debt-to-equity ratio decreases the possibility of financial risk. The Bank uses to fund low debt. It's suitable for the Bank because it reduces leverages and additional risk to bank.

Interest expended to Interest earned ratio (%)- the average of Interest expended to Interest earned ratio is  $60.93 \pm 2.20$  for the operating period 2011-2018, and it is a maximum of 64.44 in the year 2012-2013 and minimum 59.33 in the year 2012-2013 in the year 2017-2018. The Interest expended to Interest earned ratio indicates Bank is not capable of making sufficient Interest and charging Interest to its borrower. The ratio showed a mixed pattern as the bank is able to control the expenses from 2012-2013 to 2015-2016. In 2016-2017, however, the Interest expended to Interest earned ratio rose and then decreased again. It means that expenses are often higher than the profits the bank received.

**Table 1:** Performing assets of Axis bank operating 2011-2018

	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	Mean $\pm$ SD
Credit deposit ratio(%)	77.13	77.97	81.89	87.17	94.64	90.03	96.92	86.53 $\pm$ 7.84
Interest expenses to total expenses (%)	60.32	61.34	58.72	58.25	57.33	50.33	48.1	56.34 $\pm$ 5.08
Interest expended to Interest earned ratio	63.55	64.44	61	59.91	58.93	59.38	59.33	60.93 $\pm$ 2.20
Interest income to total income (%)	80.23	80.58	80.54	80.92	81.39	79.21	80.67	80.50 $\pm$ 0.67
Other income to total income (%)	19.77	19.42	19.46	19.08	18.61	20.79	19.33	19.49 $\pm$ 0.67
Growth in net profit (%)	—	22.09	20.06	18.33	11.78	-55.27	-92.5	10.32 $\pm$ 10.15
Growth in total income (%)	—	23.05	12.78	15.24	14.86	11.66	0.91	11.21 $\pm$ 8.20
Growth in total expenditure (%)	—	23.22	11.47	14.632	15.49	24.73	7.45	13.85 $\pm$ 8.64
Growth in total advances (%)	—	16.03	16.81	22.17	20.52	10.12	17.85	14.78 $\pm$ 7.55
Growth in total deposits (%)	—	14.77	11.22	14.77	11.02	15.76	9.47	11.0 $\pm$ 5.39
Net Profit ratio (%)	15.47	15.35	16.34	16.78	16.33	6.54	0.49	12.47 $\pm$ 6.38
Net Worth Ratio (Return on Shareholder's Investment) (%)	18.6	15.64	16.27	16.47	15.47	6.6	0.44	12.78 $\pm$ 6.65
Total Assets Turnover ratio (%)	9.6	9.91	9.93	9.5	9.59	9.35	8.21	9.44 $\pm$ 0.58
Dividend Pay-Out ratio (%)	15.54	15.04	15.09	14.75	14.46	32.47	NIL	15.33 $\pm$ 9.39
Debt-Equity ratio (%)	9.65	7.63	7.35	7.22	6.73	7.43	7.15	7.59 $\pm$ 0.94
Interest expended to Interest earned ratio (%)	63.55	64.44	61	59.91	58.93	59.38	59.33	60.93 $\pm$ 2.20

### **Non-Performing assets**

#### *4.4. The relative data with a %age change in the Gross NPAs / Gross Advances ratio and Gross NPAs/ Total Assets ratio*

The data are listed in (Table 2) with a Mean  $\pm$  SD: we have seen that the We have seen that the average Gross NPAs/Gross advances ratio is 2.84 $\pm$ 2.58 for the operating period 2011-2018, and it is a maximum of 7.49 in the year 2017-2018 and a minimum of 1.06 in the year 2011-2012. The average Gross NPAs/ Total Assets ratio is 1.81 $\pm$ 1.71 for the operating period 2011-2018, and it is a maximum of 7.49 in the year 2017-2018 and a minimum of 0.63 in the year 2011-2012. The continuously increasing Gross NPAs indicate that poor

asset quality and axis bank needs more attention to manage the amount of Gross NPAs.

#### *4.5. The relative data with a %age change in Net NPAs / Net Advances ratio and Net NPAs/ Total Assets ratio*

The data are listed in (Table 2) with a Mean  $\pm$  SD. We observed that the average of Net NPAs/Net advances ratio is 1.20 $\pm$ 1.33 for the operating period 2011-2018, a maximum of 3.77 for 2017-2018, and a minimum of 0.28 for 2011-2012. The average of Net NPAs/ Total assets ratio is 0.75 $\pm$ 0.84 for operating period 2011-2018 and a maximum of 2.4 for 2017-2018 and a minimum of 0.17 for 2011-2012. The continuously increasing Net NPAs suggest that axis bank should provide proper responsiveness to manage these NPAs. As Net NPAs

shows the actual burden of banks, it is determined by deducting the provisions regarding Net NPAs from Gross NPAs. Therefore growing Net NPAs is not appropriate for the Bank.

4.6. The comparative data with the %age change in Total Provision ratio and Shareholder's risk ratio

The data are listed in (Table 2) with a Mean ± S.D. We have seen that the average total provision ratio is 62.58±8.13 for the operating period 2011-2018, and it is a maximum of 73.31 in the year 2011-2012 and a minimum of 50.68 in the year 2017-2018. However, the average shareholder's risk ratio is 8.02±9.30 for the operating period 2011-2018, and it is a maximum of 26.15 in the year 2017-2018 and a minimum of 2.07 in the year 2011-2012. As with R.B.I.'s guidelines, all banks must make provision against NPAs so that Net NPAs come to zero; this ensures the arrangements must be

made at 100 %. All banks have to make more than adequate provisions for their Gross NPAs. Therefore, continuous decrease in the overall provision ratio and an improvement in the shareholder risk ratio suggest that axis bank is struggling to boost the provision to handle its gross NPAs. Somehow Bank has to take a major step to manage NPAs in the competitive market as it affects the valuation of the shares and good will.

4.7. The correlation relationship between Gross N.P.A., Net N.P.A., and Net profit among S.B.I. and ICICI for operating period for 2011-2018

The data are listed in (Table 2) with a Mean ± S.D. We have seen that the correlation between Gross NPA and Net Profit [r (5) = -0.80; P= 0.05] is significantly negative (Figure 1) and correlation between Net NPA and Net Profit [r (5) = -0.81; P= 0.05] is also significantly negative (Figure 2). This means that the effect of both Gross NPAs and Net NPAs rises is adversely affecting the bank's Net Profit.

Figure 1

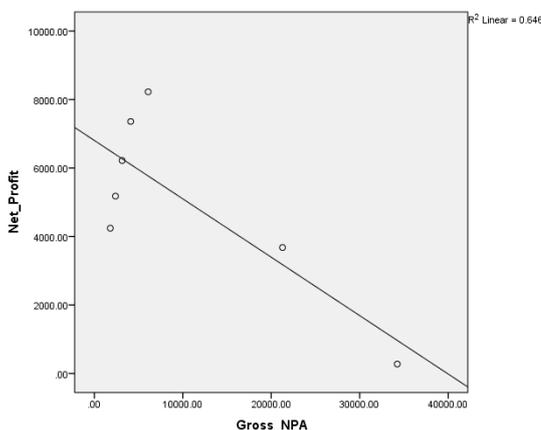


Figure 2

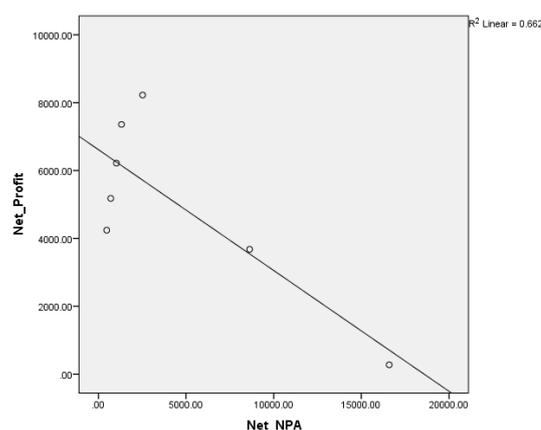


Figure 1&2: Negative correlation between (Net\_profit and Gross\_NPA) and (Net\_profit and Net\_NPA).

4.8. The relative data with a %age change in the ratio of Sector-Wise Advances and Sector-Wise NPAs for both Priority and Non-Priority sector.

The data are shown in (Table 2) (Figure 3) with a Mean ± S.D. Among sector-wise advances (such as Priority

sector, public sector bank, others, and total advances), the average 51.86±1.68 (for priority sector), 1.39±0.46 (for the public sector), 0.20±0.23 (for Bank) and 58.55±3.17 (for other sector) during the operating period 2011-2018.

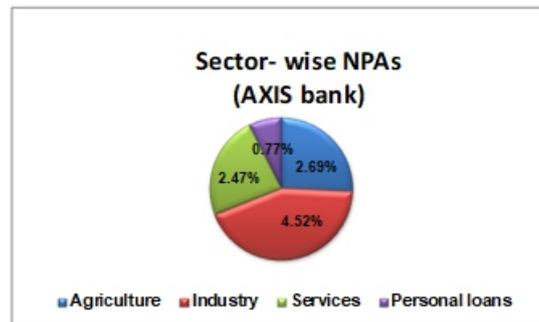


Figure 3: Sector-wise NPAs for the AXIS bank operating 2011-2018

Table 2: Non-performing assets of Axis bank operating 2011-2018

	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	Mean ± SD
Gross NPAs / Gross Advances Ratio (%)	1.06	1.2	1.36	1.45	1.78	5.52	7.49	2.84±2.58
Gross NPAs/ Total Assets Ratio (%)	0.63	0.7	0.82	0.89	1.16	3.54	4.95	1.81±1.71
NET NPAs / NET Advances Ratio (%)	0.28	0.36	0.45	0.47	0.74	2.31	3.77	1.20±1.33
NET NPAs/ Total Assets Ratio (%)	0.17	0.21	0.27	0.29	0.48	1.43	2.4	0.75±0.84
Total Provision Ratio (%)	73.31	69.2	66.31	65.5	55.73	57.36	50.68	62.58±8.13
Shareholder's Risk Ratio (%)	2.07	2.13	2.68	2.95	4.74	15.47	26.15	8.02±9.30
Sector-Wise Advances and NPAs								
[ Priority sector (A) / Total advances (T) ] X 100	28.56	24.62	27.28	24.82	24.09	25.16	22.43	51.86±1.68
[ Public sector (B) / Total advances (T) ] X 100	1.91	1.99	1.64	1.27	1.05	0.78	1.1	1.39±0.46
[ Bank (C)/ Total advances (T) ] X 100	0.2	0.02	0.09	0.09	0.11	0.19	0.73	0.20±0.23
[ Others(D) / Total advances (T) ] X 100	54.42	58.07	55.46	57.52	59.98	60.95	63.51	58.55±3.17
Agriculture (%)	2.33	2.36	2.29	2.26	2.44	3.25	3.93	2.69±0.64
Industry (%)	0.75	1.09	1.17	1.65	2.22	9.61	15.2	4.52 ±5.63
Services (%)	0.96	1.6	2.27	1.7	2.04	4.9	3.85	2.47±1.39
Personal loans (%)	0.81	0.64	0.61	0.61	0.69	0.89	1.17	0.77±0.20

4.9. The relative data with a change in Restructured of Assets Classification for total assets (including Standard assets, Sub-standard assets, Doubtful assets, Loss assets)

The relative data are shown in (Table 3) with a Mean ± S.D. We observed that the number of borrowers (of total assets), amount outstanding, and provision thereon (of total assets) is not consistent for 2011-2018. During this operating period 2011-2018, the average no. of borrowers (of total assets) is 1141.71 ± 597.47, the

average amount outstanding is 7138.90 ± 3274.01, and the average of provision thereon (of total assets) is 244.72 ± 127.65. It indicates that the number of borrowers is not consistent and that the provision thereon is consistently lower than the outstanding amount, meaning that Bank cannot follow up the R.B.I. Guideline. It leads to a continuous rise in doubtful assets and loss assets that reflect poor credit management and inadequate follow-up measures, which raises NPAs and increase the pressure on their overall efficiency and productivity.

AXIS bank, therefore, had to meet the R.B.I. Requirements to reduce NPAs.

**Table 3:** Restructured of Assets Classification (in Millions, except number of account)

Year	Standard assets	Sub-standard assets	Doubtful assets	Loss assets	Total
<b>2011-2012</b>					
No. of Borrowers	102	-----	-----	-----	102
Amount outstanding	1300.28	-----	-----	-----	1300.28
Provision thereon	150.17	-----	-----	-----	150.17
<b>2012-2013</b>					
No. of Borrowers	1,349	96	20	27	1,492
Amount outstanding	4,367.51	103.11	97.26	133.58	4,701.46
Provision thereon	282	10.74	3.22	-----	295.96
<b>2013-2014</b>					
No. of Borrowers	1,648	61	87	38	1,834
Amount outstanding	7,020.47	14.33	169.29	187.8	7,391.89
Provision thereon	430.33	0.57	18.46	---	449.36
<b>2014-2015</b>					
No. of Borrowers	1,384	12	194	87	1,677
Amount outstanding	9,209.24	21.56	464.6	430.31	10,125.71
Provision thereon	331.11	1.22	15.41		347.74
<b>2015-2016</b>					
No. of Borrowers	858	1	291	37	1,187
Amount outstanding	8,733.42	0.04	1,386.61	166.36	10,286.43
Provision thereon	184.01	-----	44.3	-----	228.31
<b>2016-2017</b>					
No. of Borrowers	365	3	389	100	857
Amount outstanding	5,622.02	417.74	2,274.85	1,111.96	9,426.57
Provision thereon	75.81	22.03	59.69	-----	157.53
<b>2017-2018</b>					
No. of Borrowers	523	18	209	93	843
Amount outstanding	1,185.13	4.55	5,273.75	276.55	6,739.98
Provision thereon	18.63	-----	65.34	-----	83.97
Mean ± SD (2011-2018)					
<b>No. of Borrowers</b>	1141.71 ± 597.47				
<b>Amount outstanding</b>	7138.90 ± 3274.01				
<b>Provision thereon</b>	244.72 ± 127.65				

### Discussion

As we observed, in the AXIS bank, the credit deposit ratio is rising, and the Bank's net income decreases. The Bank can reduce its expenses as the debt-equity ratio drops each subsequent year. When the Bank is not raising funds from outside, it must control the Interest they received each year and manage the business from its

capital and reserve. However, handling the funds internally rather than externally is easier. From the dividend pay-out ratio in this report, it can be seen that Axis bank is continuously paying out the dividend, and this ratio is maximum in 2016-17. The dividend retention decision is right for the rising Bank, but it is risky for the holder of the dividend again. In this study, we also

observed that expenditure growth for the Axis bank is decreasing per year, suggesting the successful management of its funds.

The previous study compared Axis bank with ICICI bank during 2012-13 to 2016-17 and found that Axis bank performed well and financially sounder than ICICI Bank. ICICI Bank increased management performance compared to Axis bank from the deposit and expenditure perspective. . A study conducted by B.O.B. and Axis Bank to evaluate financial results for 2013 to 2018 and found that Axis Bank is highly management proficient as compared to B.O.B., while B.O.B. is found to have a better asset quality and earning ratio . For another report, AXIS bank has a higher debt over B.O.B. during the year 2013-2017. However, the correlation between Net NPAs and Net Profit is negative for B.O.B., indicating that lower liabilities and increases in Net NPAs harm Net Profit. Still, for Axis bank, the correlation between Net NPAs and Net Profit is positive, indicating that banks have higher debts despite increasing their Net Profit. Using the CAMELS study and t-test, it is concluded that there is no considerable difference in financial performance between the Axis bank and the Kotak Mahindra bank. Still, the Kotak Mahindra bank's performance is marginally lower than that of Axis Bank . A summary of Axis Bank and Yes Bank from the five-year balance sheet (2014 to 2018), using a ratio measure, and a/c profit and loss. It is clear that the YES bank has a steadily decreasing working capital turnover ratio; on the other hand, AXIS bank has a steadily growing working capital turnover ratio . A report conducted by Axis Bank and fundamental and technical indicators for the five years from April-2012 to March-2017 indicates that Axis Bank is fundamentally and technically powerful. Investors can opt to invest in this.

However, there is a lack of this study to combine the performing assets and non-performing assets to evaluate

Axis bank results. We have, therefore, measured the growth of the Axis bank based on both performing assets and non-performing assets with their consecutive financial year, i.e., 2011 to 2018. A reasonable study of NPAs between HDFC Bank, ICICI Bank, and Axis bank concluded that the NPAs pattern in this private sector leads and suggests to reduce it . We have observed that in the Axis bank, the overall provision ratio is continuously decreasing, and doubtful assets and loss assets are increasing every year. That heightens the Bank's NPAs pressure. As of March 2018, the Gross NPA and Net NPA rates of the Axis bank rose to 6.77 % and 3.40 %, respectively, from 5.28% and 2.56 % in December 2017. The Bank recognized the loss of '16,536 crores in the 2018 quarterly forwarding year . This deficit is continuous in 2019 and 2020, along with a further forwarding year . Gross NPAs are focused mainly on loans, and Net N.P.A.'s provisioning factor allowed loan losses.

The continuously rising NPAs suggest that more effort is required from the axis bank to control the amount of NPAs. Banking is a tough business, mainly when a bank is depositing growth that overtakes its growth advances. Axis bank — one of India's leading private lenders has now begun to tackle this issue. At the finish of 2020, Axis Bank had a net loss of 1.388 crores, and the overall provisions of the bank rose 18 % to around 7.730 crores. To continue that conservatism in its provisioning, Axis Bank must, therefore, modify its internal strategies. One such integrated solution is 1. Measures are taken with care, 2. Introduction of prudential principles, R.B.I. Guidelines and Policy for Recovery 3. Improving tolerance Bank power would allow the bank to manage NPAs and meet target.

#### **Limitation:**

The research is confined to the seven-year duration alone, and this does not provide the exact findings. The

analysis is based on secondary data, and therefore on its inherent limitations.

### Conclusion

We concluded that NPAs continue to accumulate despite having some decent performing assets, which is not a worthy signal for Axis Bank growth. This specifies that the Bank lacks a wilful default, an inadequate system of internal control, and a delayed supervisory inspection mechanism. Consequently, frequent monitoring of the quality of the loans is necessary to ensure a satisfactory financial system and provide an early warning to Axis banking system regulatory authorities. While the banking sector continues to work under stress, Axis Bank needs to adjust its internal guidelines to better operational metrics.

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The writers did not report any conflicts of interest.

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# Impact of Socialization Agents on Individual's Social Media Behaviour: Study of Indian Adults

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## Abstract

**Purpose** – The objective of the research is to understand the relationship between socialization agents and behavioral aspects of a social media user and developing a pragmatic relational model between socialization agents and various aspects of social media behavior.

**Design/methodology/approach** – Exploratory research design employed to identify the elements of social media behavior and socialization agents followed by field study based on structured questionnaire filled by 384 regular social media users selected by random sampling technique. The constructs' of social media behavioral scales have been adapted from various previously researched and validated scales and analyzed for socialization agents' context, the authors have precisely validated the selected scales in this study. Various statistical analyses were performed to evaluate the empirical validity of the models developed, followed by multiple regressions for hypothetical testing using R studio edition.

