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COVID-2019 DISRUPTION ON FOREIGN DIRECT INVESTMENT (FDI) OF THE TEXTILE AND APPAREL INDUSTRY: EVIDENCE-BASED ANALYSIS

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Abstract

This study represents the impact of COVID 2019 on Bangladesh's textile and apparel industry's foreign direct investment. The global economy is affected by COVID-19, regarded as a pandemic. ILO has recognized this epidemic as a labor market and a financial crisis. The study was conducted to understand the impact of COVID-19 on the textile and clothing industry. The necessary information was gathered from current academic literature, papers, reviews, web pages, the Bangladesh Bank, Bangladesh Bureau of Statistics, Bangladesh Investment Development Authority (BIDA), Bangladesh Ministry of Finance, and Export Promotion Bureau (EPB). Now the largest FDI investor country is switching from the host country to another country. The different countries like India, Japan, Vietnam are searching for alternative sources for their marketing and production. Bangladesh can be an excellent alternative for foreign direct investment (FDI) as the different countries are searching for an alternative source of placement for investment because of COVID-2019. The government is formulating new policies for attracting FDI like cheap labor, Tax holiday, special incentives packages, interest-free bank loans, etc. The Foreign Direct Investment (FDI)is decreasing due to pandemics across the country. Bangladesh can be the right place for FDI because of its favorable work environment and government support. The BGMEA, BKMEA, BIDA, and BEPZA Formulated some action plans to fight against the coronavirus and attract foreign direct investment. The government of Bangladesh declared different lucrative and attractive packages for attracting and retaining foreign direct investors.

Key Words: COVID-2019, Foreign Direct Investment (FDI), Ready-made garments (RMG), Economic Growth, and GDP. Economic Growth, Bangladesh, etc.

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Introduction

Bangladesh is a rapidly economically growing country and proportionately depends on Foreign Direct Investment (FDI). This pandemic situation not only affects the Ready-made garments but also affects the other economic sectors agro-processing, pharmaceuticals, chemicals, ICT and telecommunication sectors, etc. FDI and GDP are decreasing drastically. The Coronavirus outbreak had a devastating effect on the global economy that has already reached the highest sectors. There has been changing markedly in the last two decades. Developing countries' attitudes towards foreign direct investment (FDI) (Asiedu & Lien, 2011). According to the World Investment Report (2011), over half of global FDI inflows in 2010 were attracted by emerging economies together (Jadhav, 2012).

Foreign direct investment (FDI) drives employment, technological innovation, productivity increases, and ultimately, economic growth (Anyanwu & John, 2011). The ready-made clothing sector has a significant contribution to the economy of Bangladesh. An increased lock-in period, production, and cancellation of orders with specific problems are badly affected (Shimanta et al., 2020).

The Foreign Direct Investment (FDI) over the years, emerging economies such as India have been an essential contributing factor to economic growth and development (Agrawal, 2015). Global foreign direct investment (FDI) is the largest funding source for capital-intensive projects (Singhania & Gupta, 2011). FDI is a driver of economic development, modernization, income growth, and jobs (Sapkota & Bastola, 2017). Studying foreign direct investment (FDI) trends, paths, and types is a critical research source in international business. It focuses primarily on FDI from developing countries (Holtbrügge & Kreppel, 2012).

As one of the leading contributors to Bangladesh's economic growth, the ready-made garment industry is already facing a complete annulment of orders of USD 1.5 billion, nearly 50% of the average export revenue a month due to the shutdown of doors from European and American companies including H&M, GAP, Zara, Marks & Spencer, Primark, and many others. Insiders surveyed say that if this pandemic COVID-19 continues to affect global supply chains, buyer demand, and, of course, employees' health and safety, the loss of export revenue could exceed USD 4 billion by Q4 2020 (Lalon, 2020). The first COVID-19 infection was reported in Bangladesh on March 8, 2020. The Institute of Epidemiology, Disease Prevention, and Study (IEDCR) has reported the first cases of coronavirus patients. On March 18, 2020, 10 days after the first confirmed case, Bangladesh announced its early confirmed COVID-19 death. On March 24, 2020, to prevent the transmission of COVID-19 by the community, the Government of Bangladesh declared a country's lockdown between March 26 and April 4. The lock-down was extended in different phases till August 11,2021.