**Findings** – This analysis of collected data shows the following findings: firstly, religion plays an important role for the information seeking, trading and socialization of social media users; secondly, work as well as peers of social media users impacts their information seeking, socialization and reinforcement. Third, law and government also plays an important role for the information seeking, socialization and emotional behavior of social media users; lastly Family and social groups of social media users impacts their information seeking, emotional and reinforcement but, findings of this paper further urge the necessity of considering further multidimensional and multidisciplinary socialization agents for the various elements social media behaviour.

**Originality/value** – The findings presented in this paper give new opportunities for research on multi-dimensional social media behavioral model and

*suggestions for socialization agents' implications.*

**Keywords:** Socialization agents, social networking sites, social media behaviour, internet.

## Introduction

Individual's behavioral actions in their respective day to day life are affected by various elements and collectively they are termed as socialization agents. In previous researches, socialization agents' attributed for individual active learning and have been examined for their working conditions as well as for their relationships. In behavioral science, research on socialization agents has also been carried out in order to understand people's behaviors while seeking information for their purchase. Socialization agent to an individual is an affective factor that enables to initiate, continue, and terminate information seeking for their purchase. One's motivation for purchase can increase or decrease depending on to what degree the person is cognitively or affectively stimulated by the search process and results.

Socialization agents always been considered as a key element which impacts the individual behaviour. They will not only raise individual awareness of social values and goals but also defines alignment between the organization's ideology and employee values. Socialization agents thus motivate individuals to help the organizations to achieve its objectives (Fotis, 2015). Such implication to an individual behaviour has been labeled as socialization agents which impacts an individual's perceptions. Considering the presumed potential of social interactions of an individual, the question rises how formal as well as informal socialization agents can affect behavioral elements and

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create socialization based behaviour (Gensler, Volckner, Liu-Thompkins, & Wiertz, 2013).

Such implication Past research indicates that social interactions motivate, information seeking needs of an individual as well as impact their socialization valence (Safko & Brake, 2012) and these social media destinations allow people to share their feelings, data, decisions, inclination, and product reviews with others in their virtual boundaries groups and even corporate environment also (Boyd & Ellison, 2008). Web-based social networking sites have extended open doors for learning as well as for business. As youthful users of digital natives use technology, they not just trade thoughts, sentiments, and data in addition trade visuals as well as monetary instruments and while doing as such, they form a behavioral structure. Users formulate social media behaviour through their reactions, remarks likes and dislikes In this way, their behaviour determines their engagement and cooperation with different individuals. Thus, researchers need to not only analyze content, but rather effectively understand social media behaviour such that it can facilitate to understand decision science for the users (Baird & Parasnis, 2011). Social media behavioral practices go by past writings can be characterized as a user's behavioral indications on a social networking platform [registered] due to motivational drivers. Imperatively, this definition mirrors that social media behavioral practices are a consequence of motivational factors (Sommer, 2011). The concept of social media behaviour has been examined in many fields, including psychology education, marketing and etcetera.

This research on social media behaviour has fixated based on socialization agents. Users develop social media behaviour through various experiences (Kim, Jeong, & Lee, 2010). Researchers perceive that there are different objects of socialization agents, including

religious offerings, family orientation, legislative structure and mass media (Kilgour, Sasse, & Larke, 2015). Together, these elements constitute the social media behavioral understanding of the user. Social media behaviour is intuitive and hence the developing model must be tested through an examination for every dynamic encounter (Teng, Khong, & Goh, 2015). Social media behaviour has become an important topic of public and scholarly discussion. There are various positive aspects of social networking sites for users, for instance being used for data sharing and trading, information as well as economic transactions. This review highlights socialization agents mainly from an individual point-of-view, focusing. (Terblanche, 2011).

#### **OBJECTIVES OF THE STUDY**

Consequently, the objective for this examination is to explore the Socialization agents on behavioral implications thus number of behavioral elements are taken into consideration. Socialization agents might have distinctive implications on each individual. This examination chose few sorts of social media behavioral elements. Thus proposes the following research questions:

- *To identify different behavioral elements of a social media user.*
- *How socialization agents' impacts different behavioral elements of a social media user.*

#### **REVIEW OF LITERATURE**

Socialization agents are increasingly becoming an indispensable element for consumer decision making, as well as an important tool for online brand–customer relationship development and maintenance, by enabling unprecedented impact on users' social media behaviour for decision making (Correa, Hinsley, & Zuñiga, 2010). The majority of existing marketing studies define social media behavior as a psychological state that

emerges in the process of user interactions with socialization agents during user experiences. The conceptualization stems for social media behavioral constructs are based on user interest of socialization, consistently linked to outcomes i.e. economic trading activities as well as information seeking activities (Harter & Hert, 1997). Researchers consider social media behaviour to be a psychological state leading toward interactions with user and user communities which preceding emotional behaviors. Most theories views social media behaviour as multidimensional nature but researchers differs in measuring social media behaviour due to differences in conceptual approaches (Doolin, Dillon, Thompson, & Corner, 2005).

Specifically, studies emphasizing on the information seeking element of social engagement identify social factors i.e. social interactions, beliefs, background, family orientation, siblings and relatives play major role as the construct for social media behaviour. Alternatively, family elements i.e. Parents, upbringing and social status are focusing more on the psychological state emerging for teenage users social media activity. Researchers propose that constituent aspects of social media behaviour include cognitive information processing, emotional affection, and social network activation (De Vos & Freese, 2011). These differences in conceptualizing the social media behaviour construct can be attributed to the nascent character of the behavioral research stream and to the relative novelty of the social media phenomenon, which is still evolving in the domains of online behavioral studies and social media research (Favero, Meier, & O'Toole, 2014). While both approaches offer an insight into the psychological domain of the user- social media engagement phenomenon by emphasizing (a) informational states of mind and (b) emotional and mental processes taking place during and after the engagement actions, they fall short of describing and classifying the actual actions

undertaken by social media users as a demonstration of their motivational, mental, and emotional engagement (Fotis, 2015) (Carson, 2010). Yet another approach views social media behaviour not as a psychological state but as reinforced behaviors exhibited by users as they interact with others (and with other users in relation to socialization agents. This perspective is more in line with the behavioral analytics metrics used to measure behaviour in practice and offers more actionable insights (Dinev & Hart, 2006). Although several attempts have been made to address engagement behaviors in earlier research, these behaviors have not been exhaustively identified, characterized, or classified. For example, distinguish between sharing, learning, co-developing, advocating, and socializing “engagement sub-processes” manifested by members of a social media community (Goldsmith, Pagani, & Lu, 2013). (Goldsmith, Although a number of research studies have previously addressed socialization agents for behavioral theories, these studies are (a) usually limited by the context of a particular offline platform, (b) mostly based on the generic uses and gratifications theoretical approach, and (c) seldom inclusive of preexisting user engagement. Researchers found that code of conduct and social security, as well as religious and informative influence, positively related to social media engagement (Hyrynsalmi, Seppänen, Aarikka-Stenroos, Suominen, Järveläinen, & Harkke, 2015). Theories focused on the role of cultural norms in determining the behavior of trading online in social media platforms. The authors found that users decisions characterized by higher cultural trust, greater emotional identification, stronger commitment to their community, and greater intentions to continue participation were more likely to reinforce brand messages (Li, Wang, Li, & Che, 2016). Studies conducted in socialization context proposed that religious evangelism (i.e., defending and reinforcing the religion), social recognition by other community members, as well as acknowledgment by the family

intensify user creativity in decision making. Studies conducted in socialization context proposed that religious evangelism (i.e., defending and reinforcing the religion), social recognition by other community members, as well as acknowledgment by the family intensify user creativity in decision making (Shah, 2016). Socialization agents' context identified religious

institutions, beliefs, spirituality, social interactions, educational institutions, social status and reference groups that drive more-involved social media interactions, and found that motivations such as information search, socialization, and reinforcement stimulate higher levels of user related activity in social media (Taylor, 2013).

**Table 1:** Systematic summary of reviewed articles according to investigated theme and authors' names.

Authors	Variables	Research objectives	Statistical tool	Findings
(Hazli, 2013)	Emotional trust, Perceived usefulness, Intention to buy	Do social media in social networking sites affect the user's emotional trust, Perceived usefulness, Intention to buy?	Structural equation model	Consumers have social interactions through social media such as online forums, communities ratings, reviews and recommendations. These developments have introduced a new stream in e-commerce, called social commerce, which empowers consumers to generate content and influence others. These interactions provide different values for both business and consumers. The present study borrows constructs from the technology acceptance model, and integrates them with trust and social media concepts to propose a model to examine the role of social media in e-commerce and social commerce adoption.
(Gul, Shahzad, & Inman, 2014)	Consumer Purchase behavior, Information seeking consciousness	Is there a strong relationship between Social Media and Consumer's purchase behavior and information seeking consciousness?	Pie and bar charts	There is significant positive relationship between social media and consumer buying behavior. The age group affected the result considerably and it was found that young population between 22yrs to 27 yrs. was most influenced. Social Media has significant positive relationship with Fashion Consciousness. There is no significant link between amount spent per shopping trip and no. of trips.
(Ioană & Stotca, 2014)	Demographic profile, payment methods	Measuring the degree of consumer confidence in purchasing products online. Consumer attitudes study toward other consumer feedback from online. Defining the categories of products that consumers buy online. Identifying the maximum amount that consumers are willing to pay online.	Graphs & Tables	Internet and virtual communities have transformed consumers, societies, and corporations with wide spread access to information, better social networking and enhanced communication abilities. Blogs, YouTube, MySpace, Facebook are examples of social media that are popular among all level of consumers. . Users are using several online formats to communicate, (e.g., blogs, podcasts, social networks, bulletin boards, and wikis) to share ideas about a given product, service, or brand and contact other consumers, who are seen as more objective information sources. Young consumers (25 to 29) buy more. Mostly females. Two most common reasons for online purchase are Convenience and home delivery.
(Naidu & Agrawal, 2013.)	Buying behavior on social media, Customer feedback on social media	To check awareness about social media. Whether people are using social media only for communication but or for collecting information regarding product too Which is the most used platform in social media? How decision making is influenced by social media directly and indirectly.	Pie Charts	Now days in 21st century buying behavior decision making is influenced by social media directly and indirectly. In today's competitive environment and in 21st century social media became very useful technique for marketing promotional strategy.
(Yamakamith, 2014)	Frequency of usage of social networking sites, Interpersonal relationships with family and friends	To engage in a Sociological analysis of the concept of "interpersonal relationship" with a special focus as the changing nature of inter-personal relationships. Q2. To analyze the growth in the number and the pattern of impact of Social Networking Sites on college going students, particularly on their changing interpersonal relationships.	ANOVA	The usage of SNS brought lots of changes in interpersonal relationships between these students and members of family and it also helped students to have more communication with their family members and friends. Facebook is most used platform followed by YOU tube.

Table 1: Continued

Authors	Variables	Research objectives	Statistical tool	Findings
(Lazarevic, 2012)	Social behaviour, Brand Equity, Online brand-socialization agents relationship.	Socialization agents efforts create a brand image which is assessed by generation Y consumers to determine if it reflects their values. Socialization agents is used to convey a consistent social media behaviour and build up brand equity	Descriptive Research	Paper presents a view that existing marketing tools such as integrated marketing communications and branding can be used in new ways to increase the perceived congruence between the generation Y consumer and the brand. They are more involved with their purchases than previous generations because they are more aware of the social consequences of the wrong purchase (Fernandez, 2009; Darley, 1999) Consumers who were exposed to both paid and earned social media could assist organizations with increased brand awareness. advertising on Facebook also resulted in increased levels knowl- edge amid Generation Y. Internet consumers' primary reason why they followed companies and brands on SNS was to keep up-to-date with the latest information. SNA was most effective when young adults spent two of more hours logged on to Facebook, which is logical, since they would have more time to notice the advertisements. However, Generation Y tend to multi-task and use their mobile devices while on the move to access the Internet, SNS and to communicate, so do not spend long periods on Facebook at one time.
(Duffett, 2015)	Cognitive attitude, Emotional social media behaviour, Social groups	What effect does Facebook advertising have on the cognitive attitudinal component of Generation Y in an emerging country such as SA? How do various Facebook usage characteristics influence Generation Y's awareness and knowledge perceptions of advertising on Facebook in SA? Do various demographic factors have an impact on Generation Y's cognitive attitudes towards Facebook advertising in SA?	One-sample bi-nominal standardized test and Pearson's correlation coefficient, GLM ANOVA	It is found that product design, reliability and trust, social influence and discounts, brand name and fashion and status symbol and uniqueness are the main factors influencing the buying behavior of branded clothes. Those who do not buy branded clothes have varied reasons like cost, inaccessibility and preference of quantity to quality. The results show that there is an association between age, marital status, occupation, and income and buying of branded clothes, whereas there is no association between gender, and education and buying of branded clothes
(Kansra, 2014)	Buying behavior, Online trading Individual values	To examine the factors affecting the preference towards branded clothes among young consumers. To examine the association of age, income, occupation, marital status, education and gender with buying branded clothes	Percentages, factor analysis and Chi- square	. Most of the teens are interested to make new friends whether they know each other personally or not. It is very common that Teens always eager to make friends of opposite gender. There are so many pages can be found which contains inappropriate content and the users are free to see all of them which leave the bad impression on youth minds. Teenagers take a lot of food/fast food during surfing. Due to excess use of SNS user become freakish and boring. The results of the study indicated that peers, friends and family did not influence organic clothing purchase decision of youth. This implies that a decision to purchase organic clothing was related to one's pro-environmental values and past experience with green products. Since, youths are interested in latest fashion and trends, then they might perceive organic clothing as "premium" and "unique". The "uniqueness" of organic clothing should be promoted so that it gets with the individual's commitment towards green values
(OSAMA, 2015)	Use of social media, Reinforcement, Personality, behavior	To estimate the changing behavior of the youths due to excess usage of Social Networking Sites (SNS). To find out the reasons behind the changing personality of our youths while interacting with his/her parents/Teachers	Descriptive Research	
(Khare & Varshneya, 2017)	Peer influence, Green knowledge, purchase behavior, past experience	Does past environment-friendly behaviour influence Indian youths' organic clothing purchase behaviour? Does peer influence in the green context affect Indian youths' organic clothing purchase behaviour? Does organic clothing knowledge influence Indian youths' organic clothing purchase behaviour?	Confirmatory Factor Analysis, Chi Square, Structural equation model	

## RESEARCH METHODOLOGY

**Research design:** In order to have a systematic approach regarding the identification of key elements and concepts of social media behaviour and socialization agents the author followed the method of exploratory research design followed by casual research design to understand.

**Sampling technique:** The scope of the research is comprised of regular online user from National capital region of India. The questionnaire prepared for gathering data was distributed from May to December of academic year 2018. In this academic year, 18.73 million active social media users were using various social media platforms for the respective purposes.

The size of the sample was calculated with the formula

$$\text{Sample Size} = \frac{Z^2 * (p) * (1-p)}{c^2}$$

Where: Z = Z value (e.g. 1.96 for 95% confidence level), p = Population, c = confidence interval i.e. 0.05 Thus sample size = 384 (5% tolerance with a 95% possibility was taken into consideration. The questionnaire prepared within this context was given to 400 students using the basic random sampling method. In this method, there is a possibility of each entity in the sample being chosen, so this method is an appropriate population for a probabilistic sample. It is possible to say that the number of students used for the research (400) is adequate because it is more than 384, which is calculated with the formula used for the number of the sample size of the participants, 58.5 percent are male, and 41.5 percent are female.

### Data Collection

A questionnaire form was used as a tool for gathering data. The questionnaire form was prepared by benefitting from the studies (Bochenek & Blil, 2013), (Tsimonis & Dimitriadis, 2014), (Shim, 1996), (Bowden, 2009), (Rathore, Ilavarasan, & Dwivedi, 2016), (Treem & Leonardi, 2012) and by adapting insights collected from exploratory research design. In the first part of the

questionnaire are questions about demographic information and multiple choice questions about the use of Internet and social media; in the second part, a Likert scale containing five items is used (1= Totally disagree, 2=Disagree, 3=No idea, 4=Agree, 5= Totally agree).

## HYPOTHESIS DEVELOPMENT & TESTING

In the analysis of the data gathered from the questionnaire, SAS University edition used for statistical analysis. Cronbach alpha's a test was implemented for the reliability test of the scale, and it was calculated that Cronbach alpha = 0.693. This value calculated shows that the scale is highly reliable. In order to facilitate understanding and interpretation of the relationship among a wide range of parameters stated in the questionnaire that are thought to have relations, and in order to reduce the amount to a more basic dimension, a factor analysis has been used.

For the factor analysis feasibility test of data, the Kaiser-Meyer-Olkin (KMO) test and the Bartlett test have been implemented. The value of the Bartlett test is 6,514.261. This value is  $p = .000 < .05$ , so the result of the Bartlett test is significant. The value of the KMO test is calculated as 0.862. Therefore, there are high correlations among the parameters. In other words, the set of data is appropriate for factor analysis. In factor analysis, the "Varimax method" has been implemented, and four factors have been found. These seven factors are 76.514 percent of the total variance. The factors regarding socialization agents with social media behaviour and the value of factors can be seen in table 2. The first of the factors can be called "Religion" and consists of ten parameters. It explains 31.93 percent of the total variance. The second factor is "Family and Social groups" and includes ten parameters and it explains 21.352 percent of the total variance. The third factor can be called "Work and Peers" and consists of five parameters and it includes 12.31 percent of the total variance. The fourth factor is "Law and

<i>Measurement Scales</i>					<b>Confirmatory Factor Analysis</b>		
<i>Factors</i>	<i>Number of Items</i>	<i>Research Studies Followed</i>	<i>Scale Examples*</i>	<i>Reliability (<math>\alpha</math>)</i>	<i>Factor Loadings</i>	<i>Eigen value</i>	<i>% Variance</i>
<b>Religion</b>	10	(Bowden, 2009), (Fotis, 2015), (Gensler, Volckner, Liu-Thompkins, & Wiertz, 2013), (Heinström, 2006)	Beliefs, Values, Background, Spirituality, Customs, Meaning of Life, Religious institutions, Spiritual gurus, Religion, Cultural norms Family orientation, Parents, Language, Siblings, Social interaction, Relatives, Educational institutions, Social status, Upbringing, Reference groups	0.81	0.78–0.90	4.303	0.3193
<b>Family and Social groups</b>	10	(Safko & Brake, 2012), (Tsimonis & Dimitriadis, 2014), (Shim, 1996), (Treem & Leonardi, 2012), (Sommer, 2011), (Terblanche, 2011)	Office rules, Salary, Official role, Peers, Official environment Code of conduct, Sense of security, Governance, Party in rule, Judiciary	0.73	0.74–0.85	3.754	0.2135
<b>Work and Peers</b>	5	(Kaplan & Haenlein, 2010), (Yamakanith, 2014)		0.75	0.71–0.77	2.174	0.1231
<b>Law and Governme nt</b>	5	(Kim, Jeong, & Lee, 2010), (Lazarevic, 2012)		0.77	0.74–0.88	1.044	0.1092
					<b>Cumulative = 0.7651</b>		

Table 2

Author compilation for Factor analysis

Government" and includes five parameters. This factor is 10.927 percent of the total variance. Averages and standard deviations of the seven factors can be seen in table 2. Despite the participants not having any fear with respect to religion about social media behaviour (2.77),

their attitudes toward information seeking with social media are neither positive nor negative (3.39). They accept that their use of social media for trading purposes (3.70) is better for their relations with peers in work environment (3.51). They do not agree with the

reinforcement about social media (2.91), and they do not follow social media for learning (2.55). Ultimately, the participants are affected by the Internet and social media neither a lot nor a little (3.14).

Religion of a user is closely connected to social media behaviour that can impact user decisions. Hence, the author proposes:

*H1A: Religious insights have a positive relationship with*

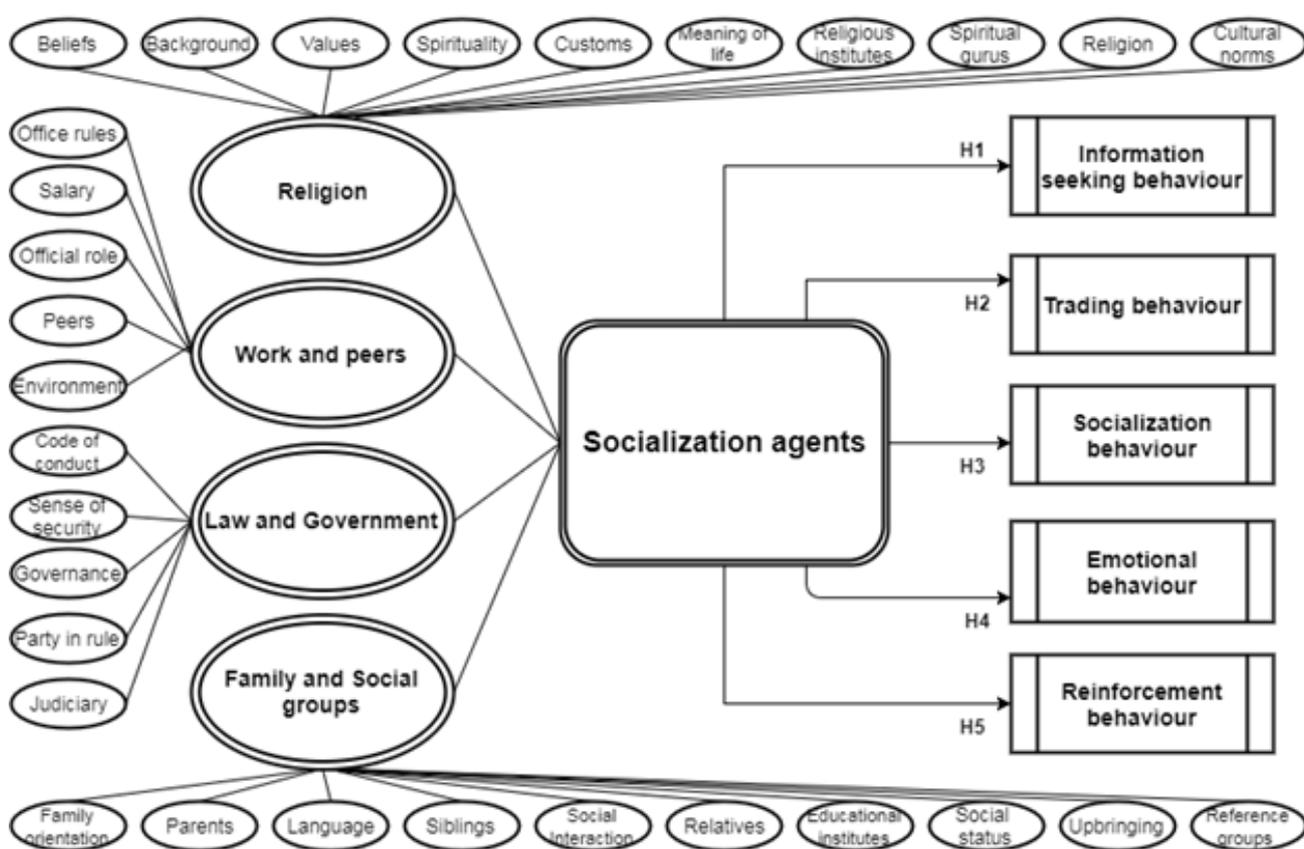
*users' information seeking behaviour of social media users.*

*H2A: Religious insights have a positive relationship with users' trading behaviour of social media users.*

*H3A: Religious insights have a positive relationship with users' socialization behaviour of social media users.*

*H4A: Religious insights have a positive relationship with users' emotional behaviour of social media users.*

*H5A: Religious insights have a positive relationship with users' reinforcement behaviour of social media users.*



**Figure 1** Proposed conceptual model for the study

Work and peers of a user is closely connected to social media behaviour that can impact user decisions. Hence, the author proposes:

Social media behaviour of a user on social media sites is closely connected to socialization agents that can impact his decisions. Hence, the author proposes:

*H1B: Work and peers have a positive relationship with users' information seeking behaviour of social media users.*

*H2B: Work and peers have a positive relationship with users' trading behaviour of social media users.*

*H3B: Work and peers have a positive relationship with users' socialization behaviour of social media users.*

*H4B: Work and peers have a positive relationship with users' emotional behaviour of social media users.*

*H5B: Work and peers have a positive relationship with users' reinforcement behaviour of social media users.*

Law and Government is closely connected to social media behaviour that can impact user decisions. Hence, the author proposes:

*H1C: Work and peers have a positive relationship with users' information seeking behaviour of social media users.*

*H2C: Work and peers have a positive relationship with users' trading behaviour of social media users.*

*H3C: Work and peers have a positive relationship with users' socialization behaviour of social media users.*

*H4C: Work and peers have a positive relationship with users' emotional behaviour of social media users.*

*H5C: Work and peers have a positive relationship with users' reinforcement behaviour of social media users.*

Family and Social groups is closely connected to social media behaviour that can impact user decisions. Hence, the author proposes:

*H1D: Family and Social groups have a positive relationship with users' information seeking behaviour*

*of social media users.*

*H2: Family and Social groups have a positive relationship with users' trading behaviour of social media users.*

*H3D: Family and Social groups have a positive relationship with users' socialization behaviour of social media users.*

*H4D: Family and Social groups have a positive relationship with users' emotional behaviour of social media users.*

*H5D: Family and Social groups have a positive relationship with users' reinforcement behaviour of social media users.*

**Model A:** A series of multiple linear regressions were performed to evaluate the relationship between Religion (socialization agent) and identified elements social media behaviour of users spends using the Internet each day. The hypothesized model Religion of a user to social media behaviour for is represented in Table 3, the p values for Information seeking behaviour, Trading behaviour, Socialization behaviour in the table are less than 0.05, which is acceptable, therefore the estimated coefficients are statistically significant and the p values for Emotional behaviour, Reinforcement behaviour are less than 0.05, which is unacceptable, therefore the estimated coefficients are statistically insignificant

<i>Dependent variable</i>	<i>Mean</i>	<i>Standard Mean</i>	<i>Standard Error</i>	<i>F statistic</i>	<i>p- value</i>	<i>Hypothesis</i>
<b><i>Information seeking behaviour</i></b>	2.76	1.562	0.39727	3.65	0.0003	Supported
<b><i>Trading behaviour</i></b>	2.89	1.572	0.09293	-6.19	<.0001	Supported
<b><i>Socialization behaviour</i></b>	2.9	1.623	0.12204	-0.15	<.0001	Supported
<b><i>Emotional behaviour</i></b>	3.1	1.321	0.06266	-0.29	0.7713	Rejected
<b><i>Reinforcement behaviour</i></b>	2.3	1.513	0.39727	3.65	0.0603	Rejected

**Table 3** *Results for Various elements of Social media behaviour and Religion*

**Model B:** A series of multiple linear regressions were performed to evaluate the relationship between Work and Peers (socialization agent) and identified elements social media behaviour of users spends using the Internet each

day. The hypothesized model Work and Peers of a user to social media behaviour for is represented in **Table 4**, the p values for Information seeking behaviour, Reinforcement behaviour, Socialization behaviour in the

table are less than 0.05, which is acceptable, therefore the estimated coefficients are statistically significant and the p values for Emotional behaviour, Trading behaviour are

less than 0.05, which is unacceptable, therefore the estimated coefficients are statistically insignificant

<i>Dependent variable</i>	<i>Mean</i>	<i>Standard Mean</i>	<i>Standard Error</i>	<i>F statistic</i>	<i>p- value</i>	<i>Hypothesis</i>
<b>Information seeking behaviour</b>	2.58	1.231	0.24356	2.53	<.0001	Supported
<b>Trading behaviour</b>	2.67	1.744	0.01283	4.54	0.3452	Rejected
<b>Socialization behaviour</b>	3.21	1.432	0.42312	-0.23	<.0001	Supported
<b>Emotional behaviour</b>	2.1	1.432	0.04225	-6.23	0.4313	Rejected
<b>Reinforcement behaviour</b>	3.19	1.123	0.39332	-3.65	<.0001	Supported

**Table 4** *Results for Various elements of Social media behaviour and Work and Peers*

**Model C:** A series of multiple linear regressions were performed to evaluate the relationship between Law and Government (socialization agent) and identified elements social media behaviour of users spends using the Internet each day. The hypothesized model Law and Government of a user to social media behaviour for is represented in **Table 5**, the p values for Information

seeking behaviour, Trading behaviour, in the table are less than 0.05, which is acceptable, therefore the estimated coefficients are statistically significant and the p values for Emotional behaviour, Reinforcement behaviour, Socialization behaviour are less than 0.05, which is unacceptable, therefore the estimated coefficients are statistically insignificant

<i>Dependent variable</i>	<i>Mean</i>	<i>Standard Mean</i>	<i>Standard Error</i>	<i>F statistic</i>	<i>p- value</i>	<i>Hypothesis</i>
<b>Information seeking behaviour</b>	2.76	1.562	0.39727	3.65	<.0001	Supported
<b>Trading behaviour</b>	2.89	1.572	0.09293	-6.19	<.0001	Supported
<b>Socialization behaviour</b>	2.9	1.623	0.12204	-0.15	0.2342	Rejected
<b>Emotional behaviour</b>	3.1	1.321	0.06266	-0.29	0.7713	Rejected
<b>Reinforcement behaviour</b>	2.3	1.513	0.39727	3.65	0.0603	Rejected

**Table 5** *Results for Various elements of Social media behaviour and Law and Government*

**Model D:** A series of multiple linear regressions were performed to evaluate the relationship between Work and Peers (socialization agent) and identified elements social media behaviour of users spends using the Internet each day. The hypothesized model Work and Peers of a user to social media behaviour for is represented in **Table 6**, the p values for Information seeking behaviour, Emotional

behaviour, Socialization behaviour in the table are less than 0.05, which is acceptable, therefore the estimated coefficients are statistically significant and the p values for Reinforcement behaviour Trading behaviour are less than 0.05, which is unacceptable, therefore the estimated coefficients are statistically insignificant

<i>Dependent variable</i>	<i>Mean</i>	<i>Standard Mean</i>	<i>Standard Error</i>	<i>F statistic</i>	<i>p- value</i>	<i>Hypothesis</i>
<b>Information seeking behaviour</b>	2.76	1.562	0.39727	3.65	<.0001	Supported
<b>Trading behaviour</b>	2.89	1.572	0.09293	-6.19	0.3421	Rejected
<b>Socialization behaviour</b>	2.9	1.623	0.12204	-0.15	<.0001	Supported
<b>Emotional behaviour</b>	3.1	1.321	0.06266	-0.29	<.0001	Supported
<b>Reinforcement behaviour</b>	2.3	1.513	0.39727	3.65	0.0543	Rejected

**Table 6** *Results for Various elements of Social media behaviour and Family and social groups*

## DISCUSSION & CONCLUSION

This investigation analyzed the impact of socialization agents to behavioral elements of social media user. In doing as such, the article expands current learning in the space of social media behavior. A few investigations considered socialization inspirations and other emotional factors as indications of social media behaviour. Our examination included some other elements showed as user activities and their distinctive qualities. Earlier writing on social media behaviour for making on model did not coordinate complex inspirational blends of explicit informational needs. In our examination, as we included inspirational aspect of information seeking. Our examination tended to answer, by contrasting the distinguished socialization agents to degree of social media behaviour; we analyzed relationship between socialization agents and its potential for social media behaviour. The consequences of our investigation offer knowledge to marketing managers in creating ideal social media campaigns. In particular, religious elements affect users who draw in with other users as their primary socialization, since these communications can help or damage information needs due to their content and potential for presenting undesired affiliations. By observing religion for social media makes no reference to emotional and reinforcement behaviour. However, religion not to abstain from trading decisions. The impression of religion also have implication on social media behaviour, managers should restrict their social media feed as per religious sentiments of the campaign. Work environment to the user would underscore the offline as well as online behaviour will define their actions. Good work environment and peers ought to likewise share bonding that would fulfill the socialization needs. This kind of work and peers will channel information needs toward supporting the reinforcement behaviour. By law and order, it defines what is right and what is wrong and

adversely affect users in their trading actions as well information searching actions to share their various elucidations and mental affiliations. People whose behaviour driven by family inspirations displays the most elevated socialization exertion, particularly the individuals with more social interactions have positive socialization behaviour on social media sites will in general be social media influencers. Family and social groups also defines the information needs of the user as well as it act as a determinant for the emotional behaviour on social media.

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# Nigerian Tax Revenue and the Effect on Economic Development

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## Abstract

*The challenge of climate change to the world necessitated plans to produce and use eco-friendly cars and when this policy is implemented this brings to question how Nigerian tax revenue affects her economic development. The study examined the effect of tax revenue both oil and non-oil on the economic development of Nigeria. Data used for the study was secondary data which is for a period from 2011-2018 and was sourced from the database of Federal Inland Revenue Service (FIRS) and The United Nation Human Development Report 2019. The foundation for the theoretical framework of the study is the Socio-Political Theory of Taxation. Multiple regression was used for the analysis through Statistical Package for Social Science (SPSS) version 25 and the finding revealed that tax revenue has a positive and significant effect on economic development in Nigeria. To be self-sufficient and avoid financial crunch due to changes in policy from fossil fuel to zero-emission by developed economies, it was recommended that government at all levels diversify the economy to improve their internally generated revenue.*

**Keywords: taxation, economic development, tax administration.**

## 1. Introduction

The primary function of government as enshrined in the 1999 constitution of Nigeria is the provision of welfare and the protection of lives of the citizens. To achieve this, the government needs funds (Fagbemi, Uadiale & Noah, 2010). Kaldor (1963) equally states that meeting infrastructural development like health, education and communication systems, there is a need for resources. It is in this light that Kaldor (1963) asserts that discussion in connection with development is done in two perspectives; the incentives and the resources. The proponents of incentives believe that it is lack of

incentives that affect investment therefore, they suggest for more concessions be granted to investors not considering the resultant effect the policy will have on state revenue while the proponents of resources believe lack of growth and investment is a direct effect of insufficient resources so they advise on the need to increase taxes which will lead to disincentives (Kaldor, 1963).

Most governments around the world raise funds through tax. Tax can be defined as a compulsory contribution levied by a government, on the incomes, profits, goods, services or property of individuals and corporate entities, trusts and settlements and the taxes when collected are used for carrying out governmental functions, such as maintenance of law and order, provision of infrastructure, health and education of the citizens, or as a fiscal tool for controlling the economy (Enigbokan, Clever & Kajola, 2014).

Raising funds to address some of these projects come with a lot of challenges. One of these challenges, as stated by Kaldor (1963), is that developing countries hardly fully exploit their tax potentials and therefore do not have the luxury of asking a question on the most appropriate taxes for maximum revenue. Interestingly, developing countries have different sources of raising funds but are not harnessed. This is the view expressed by Goodfellow (2016) wherein his study on property tax in Rwanda and Ethiopia states that any growth in urbanisation comes with tax potentials to exploit; however, developing countries unlike the Asian Tigers in the 1960s do not introduce property tax to improve revenue generation.

Similarly, Kaldor (1963) equally states that developing countries collect indirect taxation no more than one-fifth or possibly only one-tenth of the due amount. In the same vein, it is stated that the contribution of income tax to revenue remains consistently low despite reforms carried out by the government (Alabede, Ariffin and Idris (2011a; 2011b), Alabede (2014), Ocheni (2015)). Kaldor (1963) asserts that this is largely due to bad tax laws or bad tax administration or both. To some developing countries, their problem is funding however to some their problem is an irrational scale of public funds allocation and these resources are spent on ornaments and lavish diplomatic missions (Kaldor, 1963) and further enumerates factors that determine tax potential of a country which are: real income per head; the rate of inequality of resource distribution; the relative importance of different economic activity (cash production and engaging in subsistence farming); and the competence of tax administration. In a situation where the resources have not equally distributed the well-being of the citizens will be affected (Sandmo, 2003).

In a country where there is no production, there will not be a tax because the tax is paid out of economic surplus; excess of what is produced over the minimum needs of the population (Kaldor, 1963). To some, the excess production will not be put forward for it to be taxed because they see tax as a burden and not as a civic responsibility (Owens, 2006). Consequently, the standard of living is low in a country when the tax payment is concentrated in the hands of a few wealthy individuals (Kaldor, 1963).

To improve sustainable development, some European countries; Norway, Germany, France, UK, Netherlands and Ireland have announced plans to completely phase

out non-zero emission cars beginning from 2025 (Dugdale, 2018). These countries are Nigeria's trading partners that purchase petroleum products. When this policy is implemented Nigeria will face the problem of demand for these petroleum products and consequently a fall in oil revenue. The Nigerian tax system is lopsided and dominated by oil revenue (Ocheni, 2015). Inyama Edeh and Chukwuani (2017) suggest that government at all levels should diversify the economy in the light of the dwindling oil revenue. The question that comes to mind is, has Nigeria got enough non-oil tax revenue to improve her economic development? This allows the researcher to research the effect of tax revenue on economic development in Nigeria. This problem has afforded the researcher the opportunity to answer the question, what is the effect of tax revenue on economic development in Nigeria?

In answering the research question, the study strives to either confirm or reject the hypothesis which states that, tax revenue does not affect economic development in Nigeria.

The main objective of the study is to analyse the effect of tax revenue on the economic development of Nigeria. Specifically, the study is set out to examine the effect of oil tax revenue on economic development in Nigeria.

The study helps the government in policymaking concerning the dwindling oil revenue accruing to the state and make an effort in the diversification of the economy.

Time and resources are important in research as such are a constrain in this study. The study is therefore focused on oil and non-oil tax revenue as it affects economic development in Nigeria. Osuala (2005) opines that scope of the study states the limit and bounds of the research.

## 2. Review of Related Literature

### 2.1 Tax Administration

Tax administration is responsible for the tax policy and the tax laws of a country (ABWA, 2009). Tax policies help direct government intentions and actions toward achieving set goals. There are three tiers of government with each given certain fiscal responsibility as enshrined in the 1999 constitution with exclusive, concurrent and residual powers respectively (Anyaduba, Eragbhe, & Kennedy, 2012). Part V Section I of Federal Inland Revenue Service (Establishment) Act, 2007, First Schedule of the Act listed the tax laws in Nigeria.