The government has also announced a countrywide shutdown of the bus, train, and launch services. The shutdown was exempted from urgent services such as law enforcement and healthcare. Instead of

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maintaining a social distance, people ignored the government's recommendation to stay home and left Dhaka in their homes. Later, a notification was issued by the Ministry of Public Administration, extending the lock-down to August 11, 2021, followed by a weekend of vacation between May 15–16. In 2021, the total detections of Corona various, IEDCR reported an outbreak of coronavirus in all 64 districts in Bangladesh. A total of 19,52,939 confirmed cases were found in the country, 19,23,709 of whom recovered, and 29,127 reported deaths as of November 16, 2022. The rate of infection showed a declining trend. Because of the Bangladeshi population, COVID-19 has been tested by a low number of people. As of November 8, 2020, 2442602 tests have been conducted in Bangladesh, amounting to only 1485,6 tests per million people. According to the data collected by WHO on May 4, 2020, it had one of the lowest test world numbers, with more than 160 million. The absence of PCR machines, adequate biosafety labs, insufficient test kits, and unprepared health workers have worsened the situation (Sakamoto et al., 2020). As Bangladesh is rapidly growing economically, its acceleration largely depends on foreign direct investment (FDI). Foreign direct investment is assumed as the prerequisites of the upcoming economy. Foreign Direct Investment (FDI) is the primary driving force for industrialization, economic diversification, growth, and structural transformation. Foreign Direct Investment (FDI) is a powerful financial growth tool, especially in the current global context, enabling a capital-poor country like Bangladesh to integrate its domestic economy with the global economy. The purpose of these interpretations is to demonstrate the contribution of FDI in the Bangladeshi textile and clothing sector and in Bangladesh's economic growth to know whether the demand for more FDI is justified. The study attempts to identify ready-made Bangladeshi garments (RMG) industry opportunities by examining its current world market situation, strengths and weaknesses, and future competitiveness. In this COVID-2019 pandemic, especially in Bangladesh, the foreign direct investment (FDI) decreases, and the consequences are enormous and economic loss is more.

The coronavirus devastates people's life and wealth, societies, and the nation's economy. The Power and Participation Research Centre's joint survey and the BRAC Institute for Governance and Development show that the daily income of urban slums and rural low per capita fall by 80% due to the government's current state shutdown stop the spread of Covid-19. 40 -50% of the population received daily spending loans. The country only has 127,000 hospital beds, 91,000 of which are hospitals run by the government. Researchers say that the country's economy loses BDT 33 billion daily from its service and agricultural sectors (Mohiuddin, 2020). According to experts and professionals, analysts, and business people, Bangladesh's ready-made garments (RMG) organizations must shape the deadline for order fulfillment. It affects, especially in domestic productivity and employment. It faces the loss of foreign income in the RMG and International Remittances sectors. Foreign Direct Investment is considered a potential weapon for achieving the desired goal in Bangladesh's socio-economic development. FDI creates the opportunity to create employment, develop productivity capacity, build a physical structure, transfer knowledge through integration of know-how and expertise (M. A. Hossain, n.d.). It helps the technology transfer from the home country to the host country. This pandemic disrupted foreign direct investment's average flow and hampered the global and domestic economies. Globally there is almost a 40% reduction in worldwide economic growth (Gopalakrishnan et al., 2020). The pandemic, which has a significant impact on the overall economy,

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has hit 208 countries worldwide. Simultaneously, developed countries have not yet eliminated the virus's spread since it has increased significantly.

In consequence, people have died at an alarming rate in the affected areas. In that situation, FDI is decreasing at an alarming rate. Foreign Direct Investment raises domestic capital to finance new development projects in the country and, at the same time, gives access to new technologies, managing, and marketing know-how (Kafi et al., 2008). FDI plays a dominant role Bangladesh's economy by increasing the GDP, export, and domestic investment accompanied(Islam, 2014).

However, China is now receiving more FDI than any other emerging economy and rated among the top 3 re cipients with $72 billion in inflows by 2005 (Matthew& Robert, 2009). There is typical confidence in foreign policy circles. Direct investment (RDI) increases the host country's competitiveness and encourages economic development (Lee, 2013). The overall position of Foreign Direct Investment (FDI) inflows in Bangladesh (In million US$).

Table-1: Component Based FDI flows (*Source: Foreign Investment & External Debt (FIED) Management Cell, Statistics Department, Bangladesh Bank)*

Period	FDI Inflows	Component			Total
		Equity	Reinvested Earnings	Intra-Company Loans	
2018-19 (Jul-Mar)	Gross	1013.50	1056.94	1902.09	3972.53
	Disinvestment	36.26	0.00	703.38	739.64
	Net	977.24	1056.94	1198.71	3232.89
Jan-Mar'19	Gross	200.10	364.82	766.38	1331.30
	Disinvestment	9.09	0.00	286.65	295.74
	Net	191.01	364.82	479.73	1035.56
2019-20 (Jul-Mar)	Gross	597.89	1206.94	685.80	2490.63
	Disinvestment	24.18	0.00	701.99	726.17
	Net	573.71	1206.94	-16.19	1764.46
Jul-Sep'19	Gross	201.44	328.44	186.60	716.48
	Disinvestment	7.62	0.00	246.66	254.28
	Net	193.82	328.44	-60.06	462.20
Oct-Dec'19	Gross	210.30	467.57	292.56	970.43
	Disinvestment	9.39	0.00	240.95	250.34
	Net	200.91	467.57	51.61	720.09
Jan-Mar'20	Gross	186.15	410.93	206.64	803.72
	Disinvestment	7.17	0.00	214.38	221.55