These tax laws are The Personal Income Tax (PIT) (Amendment) Act 2011, Companies Income Tax Act (CIT) Cap C21 LFN 2004 (as amended), Petroleum Profits Tax (PPT) Act Cap P13 LFN 2004 (as amended), Capital Gains Tax Act (CGT) Cap C1 2004, Value Added Tax Act (VAT) Cap V1 LFN 2004 (as amended), Education Tax Act Cap E4 LFN 2004, Stamp Duties Act Cap S8 LFN 2004 and Nigerian Information Tax Development Agency Act 2007. In this study, the taxes are categorised into two; the oil tax (PPT) and the non-oil tax (CIT, PIT, CGT, VAT, Stamp duty, Education tax, NITDA tax).

### 2.2 Economic Development

In an economy where there is competition, it is difficult to redistribute resources in a way where everyone is better off (Sandmo, 2003). To achieve this equal redistribution and making everyone better off, Sandmo (2003) states that, firstly, every producer must have an equal marginal cost of producing commodity; secondly, there must be marginal willingness to pay for the commodity and thirdly, there should be Pareto optimality, that is, the marginal cost of production equals marginal willingness to pay for the commodity.

This is why Goodfellow (2016) states that urbanisation has a positive relationship with economic growth, but this growth is often not equally shared. Goodfellow (2016) argues that the Asian tigers' economies; Hong Kong, South Korea and Singapore used property taxation between the 1960s and 1990s for their development unlike Rwanda and Ethiopia with rising urbanisation yet could not introduce property tax because of fear by politicians not to lose their political base. However, unlike the Rwanda and Ethiopia urbanisation, the Asian Tigers' urbanisation comes with industrialisation.

In a study, measuring economic development and well-being, Marone (2012) states that GDP can be measured through product, expenditure and income approach and is faced with five limitations: GDP counts only goods and services that have monetary value and are sold in formal markets; GDP has a problem of counting side products of production or consumption that are not sold or bought, for instance, air pollution without taxes are negative externality while good education is positive externality; GDP does not register a change in the value of assets, and GDP does not distribute resources and has nothing about poverty. Marone (2012) then opines that measuring well-being goes beyond GDP.

Since the early 1970s, the standard measurement of economic progress has failed to account for the environmental costs and equally failed in the balanced measurement of economic and socio aspect of human progress (Marone, 2012). However, in 1990s efforts were made by the UN to have an alternative measurement instrument aside from GDP and as such the work of an Economist, Amartya Sen on Human Development Index (HDI) was adopted for measuring progress and human well-being (Marone, 2012). The HDI dimension according to UN Human Development Reports (2019), is a long and healthy living, knowledge

and a decent standard of living.

Other alternatives to measuring well-being as stated by Marone (2012) are Millennium Development Goals (MDGs) as adopted by 189 UN member countries in the year 2000; Measure of Economic Well-being (MEW); Genuine Progress Indicator (GPI); Inequality Adjusted Human Development Index (IHDI); Multidimensional Poverty Index (MPI); Happy Planet Index (HPI); Index of Economic Well-Being (IEWB); Quality of Life Index; Gender Inequality Index (GII) and the EU Sustainable Development Indicators (SDI). In this study, HDI will be used for the measurement of economic development.

### 2.3 Critical Review of Related Literature

In a study on the analysis of tax revenue and economic development in Nigeria, Okeke, Mbonu and Ndubuisi (2018) revealed that tax revenue has a statistically significant relationship with infant mortality, labour force and gross fixed capital formation in Nigeria. Worlu and Nkoro (2012), equally found that tax revenue stimulates infrastructural development. Similar to the study carried out by Okeke et al. (2018); Worlu and Nkoro (2012), Oladipopu and Ibadin (2016) showed that there is a positive and significant relationship between tax revenue and infrastructural development.

Also, Harelimana (2018) revealed that there is a significant relationship between taxation and economic development in Rwanda. It was recommended that further research be carried out on the role of corporate taxes on Rwanda economy development, the contribution of payroll taxes in the socio-economic development in Rwanda and property taxes infrastructure development in Rwanda. Also, Ofoegbu, Akwu and Oliver (2016) revealed that tax revenue has a positive and significant relationship with economic development in Nigeria. To equally measure the effect of tax revenue on economic development in Nigeria,

Ibanichuka, Akani and Ikebujo (2016) revealed that they both have a positive and significant relationship.

Also, Omodero, Ekwe and Ihenbinihu (2018) found that internally generated revenue has a positive and significant relationship with economic development in Nigeria. Nwite (2015) however, found that tax revenue does not have a significant relationship with economic development in Nigeria.

Adesola, Adesodun and Adekola (2014) revealed that oil revenue has a positive and significant relationship with economic development in Nigeria. In a study by Usman, Madu and Abdullahi (2015), it was revealed that oil revenue has a positive and significant relationship with economic development in Nigeria. In a similar study, Adegbie and Fakile (2011) revealed that oil revenue has a strong positive and significant relationship with economic development in Nigeria.

In a paper commissioned by the United Nation Department of Economic and Social Affairs (UN-DESA), Sandmo (2003) stated that carbon tax has the potentials to generate enough funds for the UN Millennium Development Goals. In their study, Inyama et al. (2017) had a different finding. The study revealed that tax revenue resources (PIT, CIT and VAT) had a positive and insignificant effect on infrastructural development in Nigeria.

### 2.4 Theoretical Framework

There have been arguments and publications in support of progressive taxation for a very long time. There have been numerous restatements and refinements of earlier arguments since the publication of Seligman's progressive taxation (2d ed.) in 1908 (Fagan, 1938). One of the progressive taxation theories that is adopted for this study is the socio-political theory of taxation.

The socio-political theory of taxation states that taxes should be imposed to solve societal ills and not serve individuals (Appah & Ebiringa, 2012). This is a view held and advocated by Adolph Wagner, where he stated that socio-political objective should be the deciding factor in choosing taxation (Chigbu, Akujuobi & Appah, 2012) and equally advocated for modern welfare approach in adopting any tax policy. The tax policy should gear towards reducing income inequalities. This, therefore, means taxes should improve the economic development of a country.

### 3. Methodology

It is a section that highlights the population and explains the method adopted in sampling technique, the statistical test employed, sources of data collection and hypothesis used for the study (Inyiama et al., 2017). The data for the study is secondary; HDI data sourced from UN Nigeria Human Development Report of 2019 and the tax revenue

generated from FIRS tax revenue for the period from 2011-2018.

The oil revenue used as one of the independent variables is an income from the petroleum profit tax of Nigeria and the non-oil revenue comprises of company income tax, capital gain tax, stamp duty, value added tax, education development tax, personal income tax and Nigerian information technology tax. This selection is based on convenience because of the data at the disposal of the researcher. Multiple regression through SPSS version 24 is used for the analysis.

### 4. Data Presentation and Analysis

In this section, the data from the study will be presented and analysed. Regression is a tool of statistics used in determining the relationship between variable(s) and one dependent variable (Tabachnick & Fidell, 2007).

Table 1: Tax Revenue and HDI

Year	Oil Tax'NBillion	Percentage Change	Non-Oil Tax'NBillion	Percentage Change	HDI
2011	3,070.59	-	1,557.88	-	0.494
2012	3,203.13	4.32	1,804.49	15.83	0.512
2013	2,617.71	-18.28	2,187.89	21.25	0.519
2014	2,453.95	-6.26	2,260.61	3.32	0.524
2015	1,097.95	-55.26	2,176.24	-3.73	0.527
2016	1,157.81	5.45	2,149.65	-1.22	0.528
2017	1,520.48	31.32	2,507.46	16.65	0.533
2018	2,467.58	62.29	2,853.33	13.79	0.534

Source: FIRS tax revenue 2018 and Human Development Report 2018

Table 1 contains figures of the oil tax revenue, non-oil tax revenue and Nigerian HDI from 2011 to 2018. The tax revenue increased by 4.3 per cent and the non-oil revenue increased by 15.8 per cent from 2011 to 2012. The HDI increased by 0.018 within the same period. In 2013, there is a fall in the oil revenue by 18.3 per cent while the non-oil revenue increased by 21.2 and there is 0.007 increased in the HDI of the country in that period. There was a further decrease in the revenue from oil in 2014 but was a lower marginal return. From 2014 to 2015, the non-

oil revenue 3.7 per cent although the non-oil revenue increased by 39.6 per cent from 2011 to 2015.

In 2016, the fall in all revenue stopped and increased by 5.5 per cent while the non-oil still fell by 1.2 per cent from 2015 to 2016. From 2016 to 2017 and 2018, the oil revenue increased by 31.3 per cent and 62.3 per cent respectively. The non-oil revenue within the same period increased by 16.6 per cent and 13.8 per cent respectively. The HDI of Nigeria increased from 2011 to 2018 but in a

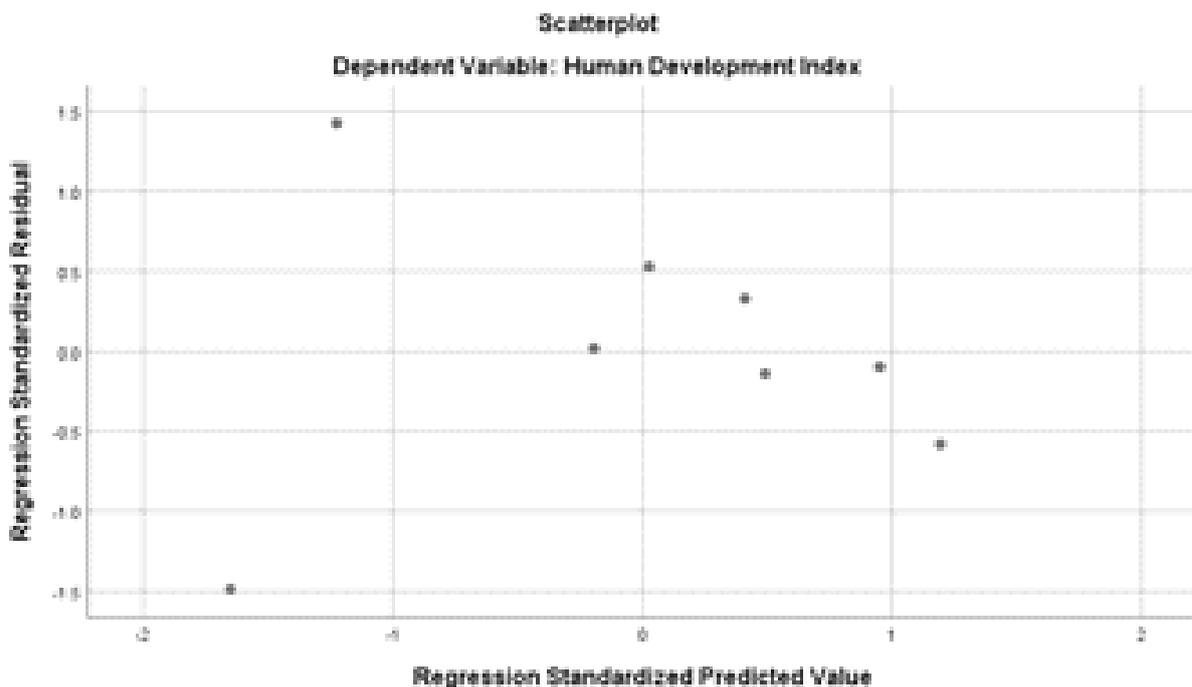
lower marginal increase except for 2107.

In analysis regression, it is important to satisfy the regression assumptions (Hair, Black, Babin, & Anderson, 2010). These assumptions are; normality, linearity, size of the sample, absence of multicollinearity and homoscedasticity (Coakes & Ong, 2011). Meyer,

Becker, and Van Dick (2006) state that violation of any of the assumptions could distort the results.

When the distribution of the scores is centred in a rectangle in a scatter plot, then the linearity assumption is achieved (Hair, Black, Babin, & Anderson, 2013).

Figure 1: Scatterplot for Linearity test



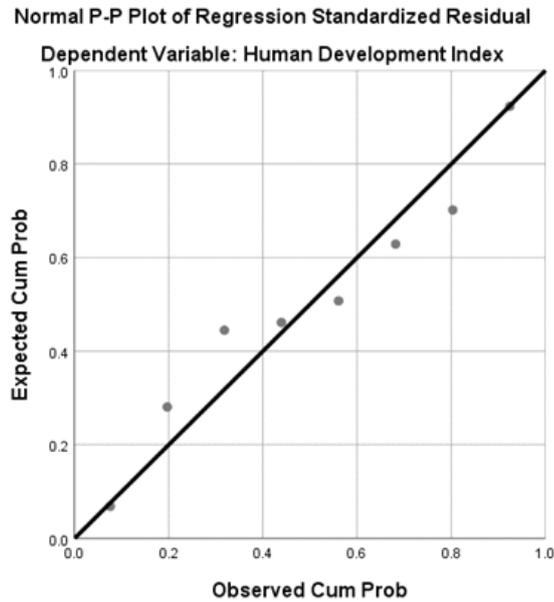
Source: Researcher SPSS analysis

Figure 1 is a scatter plot to test the linearity assumption. The scores are roughly centred in a rectangular format. That means the linearity assumption is achieved. The independent variables of a study should not be highly correlated (Tabachnick & Fidell, 2007). When this happens, it shows that multicollinearity exists. This can be checked through a correlation matrix. Sekaran and Bougie (2010) suggest a benchmark of 0.7 and any score greater than 0.7 assumes the presence of multicollinearity. From the study, the correlation is -0.391 which shows that the multicollinearity assumption

is not violated. Multicollinearity can equally be tested with the value of tolerance and variance inflation factor VIF. Hair et al. (2013) state that there is a presence of multicollinearity when the value of tolerance is less than 0.1 and VIF of greater than 10. In this study, the tolerance is 0.847 and VIF is 1.181 which equally shows that multicollinearity assumption is not violated.

Hair et al. (2010) state that graphically, the normality assumption is achieved when data distribution follows a diagonal line.

Figure 2: Normal p plot for normality test



Source: Researcher SPSS analysis

Figure 2 represents a normal probability plot to test the normality of the data. It shows that the data is normally distributed hence the normality assumption is not violated. Homoscedasticity assumption is not violated when variances of the predictions determined by regression remain constant (Knaub, 2007). Levene's test

can be used to check the homoscedasticity assumption. From the study, Levene's test of equality of error variances shows that the error variance of the dependent variable is equal across groups which means the homoscedasticity assumption is not violated.

Table 2: ANOVA Table

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	0.001	2	0.001	30.147	.002 <sup>b</sup>
1	Residual	0	5	0		
	Total	0.001	7			

- a. Dependent Variable: Human Development Index
- b. Predictors: (Constant), Non-Oil Revenue, Oil Revenue

Table 3: Coefficient Table

Model	Coefficients <sup>a</sup>													
	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics			
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF		
	(Constant)	0.479	0.013		38.292	0	0.447	0.512						
1	Oil Revenue	-5.91E-06	0	-0.372	-2.765	0.04	0	0	-0.666	-0.778	-0.342	0.847	1.181	
	Non-Oil Revenue	2.51E-05	0	0.752	5.595	0.003	0	0	0.898	0.929	0.692	0.847	1.181	

a. Dependent Variable: Human Development Index

Table 4: Model Summary Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Model Summary <sup>b</sup>					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.961 <sup>a</sup>	0.923	0.893	0.004322	0.923	30.147	2	5	0.002	2.362

a. Predictors: (Constant), Non-Oil Revenue, Oil Revenue

b. Dependent Variable: Human Development Index

## Results

From table 4, Model Summary:  $R^2 = 0.923$

ANOVA:  $F(2,5) = 30.147, p < 0.05$

With R Statistic, that is, with the coefficient of determination at 0.923, it shows that the independent variables are significant predictors of the dependent variable at 92.3 per cent and only 7.7 per cent that is due to chance.

The p-value of the study is less than 0.05 which means it is statistically significant and therefore shows that the model explains a great amount of variance in the outcome variable. From the study, it reveals that tax has a significant effect on economic development in Nigeria thereby rejecting the hypothesis and it is a confirmation of earlier study by Okeke et al. (2018); Haretimana (2018); Oladipolu and Ibadin (2016); Ofoegbu et al. (2016) and a rejection of Nwite (2015). The individual contributions by non-oil and oil tax as shown in table 3 (coefficient table), it shows that non-oil tax has a uniquely significant contribution to the economic development in Nigeria. For every increase in one *Naira* of non-tax revenue, there is an increase of 0.752 of the HDI. However, the oil revenue contribution has a negative relationship with the economic development in Nigeria.

## 4.1 Conclusion and Recommendation

The importance of taxation cannot be overemphasized. When this is properly harnessed it improves the well-

being of Nigerians. The economic development of a country means the well-being (long and healthy living, knowledge and decent living standard) of the citizens and not just economic growth or increase in GDP.

The study revealed that tax revenue has a positive and significant relationship with economic development in Nigeria. The non-oil revenue has a positive while the oil revenue has a negative contribution towards economic development in Nigeria.

For self-sufficiency and to avoid bankruptcy as a result of changes in policy from cars using fossil fuel to zero-emission friendly cars by developed countries, the government at all levels are recommended to diversify the economy to improve internally generated revenue. For further study, researchers are advised to research the contribution of each tax type that makes up the non-oil tax to economic development in Nigeria.

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# “Do You Love Binge-Watching It?”: A Study of Brand Love for Over-The-Top (OTT) Media Platforms

<sup>1</sup>Ms. Suzanee Malhotra

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## Abstract

Digital advancement pushed up further due to the latest pandemic crisis has revolutionized the content creation business. Over the years there has been growing presence of various Over-the-top (OTT) media platforms which has changed the way people perceive and view the media and entertainment industry. The focal aim of this study is to examine the presence of brand love for OTT media service platforms. The other objectives involve examining the impact of brand love on word of mouth, attitudinal loyalty and behavioural loyalty for the OTT media platforms. In this regard, an online survey using a self-administered questionnaire on 564 users of OTT media platforms from New Delhi was conducted in the summer of 2020. Snow-ball sampling was used to outreach the digital media platform users. Structural equation modelling framework was applied for testing the proposed empirical model of the study. The results indicate the presence of brand love for the varied brands of OTT media platforms. Brand love was also found to considerably influence word of mouth and behavioural loyalty, but the impact of brand love on attitudinal loyalty was found slightly lesser than the former two.

**Keywords: Over-the-Top (OTT) Media Platforms, Brand Love, Word of Mouth, Attitudinal Loyalty, Behavioural Loyalty**

## Introduction

The world is bracing with the worst health and economic crisis of its time. With the rising cases of the pandemic and its growing fear in the country enforcing nationwide lockdowns and various on and off local lockdowns the economic activity came to a halt. Not just the GDP figures took the toll in view of the pandemic but it also played a focal role in changing the consumption styles and behavioural patterns of the people- courtesy the grip of the digital advancement in our lives.

One sector that felt most of the burnt due to evolving consumption patterns is the media, entertainment and showbiz. But the early presence and fair reach of the OTT media platforms acted as the knight in shining armour for the dull and non-lustrous industry bracing the pandemic. The pandemic has also served to act as a boon for the growth and far off connectivity of the various OTT media platform brands with a rising set of users.

The one of its kind consumer survey report- 'Entertainment Goes Online', prepared by the top global consultancy firm, the Boston Consulting Group states that the OTT media platform market can grow to a size of 5 billion dollars by the year 2023, majorly attributable to the growing data penetration in the rural India, breaking of the traditional tv viewing patterns cutting across genders and age difference and the ever growing hunger for fresh content (The Boston Consulting Group [BCG], 2018). The present research aims to diagnosis the presence of brand love and its impact on the word of mouth, attitudinal and behavioural loyalty for the varied brands of OTT media platforms.

## Review of Literature

### Over-the-top (OTT) media platforms

Over-the-top (OTT) media platforms refer to the content and media development and dispersal over direct internet (Fitzgerald, 2019). Such new type of media service development directly over the internet at one hand has led to massive disruption in the media industry, but has also led to freedom and empowering of many independent artists and voices (Fitzgerald, 2019; Kwon & Lee, 2015). It is particularly a boom for such users who want to be able to get access to their favourite content

on the go (Moyler & Hooper, 2009), that is to say “anytime, anywhere, and on any device” (Kim, Kim, Hwang, Kim & Kim, 2017, p. 198).

India with a vast population and rapid penetration of the low-cost internet service has become a tempting market to the various OTT media platform brands ('Indian OTT market', 2018). Initially the OTT media platform in India was dominated by YouTube owing to the vast presence and free access offered by it, followed by Hotstar (Fitzgerald, 2019). Currently this market is marked by the presence of global brands like Netflix, Amazon Prime and Disney+Hotstar and also a wide array of domestic brands like Voot, Sony Liv, Zee5, MX Player, ALTBalaji, ErosNow (Khatter, 2020; 'Top 10 OTT platforms', 2020).

### **Brand Love**

Human beings are rational but still they tend to make decisions emotionally- “the essential difference between emotion and reason is that emotion leads to action while reason leads to conclusions” (Roberts, 2004, p. 42). According to Carroll and Ahuvia (2006), brand love is an emotional and passionate feeling of an individual for a particular trade name. Emotion and passion are feelings indicating to an intimate bond, thus the definition by Carroll and Ahuvia (2006) is indicative of romantic love as propounded by Sternberg (1986) and defined as romanceful relationship with the brands (Sarkar, 2013). Romantic brand love can be considered an integral aspect of overall brand love (Sternberg, 1986; Hendrick & Hendrick, 1989). “Romanticism is the core of any love feeling” (Sarkar, 2013, p. 25).

### **Brand Love and Word of Mouth**

Favourable brand interactions indeed make consumers to the spread of positive word-of-mouth for brands (Carroll & Ahuvia, 2006; Fetscherin, 2014) and reaffirm their future behaviours (Batra, Ahuvia & Bagozzi, 2012; Fetscherin, 2014). A constant reminder of loved brands

in the daily life of a person, further enhances the feeling of love to grow and talk good about it (Batra et al., 2012; Roberts, 2004).

### **Brand Love and Attitudinal Loyalty**

Attitudinal loyalty sees loyalty for a brand as an attitude of consumer (Geçti & Zengin, 2013; Odin, Odin & Florence, 2001). It deals with the way people approach decisions making towards the brands (Bennett & Thiele, 2002). In this direction it looks for the perceptions, ideas, beliefs and opinions for a brand in their minds before making the purchase (Bowen & Chen, 2001; Quester & Lim, 2003). People tend to feel a sense of belonging and warmth with such brands, which nurtures love as a bond making them strongly desire the brand (Fournier, 1998). The degree of familiarity and involvement of the consumer and the brand in the past is considered as an important barometer of love (Batra et al., 2012).

### **Brand Love and Behavioral Loyalty**

Behavior of making the decision to choose the same brand continuously is referred to behavioral loyalty (Back & Parks, 2003; Odin et al., 2001). Literature indicates the presence of relationship among both loyalty constructs- attitudinal and behavioral (Carpenter, 2008; Halim, 2006; Huang & Zhang, 2008). People favoring the brand are found to be in love with such brands for some time, which motivates them to further repeat the behavior also (Carroll & Ahuvia, 2006). For if brands are loved they command future loyal behavior also (Batra et al., 2012).

### **Objectives of the Study**

Keeping in mind the background developed in the literature review the study has the following objectives:

- To check for the presence of brand love among the users of the OTT media platforms empirically.

- The study also aims to measure the empirical impact of brand love for the OTT media service brands on the

word of mouth, their attitudinal loyalty and behavioural loyalty.

Guided by the above stated objectives the proposed framework for the study is presented here (refer Figure 1).

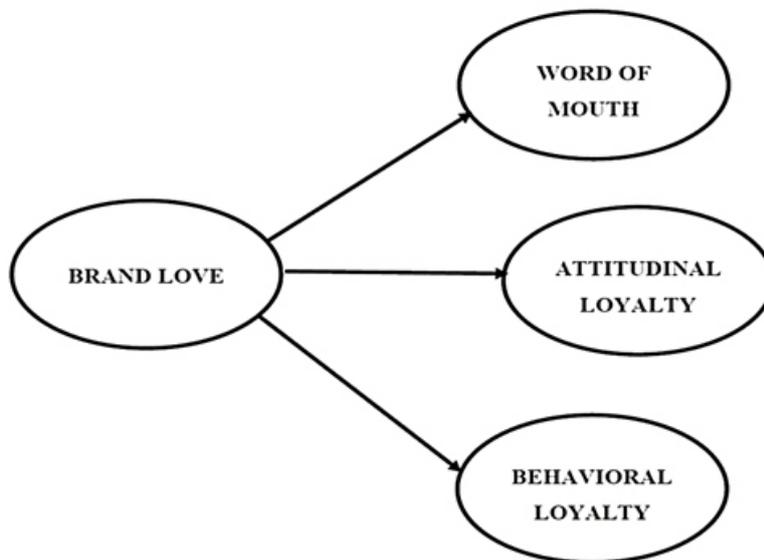


Figure 1: Theoretical Framework

Source: The Author

**Research Methodology**

**Data Sources**

The self-administered questionnaire used for the study contained two sections. In the former section, the details regarding the demographic profile of the users of OTT media platforms was collected. Information pertaining to the users' gender, age, occupational roles and income levels. The users were asked to fill in the brand of the OTT media platforms which they have a preference over the others or which they have been using for the longest period of time. This decision for the brand selection was made similar to the brand selection choice in the existing literature studies (Batra et al., 2012; Carroll & Ahuvia, 2006).

The second section consisted of various scale items used in the study adapted from the pre-existing scales in the literature review to gauge the core constructs of the study. Likert type scale with five anchor points (1=Strongly Disagree to 5=Strongly Agree) is employed in this study for empirical testing of the proposed model. The scale items from Carroll and Ahuvia (2006) have been adapted to measure brand love (10 items) and word of mouth (4 items). The scale items from Halim (2006) have been adapted to measure the two perspective of loyalty-attitudinal (3 items) and behavioural (3 items) in the present study. The scale items used in the study are stated in Table 1.

Table 1. Scale items

Constructs	Scale items
<b>Brand Love [BL]</b> (Carroll & Ahuvia, 2006)	BL1 This is a wonderful brand.
	BL2 This brand makes me feel good.
	BL3 This brand is totally awesome.
	BL4 I have neutral feelings about this brand*.
	BL5 This brand makes me very happy.

	BL6 I love this brand.
	BL7 I have no particular feelings about this brand*.
	BL8 This brand is a pure delight.
	BL9 I am passionate about this brand.
	BL10 I'm very attached to this brand.
<b>Word of Mouth [WM]</b> (Carroll & Ahuvia, 2006)	WM1 I have recommended this brand to lots of people.
	WM2 I 'talk up' this brand to my friends.
	WM3 I try to spread the good-word about this brand.
	WM4 I give this brand tons of positive word-of-mouth advertising.
<b>Attitudinal Loyalty [AL]</b> (Halim, 2006)	ATL1 I will not switch to other brand even though there are lots of other brand options.
	ATL2 I am willing to pay more than any other brand to get this particular brand.
	ATL3 I will always use this brand.
<b>Behavioural Loyalty [BEL]</b> (Halim, 2006)	BEL1 I will buy this brand in the future.
	BEL2 I will fulfil my everlasting purchasing will for this brand
	BEL3 I wish to continue purchasing over this brand.

**Sample** Carroll and Ahuvia, 2006; Halim, 2006

The questionnaire of the study was administered on a sample from the users of the OTT media platforms in New Delhi. Snow-ball sampling was applied where, the self-administered questionnaires were sent to known acquaintances via mails with the request to forward the same to the potential subjects which could serve as sample for the study (Bryman, 2012). The data was collected in the summer of 2020 for a period of 2 months. 596 users of the OTT media platforms took part in the survey but after data refining only 564 were found usable for the present study.

The sample ranging from a range of 20 years to 60 years consisted of around 57% female users and 43% male users. The most prominent age group came out to be of 20-30 years. Students occupied the majority (35%) of the sample, followed by the share of professionals (28%), self-employed (21%) and home-makers (16%). The users belonging to the income group of ₹ 50,000 to ₹ 75,000 (53%) were found to be the most prominent ones followed by the users in income group of ₹ 75,000 to ₹ 1,00,000 (42%). The most reported brand was Netflix (29%), followed by Amazon Prime (24%), Disney+Hostar (21%) and the remainder (26%)

consisted of other brands like Zee5, Voot, Sony Liv, MX Player, ALTBalaji etc.

## Analysis And Findings

### Reliability and Factor Analysis

The present study has covered 564 users of OTT media platforms as a justifiable sample size for carrying out the confirmatory factor analysis and structural equation modelling analysis (Hu & Bentler, 1999; Jackson, 2001). Cronbach's alpha was found greater than .70 for all the empirical constructs used in the study suggesting the justifiable reliability of all the scale items (Hair, Black, Babin & Anderson, 2014). For carrying out the exploratory factor analysis, principal component analysis was used as extraction method and varimax type of rotation was used. For all the scale items the factor loadings were found greater than .50 and thus justifiable (Hair et al., 2014), barring for 1 item of brand love (BL8) and one item of word of mouth (WOM4), which were dropped from the following analysis.

### Empirical Model and Validity

The testing of the empirical model began with the application of the confirmatory factor analysis first using

AMOS. The factor loadings of all the scale items for the model were greater than .70 (Hair et al., 2014) as stated in Table 1. The model fit indicators like Chi- square coefficient (2.54), CFI (.94), TLI (.96), RMSEA (.08)

and SRMR (.03) all reflect towards the significant goodness and acceptance of the empirical model (refer Table 2).

**Table 2. Confirmatory Factor Analysis Results**

Constructs	Cronbach's Alpha	Factor Loadings	AVE	CR
<b>Brand Love [BL]</b>	0.96		0.73	0.96
BL1		0.75		
BL2		0.85		
BL3		0.86		
BL4		0.76		
BL5		0.87		
BL6		0.84		
BL7		0.83		
BL9		0.72		
BL10		0.89		
<b>Word of Mouth [WM]</b>	0.91		0.76	0.91
WM1		0.81		
WM2		0.85		
WM3		0.86		
<b>Attitudinal Loyalty [ATL]</b>	0.86		0.69	0.89
ATL1		0.71		
ATL2		0.75		
ATL3		0.78		
<b>Behavioural Loyalty [BEL]</b>	0.89		0.65	0.88
BEL1		0.84		
BEL2		0.7		
BEL3		0.85		

Note: p-value < 0.001

Source: The Author's Own Analysis Results (Summer, 2020)

The linear relationship among the constructs of the empirical model was measured using R2 which explains the extent to which the independent variable provides explanation for the dependent variable (Hair et al., 2014). Brand love provided an explanation of 67% word of mouth and 55% behavioural loyalty tendencies of the users of the OTT media platforms. On the contrary brand love provided a mere 36% of the explanation for the attitudinal loyalty tendency of the users, which appeared weak than the former two affects.

The validity of the empirical model was reflected by the justifiable levels of AVE (greater than .50), CR (greater than .70) and discriminant validity (square root of the AVE greater than the correlation coefficients among the different constructs of the empirical model) (Fornell & Larcker, 1981; Hair et al., 2014) (refer Table 3). After assessing all the reliability, factor analysis measures and the validity results we can conclude that the empirical model is found to be valid and justifiable.

Table 4. Validity Results

	Brand love	Word of mouth	Attitudinal Loyalty	Behavioral Loyalty
Brand love	0.85			
Word of mouth	0.46	0.87		
Attitudinal Loyalty	0.68	0.67	0.83	
Behavioral Loyalty	0.6	0.71	0.53	0.81

Source: The Author's Own Analysis Results (Summer, 2020)

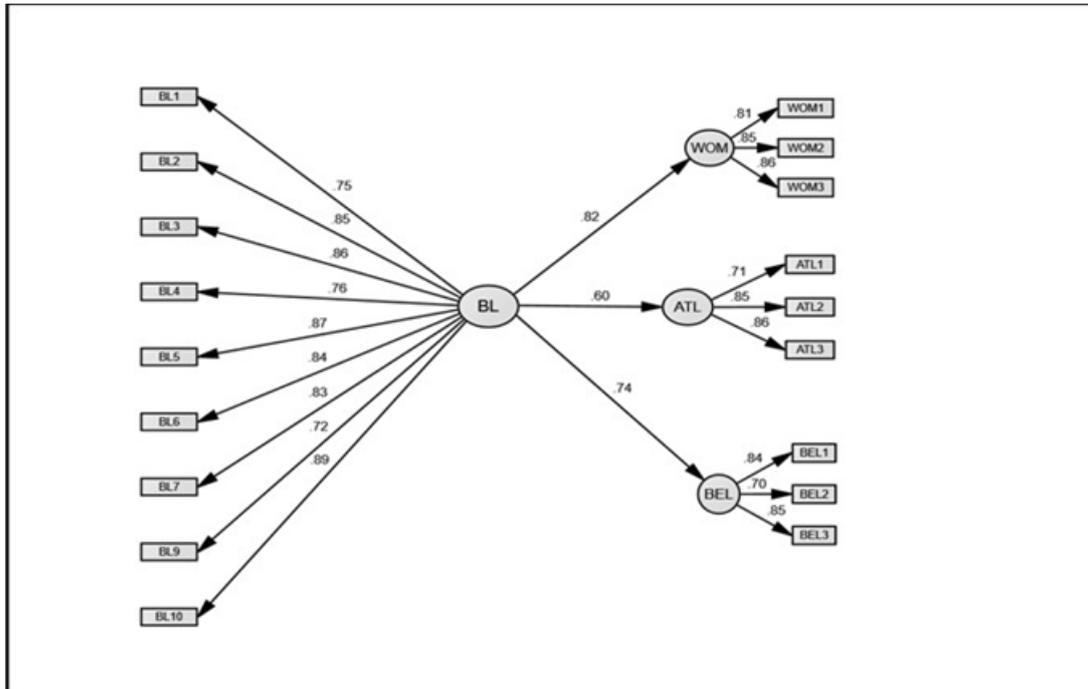


Figure 2: Results

Source: The Author's Own Analysis Results (Summer, 2020)

## Conclusion

This study provides an initial attempt to look into the presence of brand love for the upcoming OTT media platform brands in the Indian context. The study has shown that there is presence and relevance of brand love for the various brands of OTT media platforms with help of explanation provided by the variance of the constructs. Not only the study has testified for the presence of brand love, but it also has lent strong empirical support for the leading impact of brand love on the word of mouth and supported the fact that the consumers were ready to choose the same brands of the OTT media platforms consistently over. But the study signified relatively less impact of brand love on the attitude intentions of the users of OTT media platform brands, suggesting in their minds they can always go for novelty or new options to

try out. To sum up, this study adds to the existing literature review of brand love by adding new perspective in terms of latest service category like OTT media platform brands, which have come up in a big way in times of the recent pandemic crisis. However, the findings drawn from the study cannot be generalized for the rural population, as the sample of the study was taken from urban city.

## Future Research Scope and Managerial Implications

Future research in this direction can aim to compare the feelings of brand love for various brands and contrast the findings with the help of inter-brand comparison study. Also, an attempt must be made to conduct this study across regions for finding new insights. This study also had not studied the antecedents of brand love and their

correlation with behavioural consequences, which becomes a possible area to research in the future.

The study provides a way out to the firms through which they can brace tough times and enjoy handsome gains in merry times. For the world at large facing acute difficulty in breaking even sales due to the pandemic brand love provides the hope to beat the competitors and win over the consumer hearts. Taking into account the fact that India has potential to add billions of dollars to the growing OTT media platform industry all the major brands can enhance their understanding of the market and consumers by tactfully studying brand love and indeed the consequential behaviours it leads to.

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# Breaking Down the Five Dimensions of Service Quality in Private & Government Hospitals – Delhi NCR

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## Abstract

*This examination intends to decide the degree of satisfaction towards the healthcare services provided to the patients because of their service systems or the impression of their informal community. This examination likewise also studies the premise of inclination among open & private medical clinics. Further the research has showed the impact of five components of hospital services quality(HSQ) on the consumer loyalty in emergency clinics along with this the distinction in understanding fulfilment of value services among work force & branch of the clinics has been analysed. data was collected on 5-point Likert to measure the satisfaction level of the patients. Findings say that healthcare services suppliers appear to have disregarded the patient's observation on the services given by the wellbeing cares. This examination means in finding the service quality components to the patients & it is fixated on them.*

**Keywords: Health care services, clinic, hospitals patients, service quality, SERVQUAL Model, government hospitals, private hospitals, Emergency clinics**

## 1. Introduction

The Healthcare part of India has come out as one of the biggest help areas in India. The spending of this part is foreseen to ascend by 18% per annum. This would likewise prompt the work of individuals & can contribute adequately towards the GDP. The proficiency development & the ascent in livelihoods can cause higher per capita use on social insurance. In this manner this pattern would move Infectious illnesses to way of life ailments.

The clinical gear showcase is growing gigantically with

an extraordinary pace. The requirement for hello their tech items is nearly approaching 80 percent of the general market in India. There are low-tech gadgets in the residential market which is less looked for after in the present age. Numerous mammoth organizations of universal clinical gear are expanding their speculation & attempting to set up a neighbourhood base in India.

The current worth of the medicinal services industry in India is around Rs 75000 crores. It is 4% of India's GDP. In future, a pace of 13% expansion per annum is normal.

## Indian Health Care Facts:

The current worth of the healthcare industry in India is around Rs 75000 crores. It is 4% of India's GDP. In future, a rate of 13% increase per annum is expected.

- According the WHO norm, the population to bed ratio must be 1:300 but it is 1:1000 in India.
- There are 75000 to 1000000 hospital beds in India.
- Healthcare revenues are mainly driven by the private insurances. There is an approximate estimate of 250 million lives in India due to the increase in the middle and upper middle-income group.
- Recently, the mentality of the Indians has changed, and they are spending more on healthcare.
- Pharmaceuticals and healthcare services almost account to 75% of the total market.
- The market is expected to grow, and the private healthcare plays a major role in this sector.

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Some of the big private hospitals in India are The Apollo Group of Hospitals, Fortis Health Care Group, Max Health Care. Some of the best government hospitals in India are All India Institute of Medical Sciences (AIIMS) Delhi and Tata Memorial Hospital.

### Health care Market in India

The future of this industry seems to be very bright and increasing in terms of the expected surge in global demand and upsurge in investments. There are few key drivers of this industry which is listed as follows: continuous investment in research and development, globalization, newer techniques in the discovery and development of drugs and product proliferation. The main push for the growth of this industry is due to the increase in corporatization of growing and the affluent middle class. Most of the nations are now highlighting the medical professionals to ensure legitimacy of the services given by them. Development in the information technology will allow to the data to be processed and transferred over large distances to save the time of the physicians and the patients to speed up the treatment.

According to the WHO standard, the populace to bed proportion must be 1:300 however it is 1:1000 in India. There are 75000 to 1000000 emergency clinic beds in India. Healthcare incomes are mostly determined by the private protections. There is a surmised gauge of 250 million lives in India because of the expansion in the centre & upper canter pay gathering. Recently, the mindset of the Indians has changed & they been spending more on social insurance. Pharmaceuticals & social insurance benefits nearly record to 75% of the all-out market. The showcase is relied upon to develop & the private social insurance assumes a significant job in this part.

There are different experts who have depicted assistance quality in various propensities. For example, Bitner,

Blasts and Mohr (1994) depict administrations quality as "the client's general impression of the relative insufficiency / predominance of the affiliation and its administrations. Parasuraman, Zeithaml and Berry (1985, p. 48) depicted assistance quality as "a component of the differentiations among want and execution along the quality estimations". The client's judgment of in general greatness of the services gave according to the quality that was normal.

David Garvin perceives five perspectives on quality. The powerful viewpoint on quality is synonymous with inborn enormity: a trait of rigid measures & high achievement. The point of view is much of the time applied to the performing expressions. It fights that people make sense of how to see quality directly through the experience got from dull introduction. From a helpful perspective, in any case, suggesting that chiefs or customers will know quality when they see it isn't valuable.

The item-based philosophy believes quality to be a careful & quantifiable variable. Complexities in quality, it battles, reflect differentiates in the proportion of a fixing or trademark the thing. Since this view is completely objective, it fails to speak to contrasts in tastes, needs, & tendencies of individual customers (or even entire market parcels).

User-based definitions start with the explanation that quality lies in the eyes of the onlooker. These definitions contrast quality & most prominent satisfaction. This passionate, request situated perspective sees that different customers have different needs & needs.

The assembling-based strategy is supply based & is concerned primarily with structuring & collecting rehearses (In services, we would express that quality is activities driven). It bases on conformance to inside

created determinations, which are much of the time controlled by effectiveness & cost-control goals.

Value-based definitions portray quality with respect to worth & cost. By pondering the exchange off between execution (or conformance) and worth, quality comes to be described as "reasonable greatness".

**THE SERVICE MARKETING TRIANGLE**

Company: Here, the facility is the association that evokes an idea of services offering (treatment), which will satisfy the customer's (patients), wants (for getting re-established).

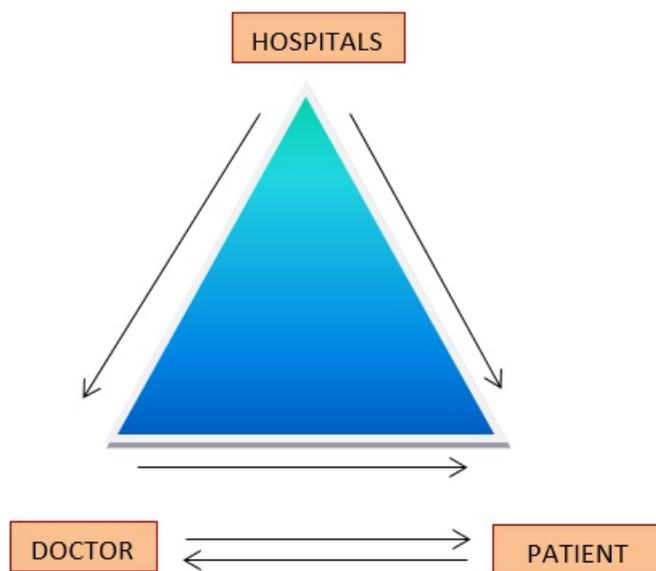
Customer: The tolerant who attempts to get re-established is the customer for the clinical facility as he is the individual who benefits the services & pays for it.

Provider: Doctor, the unclear piece of the clinic is the

**SERVICE QUALITY IN HEALTHCARE INDUSTRY:**

The significant test in the health care industry was to gauge & characterize the nature of the services. In a medical clinic services condition, services quality estimation scale (SERVQUAL) has been generally used to gauge the sort & nature of the services gave. The investigation of the distinction between the patient desires & the observations has been considered & featured. This is one of the jobs played in improving (SERVQUAL). Understanding focused ways of thinking are presently acknowledged by the medical clinic associations & in this manner they are transforming their organizations into quality services draws near. The utilization of (SERVQUAL) is to gauge the view of the patients in the nature of the human services gave by the emergency clinics. To surpass the desires for the patients,

supplier, as he is the individual who comes in direct contact with the patient. The reputation of the clinical centre is honestly in the hands of the pro. A satisfied patient is a critical wellspring of verbal headway for the emergency clinics.



**Figure-1 Service Marketing Trinagle**

a hole investigation is done to upgrade the nature of the services gave.

Hospital service quality has been defined as: "degree and direction of discrepancy between patient's perceptions and expectations". It is also termed as HSQ i.e. patient-perceived hospital service quality. Hospital service quality in has been explored in detail, as measure to understand satisfaction level of the patients(Swain & Kar, 2018) , in context of Indian health care sector (Pramanik, 2016; Upadhyai et al., 2019). Further through empirical research on the behavioural intentions of patients, as a resultant of different level of satisfaction have been predicted (Jandavath & Byram, 2016).

As an important factor of hospital success different framework and dimension to measure HSQ are available in the literature. Pai and Chary's (2016) developed conceptual HSQ framework with 9 dimensions and

validated the same (Pai et al., 2018). In another study on the patients of hospitals in Gujrat, different factors measuring service quality identified- medical services, service responsiveness, discharge, admission, hygiene, and visual facility (Khambhati et al., 2020). In a comparative study on the patients of govt vs. private from six medical college hospitals from the state of Odisha total 13 dimensions of perceived service quality have been identified by the authors (Swain, 2019).

But there is clear evidence that original Parasuraman's SERVQUAL with the five dimension is one of the most utilised Model or atleast the basis of most of the frameworks. Gaps in the service quality in health care have been explored through measuring expectations and perceptions of the patients and their attendants (Fatima et al., 2017). Kansara (2016) utilised SERVQUAL model given by Parasuraman to collect satisfaction data the patients of hospitals in Jalandhar region and found only four out of the five dimensions relevant (Kansra & Jha, 2016).

Based on the most used system for estimating the patient's recognition is by utilizing the SERVQUAL review instrument. The gap between what the services ought to give & the patient's view of what the services really gives is being estimated to know the degree of services being given in the association. When there are littler holes then high calibres of services is being given. This technique helps in recognizable proof of five gaps to be specific about the patient's satisfaction towards the services enrolled.

### **THE SERVEQUAL MODEL**

The inception of SERVQUAL Model is gotten from the investigation of Parasuraman, ZeithamI, & Berry in 1985 dependent on desire – discernment slot model. In 1985 work, Parasuraman, ZeithamI, & Berry outlined that customers' quality discernments are affected by a

progression of four unmistakable holes happening in associations. These gaps on the specialist co-op's side, which can hinder conveyance of services that buyers see to be of high calibre, are:

Gap1: Difference between patient/ Customer desires and the executive's impression of buyer desires.

Gap2: Difference between the board views of purchaser / patient desires & services quality particulars.

Gap3: Difference between services quality determinations & the services really conveyed.

Gap4: Difference between services conveyance & what is imparted about the services to customers.

Gap5: Difference between services desire & saw services quality.

According to Parasuraman, ZeithamI, and Berry (1985), pronounced assistance quality is described in the model as the difference between buyer wants and observations, which in this way depends upon the size and heading of the four holes related with the movement of administrations quality on the advertiser's side.

Furthermore, Brown & Bond (1995) expressed that the applied of services quality likewise called the desire – observation hole model is outstanding amongst other got and most heuristically significant commitments to the services writing. The model perceives the keys irregularities or openings relating to regulatory impression of administrations quality, and assignments related with administrations transport to customers. The Gap 1, Gap 2, Gap 3 & Gap 4 are recognized as elements of the manner by which services is conveyed, while Gap 5 relates to the client & as such is viewed as the genuine proportion of services quality (Shahin A., 2006).

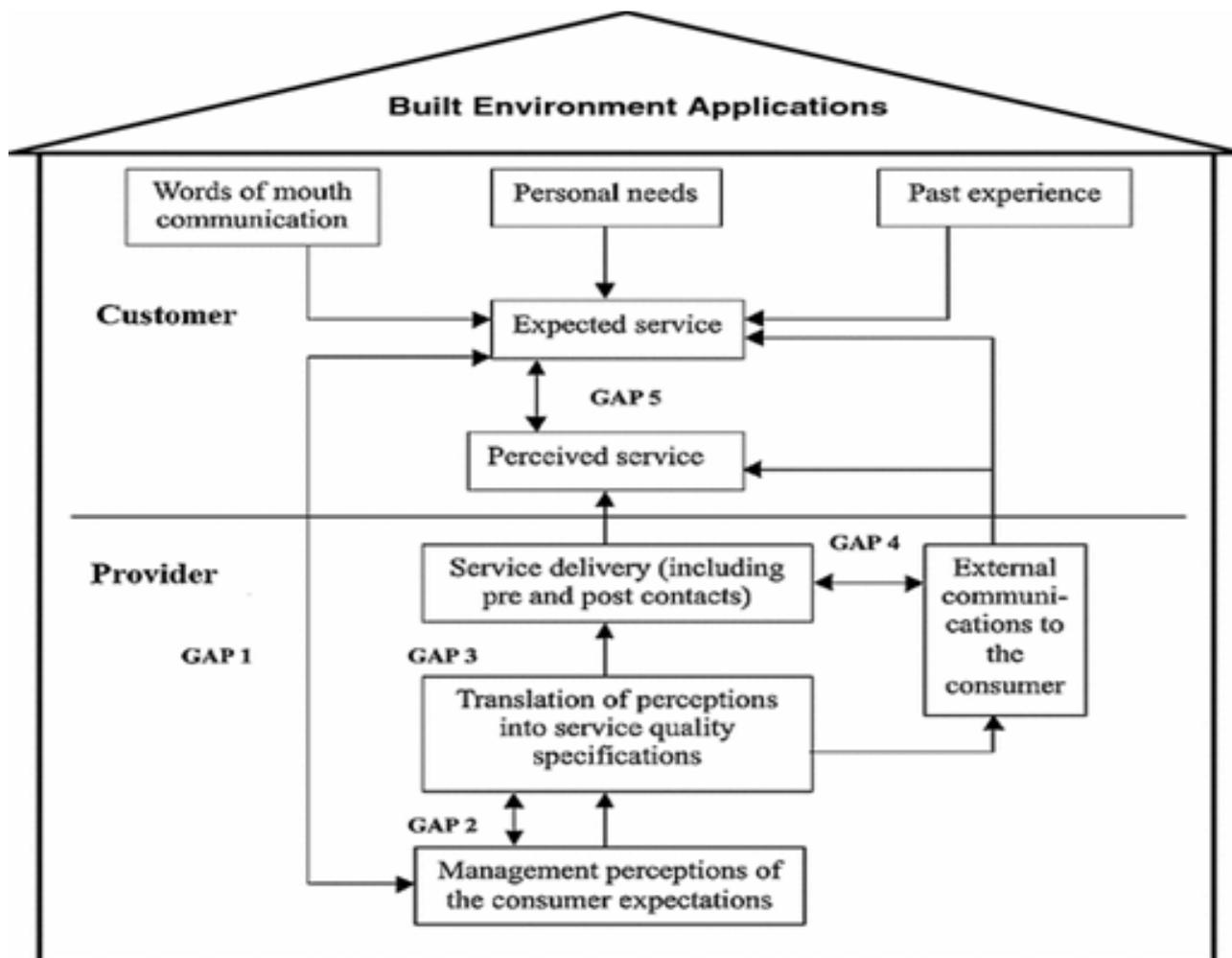


Figure-2 Service Quality Gaps

**FIVE DIMENSIONS OF SERVICE QUALITY**

In spite of the fact that there has been banter on the adequacy of the five qualities in recognizing services (e.g Regan 1963) these are all things considered broadly acknowledged by researchers & advertisers (e.g Zeithmal 1981 ,Levitt 1981) and utilized both as the reason for looking at services purchaser conduct and creating services showcasing procedures. It is in this manner critical to set up the degree to which these attributes mirror the point of view of the patients.

• **Reliability**

**Do what you state you must do when you said you would do it.**

Unwavering quality insinuates the affiliation's ability to play out the administrations unequivocally and

dependably. There are 3 basic fragments to this estimation, the ability to complete the administrations; 1) on time, 2) dependably (routine endeavours should be done in a consistent manner) and 3) blunder free. An instance of this is an open vehicle plan. Various people rely upon these administrations to get the chance to work every day and they envision that the schedule ought to be strong, or they would record grumblings and find elective strategies for transportation.

• **Responsiveness**

**Respond rapidly, expeditiously, quickly, promptly, in a split of second.** This portrayal depends on the capacity of the association to be receptive to client needs, with an accentuation on an eagerness to react quickly. Keeping a client pausing, particularly when there is no

unmistakable evident explanation, produces a negative discernment. For instance, on the off chance that you stroll into a clinic & are approached to be situated when there is obviously a corner open, you might be slanted to exit.

- **Assurance**

**Emphasis on the satisfaction Guarantee as a specialist.** Service suppliers are relied upon to be the specialists of the services they're conveying.

SERVQUAL research about indicated conveys that ability to clients. If a specialist co-op is exceptionally gifted, however clients don't see that, their trust in that supplier will be lower. Furthermore, their appraisal of that supplier's services quality will be lower.

- **Empathy**

**Feel the situation of the seeker of the service.** A representative's capacity to pass on care & certified worry for the client builds up the element of compassion. There are 3 principle segments that a client assesses, even unwittingly, while checking the degree of sympathy; 1) is the client assistance delegate agreeable, 2) does s/he appear to be touchy & 3) is the agent attempting to comprehend my necessities. A case of this measurement might be a client that profits a broken TV to a hardware store. A sympathetic client care rep may assume the liability for this issue and offer a store credit or substitution without questions inquired.

- **Tangibles**

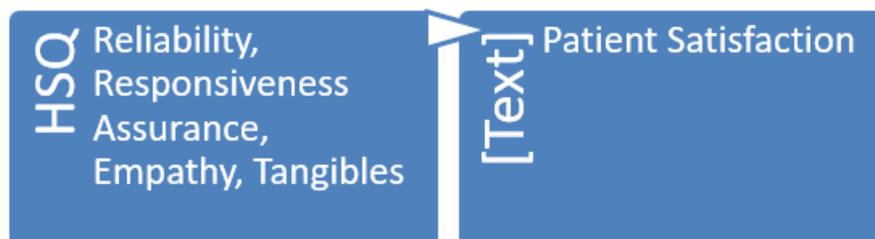
In spite of the way this is the least critical estimation, appearance matters just not as much as various estimations. Pro/Experts will at present need to appear, attires, gear, and work areas on the spot (closets, administrations work environments, and so on.) look incredible. The hazard is for providers to make everything look sharp, and a short time later come up short on Dependability or RESPONSIVENESS.

### 3. Objectives Of The Study

- › To measure level of Hospital Service Quality (HSQ) through five dimensions (Reliability, Responsiveness Assurance, Empathy, Tangibles)
- › To investigate the effect of HSQ applicability towards quality of services provided i.e. level satisfaction of the patients in the hospital.
- › To explore the differences in patients' perceptions of services provided by government and private hospitals.
- › To identify relative importance out of all the five dimensions in case of the both type of hospitals.

### MODEL OF THE STUDY

In the light of above details of literature and objectives of the current investigation following model is used in the present research-



Source: Adopted from SERVQUAL Model- Parasuraman, ZeithamI, & Berry,1985  
Figure-3 Model of the Study

**4. Research Methodology**

Organized Questionnaire (Annexure 1) is utilized for collecting the necessary information for the examination as a pilot study before moving forward with the fullscale study. The Research Process comprises of a progression of activity or steps important to successfully hold the examination and the ideal sequencing of these means.

The survey has been dispersed to the individuals who have taken up the services in the private clinics of Delhi NCR through convenience sampling. A self-directed survey was utilized for this reason. It was separated into 2 sections. The initial segment had inquiries for the level of satisfaction for the patients that they would almost certainly consider utilizing. This initial segment was partitioned under 5 dimensions of HSQ. The subsequent part had questions identified with the experience that has been given in the medical clinics. Every one of the

inquiries in the poll was evaluated on a 5-point Likert scale.

**5. Findings of The Study**

The initial study was done on the preferences of individuals prefer b/w Government Hospitals & Private Medical Clinics. The outcome demonstrates that progressively respondent like to favour government emergency clinics (68%) than the private (32%) ones since they feel that services medical clinic are more dependable & financially savvy than private ones.

According to the study we have chosen individuals who prefer Government Hospitals over Private Medical to test the quality of services via 5 dimensions of Service Quality. **Table- 1** shows the demographic representation of respondents of questionnaire

**Table- 1 Demographics of Respondents**

S.No.	Demographic Aspect		Numbers	Percentage
1	Gender	Male	28	56%
		Female	22	44%
2	Age	Below 25 yrs.	5	10%
		25-50 yrs.	17	34%
		50-75 yrs.	20	38%
		Above 75 yrs.	8	16%
3	Educational Qualifications	Primary level	8	16%
		Senior Secondary level	10	20%
		Graduation	19	38%
		Post-Graduation & above	14	28%
4	Marital status	Married	46	92%
		Unmarried	4	8%
5	Occupation	Unemployed/dependent	4	8%
		Business	15	30%
		Agriculture	5	10%
		Private Service	17	34%
		Government Service	9	18%
6	Income Levels of family (monthly)	Rs 10,000 & below	3	6%
		Rs 10,001-Rs 25,000	10	20%
		Rs 25,001- Rs 50,000	9	18%
		Rs 50,001 & above	28	56%

**5. Data Analysis**

Accordance to the Annexure 1 the analysed data & theory of respondent towards the services and customer satisfaction has been presented below.

**5.1 Respondents Satisfaction & Reliability**

Reliability quality assumes a significant job which influences the inclination for the clinic Private or Public. Constancy is described as ability to play out the ensured organization dependably and decisively.

On the off chance that the specialist & the other staff of emergency clinic are sufficiently solid to offer the types of assistance guaranteed they unquestionably are impacting the conduct of patient in picking a medical clinic.

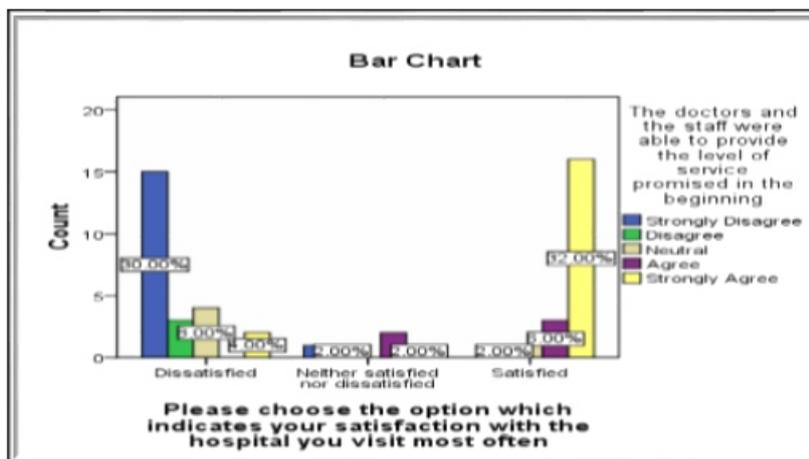
Connection & Cross arrangement are applied to comprehend the connection among Reliability & Customer (Patient) Satisfaction, which are as under

**Table- 2 Reliability quality**

If you don't mind pick the choice which shows your fulfilment with the medical clinic you visit frequently * The specialists & the staff had the option to give the degree of services guaranteed in the first place.						
➤ The doctors & the staff were able to provide the level of service promised in the beginning.						Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Dissatisfied	15	3	4	0	2	24
Neither satisfied nor dissatisfied	1	1	0	2	1	5
Satisfied	0	1	1	3	3	16
<b>Total</b>	<b>16</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>19</b>	

With the reverts of all the respondents according to the above table it have been analysed that there 32 % of patients who state that the Reliability was high & they were fulfilled & 30 % of patients who state that

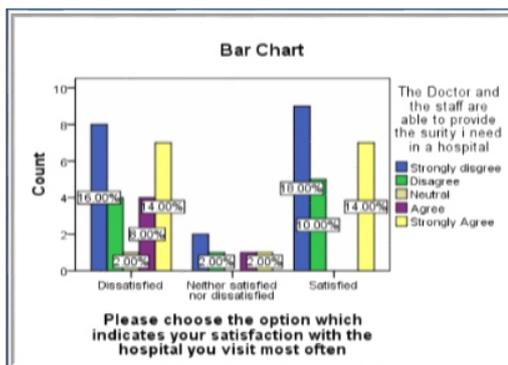
Reliability isn't high & they were not fulfilled. In this way Reliability firmly influences fulfilment level of a patient.



**5.2 Respondents Satisfaction & Responsiveness**

Readiness to support clients and offer brief assistance for instance responsiveness.

Connection & Cross arrangements are applied to comprehend the connection among Responsiveness & Customer (Patient) Satisfaction, which are as under:-



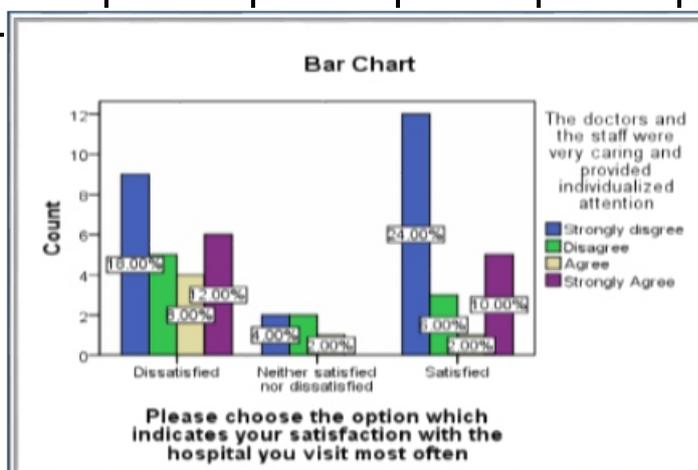
We find that there are 18 % individuals who were fulfilled inspite of poor Assurance. Along these lines Assurance doesn't influence in general Customer

Satisfaction. **Annexure 6**

**Respondents Satisfaction & Empathy**

**Table- 5 Empathy**

Attributes	Rank co- coeff (p)	Calculated value of 't' of 'p'	Table value of 't' at 1% sig lev	Calculated value of (x <sup>2</sup> )	Corrected x <sup>2</sup> value	T.V of x <sup>2</sup> at 1% sig level	Degree of freedom
a) Students' Dropout (S.D) Problem vs. Economic	0.69	3.79	2.86	-	-	-	19
b) S.D. vs. Cultural Std.	0.79	4.65	2.86	-	-	-	19
c) S.D vs. Consciousness	0.59	3.55	2.86	-	-	-	
d) S.D. vs Edu. Std.	0.71	4.89	2.86	-	-	-	
e) S.D. vs. Neigs. Negl.	0.07	1.79	2.86	-	-	-	
f) S.D. vs. Parents' Frustration	0.61	3.59	2.86	-	-	-	



We find that there are 24 % individuals who are fulfilled in spite of poor Empathy. Subsequently Empathy doesn't influence by and large Customer (persistent) Satisfaction. Annexure 7

**5.4 Respondents Satisfaction & Tangibility**

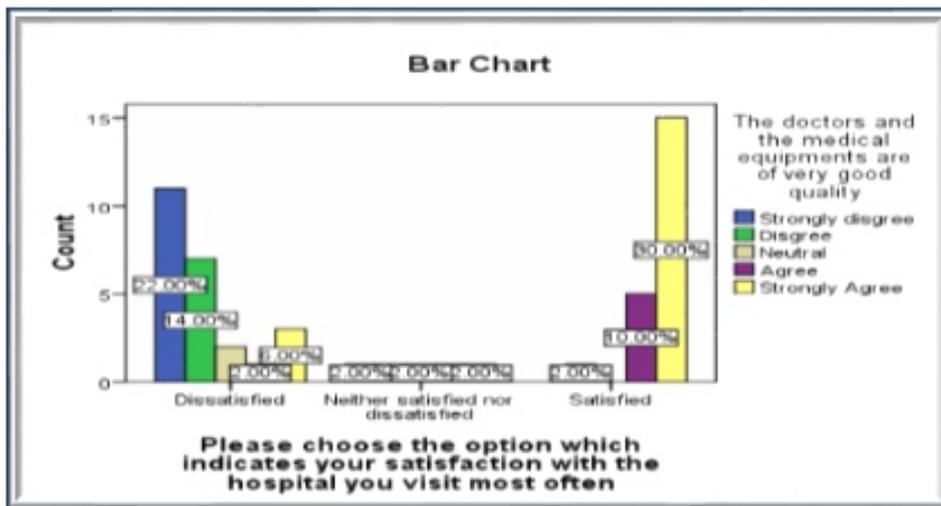
Tangible structures the essential foundation of any association. If there should arise an occurrence of

emergency clinics too substantial quality assumes a significant job. Emergency clinics which are well prepared and having quality clinical experts pull in an ever increasing number of patients.

Connection and Cross arrangement are applied to comprehend the connection among Tangibility and Customer (Patient) Satisfaction, which are as under

**Table- 6 Tangibility**

If it's not too much trouble pick the choice which demonstrates your fulfilment with the medical clinic you visit regularly							
* QUALITY DOCTORS AND INFRASTRUCTURE FACILITY							
➤ Specialist Doctors, Advanced Equipments & Well maintained Infrastructure							
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
	<b>Dissatisfied</b>	11	7	2	1	3	24
	<b>Neither satisfied nor dissatisfied</b>	1	1	1	1	1	5
	<b>Satisfied</b>	0	1	0	5	15	21
	<b>Total</b>	12	9	3	7	19	50



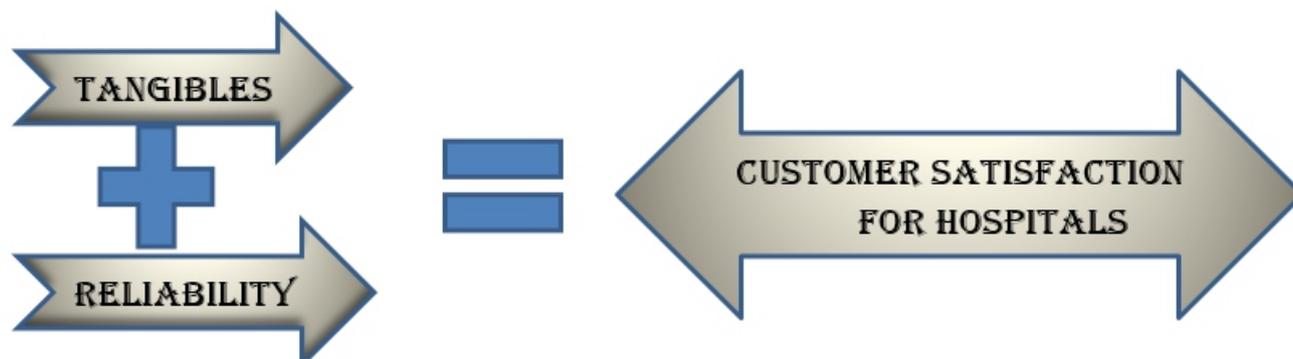
Here the graphs depict that 30% of patients who state that the physical assets were acceptable, and they were fulfilled and 22 % of patients who state that effects were bad and they were not fulfilled. Subsequently effects unequivocally influence fulfilment level of a patient.

**Annexure 8**

**6. Discussions & implications of study**

Tangible quality and Reliability have been removed as the most conspicuous components. The negative an incentive if there should be an occurrence of Quality specialists and foundation office and The Doctors and the staff had the option to give the degree of administration guaranteed in the first place shows the connection

between the client (persistent) fulfilment and inclination for the medical clinics. Better the framework office accessible and progressively qualified specialists to



- After breaking down the administration nature of clinic on 5 countenances for example Substantial, Reliability, Responsiveness, Assurance and Empathy following are some proposal and recommendations:
- Reliability and substantial quality are the greatest variables influencing the patient fulfilment in the medical clinics. Thusly all the emergency clinics should focus more on these variables to improve tolerant fulfilment level.
- Even however the staffs in private emergency clinics is increasingly compassionate, responsive and gives more affirmation yet the patient fulfilment doesn't rely much upon these components. Tolerant searches for better treatment and cost as the principal parameter to incline toward for specific medical clinic to benefit for treatment.
- Though there are some private clinics in the city however they need appropriate framework. So they should put more prominent accentuation on improving foundation and employing capable and experience clinical experts.
- The treatment in the administration medical clinic is acceptable however there is long procedure for

serve the patients present more will be the consumer loyalty.

everything like conceding patients, completing the different test and so forth. Measure ought to be taken to enhance these components.

- There is absence of brief assistance and the conduct of the staff working in the medical clinic ought to likewise be improved the same number of times they are not gracious. Despite the fact that sympathy doesn't influence a lot of the client (persistent) fulfilment level to go for a specific medical clinic yet on the off chance that conceivable some change ought to likewise be finished.

## 7. Conclusions

The Worldwide healthcare industry is changing step by step and has been changing for as far back as 20 years. By 2021, this administration industry may transform into a few trillion dollar industry around the world. The fundamental purpose behind the development of this industry is the private medical clinics and it is indistinguishable explanation in India from well. The administration medical clinics have seen the passageway of huge privat gatherings into the framework. Delhi NCR, home to an enormous populace, is helped by these private gatherings. To get a full favourable position, there is a fundamental thing to be done for example to fulfil the patients with administrations gave.

The SERVQUAL is an apparatus, this can be utilized in estimating the hole between the patient's desire and the nature of the administration gave. The three elements of value administration: unwavering quality, substantial quality and assurance have been effectively done in the private emergency clinics of Delhi NCR. Then again, it is negative for responsiveness and compassion. Thusly, the administration should attempt to address these perspectives and should find a way to defeat the insufficiencies.

Medicinal services in India are given by both the private and open areas. The general wellbeing framework comprises of the state and local government-run wellbeing offices. This framework offers types of assistance effortlessly for the oppressed gatherings of country and urban territories. Also, India has the benefits of low creation cost and talented works, which drives numerous organizations to contribute on innovative work and build up creation, focuses here.

- People lean toward the open emergency clinic more than the private one since individuals feel that it is more solid and productive than the private one.
- There is a dominant part of individuals who visit the emergency clinic when essential and there are scarcely any individuals who go to the customary registration and, along these lines, the use on clinical consideration is less and, accordingly, more individuals fall in the scope of Rs .0-500.
- The nature of the emergency clinic administration was estimated in five measurements, that is, substantial, dependability, responsiveness, security and compassion. The treatment given at the administration emergency clinic was acceptable contrasted with the private one and dependability and substantial quality are the most significant factor for

that.

- We found that for individuals the most significant thing is to have a sense of security, that is, when they enter the medical clinic they need them to be in acceptable hands. That is the motivation behind why individuals want to go to open emergency clinics rather than private medical clinics.
- Hospitals should concentrate on dependability and substance, the elements of administration quality, and allot assets to offer better assistance and, eventually, better support of outside customers, that is, patients.

### 8. Limitations

Utilizing the strategies for cross arrangement & factor investigation, joins were found between the five HSQ measurements & patient's fulfilments. Follow up look into issues & their suggestions are likewise talked about in the forthcoming parts. Thusly through this, we can discover various reasons why a specific patient would lean toward a private or government emergency clinic. This causes us in rating the services gave by the emergency clinics dependent on five measurements.

Health care gauges have two undeniable parts: specific quality & utilitarian quality. Specific quality insinuates the precision of clinical decisions & strategy, & is regularly fathomable to the master arrange, anyway not to customers (the debilitated for this situation). In social protection condition, specific quality fuses factors, for instance, result measures, ordinary length of remain & readmission rates. Persistent can't condemn the specific capacity of the clinical facility & its representatives. Consequently the customer makes a judgment on a centre reliant on the valuable qualities which he gets, the manner by which the medicinal services are managed to him.

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# Identification of Underlying Factors of Students' Dropout After Primary Education: A Case Study

<sup>1</sup>Dr. Amit Kumar Chakrabarty

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## Abstract

*This paper deals with 7 dropout problem of students after primary education. The focus of this study is on identification of underlying factors of students' dropout after primary education in Katwa Municipal area West Bengal. A sample of 21 dropout students has been taken at random from 4 boys and 3 girls schools situated at the studied area. Concerned school-teachers, parents, neighbours, political leaders, officers and members of the voluntary organization have been selected to take their opinion about the dropout problem of the students, after primary education. The data has been collected visiting door to door by the investigator himself and scored & tabulated keeping in mind the Likert scoring technique. To analysis the data rank correlation, t-test of rank correlation and chi-square test has been used. The study reveals that there are so many socio-economic factors are responsible for students' dropout after primary education though the degree of influence is unequal. The author recommended some policy to arrest the growth of these factors.*

**Keywords:** After primary education, Students' dropout, Teacher, Neighbour, Parent, Political leader, Officers and Members of the voluntary organizations.

## Introduction

School dropout is widely recognized as a negative life event which is often followed by further problems. Dropping out of high school has the negative long-term effects of creating social, economic, and personal challenges for the individual and the surrounding community. Mostly dropping out students are those unable to completing their high school study. As a result the individually and the society are highly affected by the issue. It has to be put more efforts and strength to reduce

the dropout rate in the particular area because only through education that the life can be better and the society also can be improved. A dropout is a considered a student who for any reason other than death leaves school without transferring to another school. Dropout is a social problem and is also associated with delinquency and low school achievement.

This article deals with a socio-economic problem, which is students' dropout after primary education in Katwa Municipal area of Purba Bardhaman District, West Bengal, India. 'Dropout' means here the students' leaving from school during the transition from Class-V to Class-VIII (i.e. left out from school). Dropout is a dangerous problem relating to our education system, not only in primary education but also in upper primary level. Numerous factors are responsible for this problem. If the major factors of the problem are detected, the necessary steps can be taken to solve the problem gradually and in consequence of that effort, dropout after primary education may be checked.

This type of thinking creates the interest of the investigator to take up the study. In the present study, attempts have been taken to find-out the underlying the factors responsible for the problem in the studied area.

## Review of Existing Literature:

Few early researches, national and international level in this field are being highlighted below:

In a study, Chimombo (1999) observes that though the enrolment in school is almost same for girls and boys, boys have a higher likelihood of continuing school compared to girls.

To find out the causes of daughters' dropout, Fuller and Laing (1999) and Grant and Hallman (2006) found an association between a family's financial strength and the likelihood of the daughter's dropout in South Africa.

Distance to schools, poor quality of education, inadequate facilities, overcrowded classrooms, inappropriate language of instruction, teacher absenteeism and, in the case of girls school safety, are common causes for school dropout (Colclough, et al. 2000).

Holmes (2003) also found that girls overall attain less education and tend to dropout earlier as compared to boys.

Leung and Zhang (2008) found that parents' preference for sons encourage more of them to invest for in their sons' well-being to take care of parents in the future. In fact, parental gender bias investment occurs particularly when parents have limited or lower income and resource, causing girls to leave school earlier than boys.

From the families' perspective, Ghosh, Susmita & Sengupta (2012) observe that in poor households in India, the costs of schooling for girls are likely to be higher while the benefits more tenuous for them than the boys.

A growing body of literature shows that girls' dropout rates are higher compared to boys' in most parts of the world. For instance, according to UNESCO (2012), the dropout rate is higher for girls in 49 countries compared to boys

Biswarupa Dash (2014) identified that major reason for school dropouts among tribal communities has been non-availability of books and teachers in their own language. Girls are more interested in going to schools if female

teachers are there in the schools. They feel more comfortable with female teacher.

Dr. Md. Afsar Ali (2014) revealed that parental decision to dropout their wards from primary education does not depend upon gender, but depend upon their economic status. Poverty influences the parents to withdraw their wards from school.

The results of Mrityunjoy Jana et.al (2014) study revealed that drop out of pupils from school in rural backward area were reluctance of parents and participation in domestic activities. Another major reason was problem of financial constraints. The parent's educational status was poor and they did not give much importance to the education of girls as they did to their sons. They perceived that sons support them in their old age.

Sateesh Gouda M & T. V. Sekher (2014), observed that the dropout was high among the children belonging to Muslim, Scheduled Caste and Scheduled Tribe families. Parental characteristics also play a significant role in determining school education. The dropouts among the children belonging to illiterate parents were four times higher than that of the literate parents. It was also observed that if parents were not working, the possibility of dropout among their children was relatively high. The study suggests that unless and until there is considerable improvement in the economic status of households and change in the social attitudes of parents, achieving the goal of universalisation of school education will remain a major challenge for India.

Chinmayee Mohanty (2018), studied the three region of Odisha such as Southern region, Northern Region and Coastal Region, the dropout rate has lowered in coastal region and highest in Northern region. The reason may be the backwardness of northern region, distance of

school due to hilly areas and so on. In the trends of dropout in the two districts of Odisha such as Koraput and Sonpur it has been seen that although both the district belong to the same region that is southern region, Koraput has highest dropout rate in compare to Sonpur.

Anwar Hussain et. al (2020), showed that the major causes of dropouts in the research area were crowded and large schools; uncaring, untrained and irresponsible teachers; usage of passive teaching methods; inappropriate curriculum design; inappropriate evaluation procedure; lack of parents' involvement; lack of checks and bureaucratic system and long distance and lack of extra co curricular activities.

In the present study attempt has been made to investigate the causes of drop outs in Katwa Muinicialpal area under the district of Purba Bardhaman, WB, because no such work has been undertaken in this area.

#### **Statement of the Problem:**

The statement of the problems of the study is "Identification of underlying factors of students' dropout after primary education in Katwa Municipal area of Purba Bardhaman District, West Bengal, India".

#### **Objective of the Study:**

The main objective of the study is to determine the underlying factors of dropout after primary education in the studied area. In order to determine the factors, the following studies have been taken:

(a) To find out the relationship between students' dropout and economic condition, consciousness, educational standard, cultural standard, frustration, negligence of the neighbors etc. of the students' family. The significance of the relationships has been tested.

(b) To find-out the relationship between students'

dropout and administrative initiative, activities of the voluntary organizations, political parties initiative, teachers' negligence etc. The significance of the relationships has also been tested.

Moreover, attempts are taken to judge the influence of the students' sexual status and residential status on students' dropout after primary education.

Apart from these, economic condition, cultural standard, consciousness, educational standard, neighbours' negligence, frustration of the students' parents and administrative initiative, voluntary organisations' activities, political parties' activities, teachers' negligence has been assessed.

#### **Hypotheses:**

In order to realize the objectives of the study the following null hypotheses are proposed to be formulated.

- 1)  $H_0$ : There exists no significant relationship between students' dropout and
  - (a) economics condition.
  - (b) cultural standard.
  - (c) consciousness.
  - (d) educational standard
  - (e) neighbours' negligence.
  - (f) parents' frustration.
  - (g) administrative initiative.
  - (h) voluntary organizations activities.
  - (i) teachers' negligence.
  - (j) political activities.

An alternative hypothesis formulated is:

- $H_a$ : There exists significant relationship between students' dropout and
- (a) economic condition.
  - (b) cultural standard
  - (c) consciousness
  - (d) neighbours' negligence

- (e) parents' frustration
- (f) administrative initiative
- (g) voluntary organization activities
- (h) educational standard
- (i) political activities
- (j) teachers' negligence

2)  $H_0$ : Sexual status of the students and students' dropout is independent to each other.

An alternative hypothesis formulated is:

$H_a$ : Sexual status of the students and students' dropout is dependent to each other.

3)  $H_0$ : Residential status of the students and students' dropout is independent to each other.

An alternative hypothesis formulated is:

$H_a$ : Residential status of the students and students' dropout is dependent to each other.

#### **Delimitation:**

The study is confined to the jurisdiction of Katwa Municipal area under the district of Purba Bardhaman, West Bengal, India. The present study is based on 21 sample students of that area. Conclusions drawn on the basis of the above small sample may not be beyond criticism.

#### **Descriptions of Attributes:**

1) Students' Dropout (S.D): In the present study it has been taken as an important attribute. Here drop-out means here students' leaving from school during the transition from class V to Class VIII (i.e. left out from school). Students' dropout at the upper primary level is a severe problem not only at the primary stage of education but also at the upper primary level.

A relationship between students' dropout and families' economic condition, cultural standard, consciousness,

educational standard, 'neighbours' negligence', 'parents', 'frustration', 'administrative initiative', 'voluntary organizations activities', 'political parties activities', 'teachers' negligence' may therefore be expected.

**2) Economics Condition:** In the present study it has been selected as an attribute. It means economic condition of the families of the studied students. Economic condition of a family is measured in terms of real income earned by the family per year. More specifically, it can be said that how strong is their families economics position. It is obvious that strong economic position of a family may not be the cause of students' dropout conversely may be the cause of this problem.

A relationship between students' dropout and families' economic condition may, therefore, be expected.

**3) Cultural Standard:** In the present study it has been selected as an attribute. It means cultural standard of the dropout students' families. It includes families' consciousness about child's education, health, co-curricular activities, parents' education, progressive thinking and awareness etc.

A relationship between students' dropout and families' cultural standard may, therefore, be expected

**4) Consciousness:** In the present study. It has been selected as an attribute. It means consciousness of the studied students' families. Consciousness includes sincerity, seriousness and careful attitude of the parents towards the education of their child.

A relationship between students' dropout and families' consciousness may, therefore, be expected.

**5) Educational Standard:** In the present study it has

been selected as an attribute. It means educational standard of the families of the studied students. Families' educational standard is determined by the parents and forefathers' academic knowledge. This knowledge makes the parents conscious about their children's educational property.

A relationship between students' dropout and families' educational standard' may, therefore, be expected.

**6) Neighbours' Negligence:** In the present study it has been selected as an attribute. Here 'neighbour' means educated neighbours of the families of the studied students. Neighbours have a responsibility to convince and make the parents conscious about their children's proper education, co curricular activities, health and potentiality. When the neighbours are deviated from these duties, it is called neighbours' negligence.

A relationship between students' dropout and 'neighbours' negligence' may, therefore, be expected.

**7) Parents' Frustration:** In the present study it has been selected as an attribute. Dropout students at maximum belong to the family of the lower income group of the society. Parents of those poor students cannot think that education of those students may give financial support to their family. Because, on behalf of them it is very troublesome to meet the minimum expenditure for elementary education. Considering the fact, parents of the studied students became frustrated and they do not think about their children's education.

A relationship between students' dropout and 'parents' frustration' may, therefore, be expected.

**8) Administrative Initiative:** In the present study it has been selected as an attribute. Administration of the studied area should have not macro level plan for children education, health, fooding, co-curricular

activities and also for the children who have already become dropouts.

A relationship between students' dropout and 'administrative initiative' may, therefore, be expected.

**9) Voluntary Organisations' Activities:** In the present study it has been selected as an attribute. Registered clubs, N.G.Os, Charitable institutions etc are fallen under the voluntary organizations. In the studied area these organizations have a vital role regarding the child education of the area. If the organizations are inactive in this regard, the society is deprived of this service. Responsible members of these organizations can take a responsibility about the development of child education, child health, child culture, child-co-curricular activities etc.

A relationship between students' dropout and 'voluntary organization activity' may, therefore, be expected.

**10) Political Initiative:** In the present study it has been selected as an attribute. Political initiative means activities of the political workers of the different political parties regarding children education in the studied area. Political parties have a social responsibility to remove the different social curses like dropout problem'. They should have a macro level plan for child's elementary education and continuation of that education, health, food and co-curricular activities. The steps taken by the different political parties to get rid of the trap from students' dropout problem are known as political initiative.

A relationship between students' dropout and families' 'voluntary organization activity' may, therefore, be expected.

**11) Teachers' Negligence:** In the present study it has

been selected as an attribute. If any teacher avoids or does not take special care for education of the backward students, it is called teachers' negligence. It is a vital cause of students' dropout problem.

A relationship between students' dropout and 'teachers' negligence'

### **Design and Methodology:**

**Selection of Sample:** The study has been conducted within the Jurisdiction of Katwa Municipal area under the district of Purba Bardhaman, West Bengal, India. There exist 4 boys high schools and 3 girls high schools. Out of each boys school 3 dropouts (male) and each girls schools 3 dropouts (female) has been selected at random. The sample size of the students is 21. On the other hand, out of the 21 sample students, 9 (i.e 3x3) students of the total sample students are female. Concerned school-teachers, neighbours, parents, political leaders, officers and members of the voluntary organizations have been selected to take their opinion about the dropout problem of the students, after primary education.

### **Selection and Description of Tools:**

Primarily data have been collected by the investigator, in person, visiting door to door of the students, parents, teachers, neighbours, officers, members of the voluntary organizations and political leaders using 7 type of questionnaire. Data have also been collected likewise from the above mentioned persons by direct interview. These are discussed below:

**A) Questionnaire for Students:** Questionnaire for dropout students is prepared emphasizing their cause of dropout and non enrolment after completing primary education. They are asked about their family's economic condition and how far it is responsible for their irony. Apart from that, sexual status and residential status are also included in the questionnaire. It is short sized

structured, close ended questionnaire. There are three scales of opinion (very much, moderate, not at all) having different scores for each of them. The medium of the questionnaire is Bengali for easy comprehension and communication.

**B) Questionnaire for Parents:** Questionnaire for parents is prepared emphasizing the aspects, viz. economic condition, cultural standard, educational standard, consciousness of the parents. It is a moderate sized, structured, close-ended questionnaire. There are three scales of opinion (enough/moderate/not at all) having different scores for each of them. The medium of questionnaire is Bengali for easy comprehension and communication.

**C) Questionnaire for Teachers:** Questionnaire for teachers is prepared to get their opinion about the cause and acuteness of the students' dropout problem. Apart from these, teachers' sexual status and residential status are also included in the questionnaire. There are three scales of opinion (enough/moderate/ not at all) having different scores for each of them. The medium of questionnaire is Bengali for easy comprehension and communication.

**D) Questionnaire for Neighbours:** Questionnaire for neighbours (students) is prepared to know the initiative taken by them to remove the dropout of the students and the acuteness of the problem. They are asked about the steps taken by them spontaneously to get rid of the trap of students' dropout. It is a very short sized, structured, close-ended questionnaire. There are three scales of opinion (enough/moderate /not at all) having different scores for each of them. The medium of questionnaire is Bengali for easy comprehension and communication.

**E) Questionnaire for Officers:** Questionnaire for officers is prepared emphasizing the aspects, viz.

administrative initiative regarding students' dropout problem, general standard of the studied area and the acuteness of the problem. The officers, sexual and residential status are also included in the questionnaire. It is a short size, structured, close-ended Questionnaire. There are three scales of opinion (good/moderate/bad) having different scores for each of them. The medium of questionnaire is Bengali for easy comprehension and communication.

**F) Questionnaire for Members:** Questionnaire for the members of the voluntary organizations is prepared to know the initiative taken by them to remove the students' dropout problem and the acuteness of the problem. It is a very short sized, structure close-ended questionnaire. There are three scales of opinion (good/moderate/not at all) having different scores for each of them. The medium of questionnaire is Bengali for easy comprehension and communication.

**G) Questionnaire for Political Leaders:** Questionnaire for political leaders is prepared to know their initiative to solve the students' dropout problem' and the acuteness of the problem. They are asked about the steps taken by them spontaneously to get rid of the trap of students' dropout problem. It is a very short sized, structured, close-ended questionnaire. There are three scales of opinion (enough/moderate/not at all) having different scores for each of them. The medium of questionnaire is Bengali for easy comprehension and communication.

**H) Direct Interview:** Direct interview has been made by the investigator to the sample students, parents, teachers, neighbours, officers, members, and leaders to collect more information about the said problem. Students and their parents are asked about the causes of such irony. Both are also asked about the unwillingness to take the upper primary education. Teachers, leaders, neighbours, officers, members are asked about the causes, acuteness

of the said problem and also their venture taken for this purpose. They are also asked about whether the Govt. expenditure for meeting, seminar, conference, convention, workshop etc for this purpose is necessary or not. They are asked—Is the daily stipend to each such students by the Govt. be more effective to solve the students' dropout problem'? The opinion of these persons about the impact of sexual status and residential status of the sample students' on 'dropout problem' after primary education is sought for.

#### **Collection of Data:**

The data have been collected from students, parents, teachers, neighbours, officers, members of the voluntary organizations and political leaders through door to door investigation by the investigator himself. They are requested to give their natural, free and frank responses to the queries. They are taken into confidence and told that the information is required only for research purpose and will be strictly kept secret.

#### **Tabulation and Scoring of Data:**

The data which have been collected through 7 type of questionnaire are compiled on suitable tabulation sheets which are also prepared for the purpose.

The data obtained are scored, keeping in mind the 'Likert Scoring System' as follows:

**(A) Students' Questionnaire:** In this questionnaire students are subjected to answer one of the three options—very much, moderate, not at all. Score 10 is allotted to very much opinion. Score 6 is allotted to 'moderate' opinion and score 4 is allotted to 'not at all' opinion.

**(B) Questionnaire for Parents:** In the parents' questionnaire there are as many as six questions relating to their economic condition, cultural standard, educational standard, consciousness etc. These questions are subjected to answer one of the three options

-enough, moderate, not at all. Score 10 is allotted to each 'enough' opinion. Score 6 is allotted to each 'moderate' opinion and score 4 is allotted to each 'not at all' opinion.

**(C) Questionnaire for Teachers:** In the teachers questionnaire there are three scales of opinion-enough, moderate and not at all. Score 10 is allotted to 'not at all' response, score 6 is allotted to 'moderate' response and score 4 is allotted to 'enough' response.

**(D) Questionnaire for Neighbours:** In the neighbours' questionnaire there are three scales of opinion – enough, moderate and not at all. Score 10 is allotted to 'enough' response, score 6 is allotted to 'moderate' response and score 4 is allotted to 'not at all' response.

**(E) Questionnaire for Officers:** In the officers' questionnaire there are three scales of opinion-good, moderate and bad. Most of the cases score 10 is allotted to 'good' response, score 6 is allotted to 'moderate' response and score 4 is allotted to 'bad' response. In one case only the score has been changed' 4 instead of 10 and 10 instead of 4.

**(F) Questionnaire for Members:** In the questionnaire for members of the voluntary organizations, there are three scales of opinion- good, moderate and not at all. In most of the cases score 10 is allotted to 'good' opinion, score 6 is allotted to 'moderate' opinion and score 4 is allotted to 'not at all' opinion. In one case only the score has been changed-4 instead of 10 and 10 instead of 4.

**(G) Questionnaire for Political Leaders:** Questionnaire for political leaders is subjected to answer

three scales of opinion- enough, moderate and not at all. Except one case, score 10 is allotted to each 'enough' response score 6 is allotted to each 'moderate' response and score 4 is allotted to each 'not at all' response. In only one case the score has been changed 4 instead of 10 and 10 instead of 4.

#### **Statistical Technique used:**

The data are tabulated and analysed keeping in view the objective spelt out and hypotheses formulated. Rank correlation coefficients (p) are calculated to study the relationship between “Students' Dropout Problem” and

- (1) economic condition,
- (2) cultural standard.
- (3) educational standard.
- (4) consciousness
- (5) neighbours' negligence
- (6) parents' frustration
- (7) administrative initiative
- (8) members' initiative
- (9) political initiative.

In order to judge the significance of these relationship 't-value' of rank correlation coefficient (p) have been computed. Test has been made at 1% significance level in general. Chi-square (X<sup>2</sup>) tests has been used to test the dependence of the attributes-'Students' Dropout Problem' and (i) sexual status of the students. (ii) residential status of the students. The test has been made at 1% significance level. Corrected value of chi-squares (x<sup>2</sup>) [Yates correction] has also been calculated for these case.

Findings:

Table 1  
Results of Statistical Tests

Attributes	Rank co- coeff (p)	Calculated value of 't' of 'p'	Table value of 't' at 1% sig lev	Calculated value of (x <sup>2</sup> )	Corrected x <sup>2</sup> value	T.V of x <sup>2</sup> at 1% sig level	Degree of freedom	Hypothesis accepted H <sub>0</sub> /H <sub>a</sub>
a) Students' Dropout (S.D) Problem vs. Economic	0.69	3.79	2.86	-	-	-	19	H <sub>a</sub>
b) S.D. vs. Cultural Std.	0.79	4.65	2.86	-	-	-	19	H <sub>a</sub>
c) S.D vs. Consciousness	0.59	3.55	2.86	-	-	-		H <sub>a</sub>
d) S.D. vs Edu. Std.	0.71	4.89	2.86	-	-	-		H <sub>a</sub>
e) S.D. vs. Neigs. Negl.	0.07	1.79	2.86	-	-	-		H <sub>0</sub>
f) S.D. vs. Parents' Frustration	0.61	3.59	2.86	-	-	-		H <sub>a</sub>
g) S.D. vs. Adm. Inite.	0.41	2.03	2.86	-	-	-		H <sub>0</sub>
h) S.D. vs. Vol.Org.Inite.	0.43	1.83	2.86	-	-	-		H <sub>0</sub>
i) S.D. vs. Pol.Par. Act.	0.27	0.97	2.86	-	-	-		H <sub>0</sub>
j) S.D. vs. Tea.Negli.	0.63	3.29	2.86	-	-	-		H <sub>a</sub>
k) S.D. vs. Students' Sexual Status	-	-	-	1.07	0.56	9.21	2	H <sub>0</sub>
S.D. & vs. Students' Res. Status (Dev. Area and Under Dev. Area)	-	-	-	1.01	0.51	9.21	2	H <sub>0</sub>

Source: Compiled by Author

**Conclusions:**

**Factors related to students' family responsible for students' dropout:**

(i) There exists a notable relationship between students' dropout problem' after primary education and their families' economic condition. The relationship is significant also.

(ii) There exists a significant relationship between 'students' dropout problem' and their families' cultural standard.

(iii) Consciousness of the students' family and

'students' dropout problem' is closely related. The relationship is significant.

(iv) The correlation between educational standard of the students' families and 'students' dropout problem' after primary education is significantly strong.

(v) There exists a relationship between the frustrations of the students' parents and 'students' dropout problem'. It is significant also.

(vi) There exists a strong relationship between students' dropout after primary education and teachers' negligence. The relationship is very significant.

**Other factors responsible for students' dropout:**

(vii) There exists a light relationship between negligence of the students' neighbours and 'students' dropout problem'. It is not at all significant.

(viii) Though 'students' dropout problem' and lack of administrative initiative is to some extent related but the relationship is not strong at all.

(ix) There exists no significant relationship between 'students' dropout problem' and activities of the members of the voluntary organizations. There exists a negligible relationship between both attributes, though.

(x) The relationship between 'students' dropout problem' and political leaders' activities is not significant but there activities are not significant but there exists a light relationship between both the attributes.

(xi) The students' sexual status (male/female) is independent to 'students' dropout problem'. That means male/female ratio of the students is about the same in the studied area.

(xii) The students' residential status (developed/underdeveloped area) is independent to 'students' dropout problem'. It indicates that such type of students is coming at the same rate from the developed and under developed areas of the studied area.

The study also reveals that the minor underlying factors of students' dropout problem are: negligence of the students' neighbours, lack of administrative initiative, activities of the members of the voluntary organizations and political leaders' activities.

That means the underlying factors of the problem are mainly related to the students' family. More specifically and briefly it is directly related to the poverty of the students' family. Teachers also directly related to the problem. Apart from these other factors (discussed earlier) are indirectly related to such a socio-economic problem.

**Implications of the study:**

The study reveals a number of drawbacks of the parents, neighbours, administrations, voluntary organizations and political parties of the studied area. The state of affairs lead investigator to several implications for the concerned authorities. Suitable steps should, therefore, be taken by the respective authorities to remove the existing drawbacks. The following recommendations are made in this regard.

1. Parents should be conscious about their children's education and also their children's future.
2. Administration of the studied area has a great responsibility to remove this problem. The poverty of students' family is the major cause of this problem. Administration should take a macro level plan to get rid of the trap from the problem. It may be very effective to solve the problem if the Govt. provides daily stipend to each student at the upper primary level, cutting the government expenditure on meeting, convention, orientation programme, workshop etc for this purpose. It seems to the investigator that the 'daily stipend system' is the best way to solve the problem.
3. Neighbours should play their proper role to solve the burning problem. They should try to make the parents conscious of their children's education.
4. Teachers' should always try to find out the backward students whose attendance is irregular. They should apply interesting teaching technique for ensuring these students' attendance. "Joyful Learning" technique is very convenient in this purpose.
5. Voluntary organizations should take a continuous plan to solve the problem. They should also try to make parents conscious of their children's educations and of the future of their children.
6. Political parties should involve their workers to remove the problem. It seems to the investigator that as the 'dropout students' are not the vote bank of the political parties, naturally they neglect their duties to

this problem. They should understand the depth and future of the problem and try to remove the problem.

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