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	Net	178.98	410.93	-7.74	582.17
% Changes (FDI Net)	Jan-Mar'20 over Oct-Dec'19	-10.92%	-12.11%	-115.00%	-19.15%
	Jan-Mar'20 over Jan-Mar'19	-6.30%	12.64%	-101.61%	-43.78%
	Jul-Mar'19-20 over Jul-Mar'18-19	-41.29%	14.19%	-101.35%	-45.42%

FDI plays an essential role in driving GDP and economic growth in Bangladesh. Foreign Direct Investment (FDI) is one of Bangladesh's most known components of economic growth. As one of the economically Least Developed Countries with low household savings for investment, the necessity of foreign direct investment is unimpeachable for the country being Foreign Direct Investment (FDI) would build. The Ready-Made Garments (RMG) industry has a unique role in the economy of Bangladesh. It is Bangladesh's largest exporting industry, which has experienced phenomenal growth over the last 40 years. The government and the other auxiliaries are coming forward to help and retain the present textile buyers and suppliers to attract foreign investors. This article will be committed to the opportunities, challenges, and strategies for Bangladesh's RMGintheworldmarket.After the globalization of the capital markets, foreign direct investment (FDI) has b ecome an essential topic in finance and economics (*Political Stability and Foreign Direct Investment*, 2010) In this COVID-19 periods, the general flow of FDI is lower than the last time. Foreign direct investors are switching from one country to another country for a better place of investment. FDI is an essential factor in growing a country's economic success and wealth. It is a gateway to job creation, easing the market, providing a more competitive environment, and adding competitiveness to the host country. The world economy is changing to combine itself to achieve economic globalization's desired goals for growth and prosperity in all parts of the world regardless of area. The free-market economy has heavily influenced economic trends in developed and developing countries, and foreign investment and trade labialization have become its original impulses. In this research, the author focuses on the fundamental question, "why investing Foreign Direct Investment through Bangladesh's RMG sector should make businesses profitable." FDI is an essential component in international business for many countries, but Bangladesh lags behind them comparatively. Making FDI a fundamental element of global trade is very demanding in Bangladesh, as there are many opportunities to achieve economic development through some initiatives. RMG is now an established industry in Bangladesh, a popular destination for international business, and likely to meet the challenges ahead effectively and maintain competitiveness in the global RMG sector. Over the past decade, FDI has played a significant role in BD's economic transaction, trade liberalization, and macroeconomic growth. Several policy changes have been implemented to create a more open and competitive environment for foreign and local private invasions(Hussain, 2019).

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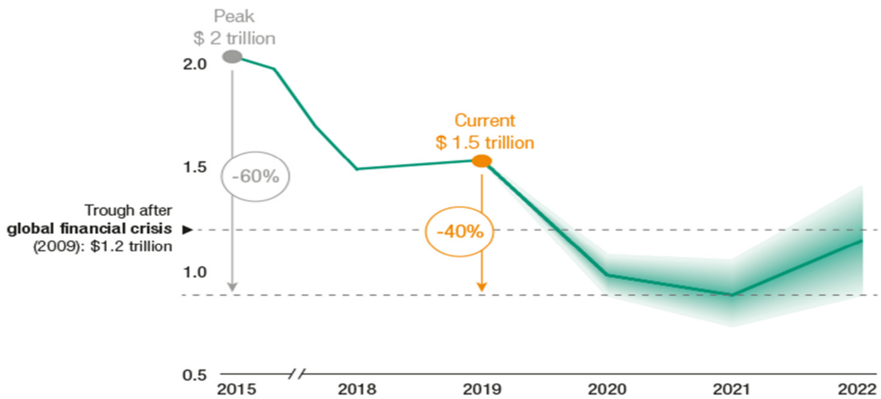

Figure: -01: Global FDI inflows, 2015–2019 and 2020–2022 forecast, Source: UNCTAD

The high-tech capital - the intensive industry is increasingly shifting the other sectors. The developed countries such as Japan, Australia, Canada, Switzerland, China, Singapore, Malaysia, South Korea, France, Germany, the USA are searching for alternative sectors. Etc. Therefore, work-intensive industries transfer to cheaper locations such as Bangladesh, India, Brazil, South Africa, Sri Lanka, Vietnam, Cambodia, Mongolia, etc. This migration wave offers countries like Bangladesh the chance to move foreign investment (Abdin, 2014).

Bangladesh's fastest-growing industry country has RMG, responsible for more than 75% of total exports. In many developing countries, FDI plays a dominant role in the economy by increasing Gross Domestic Product (GDP), trading, and domestic investment, accompanied by overall economic growth. So, Bangladesh's government needs to take effective action to protect prospective foreign investors so that they can get a cozy atmosphere to invest their capital in Bangladesh's RMG sector. Within the South Asian region, Bangladesh can gain ground from a changing external policy environment by seizing preferential market access opportunities, taking advantage of regional accumulation, and negotiating free trade agreements with India and other neighbors (SAFTA, BIMSTEC) possible. The study's main objectives are to fulfill the gap of capital, money, and investment flow. According to the Bangladesh Garment Manufacturers & Exporters Association (BGMEA), FDI helps overcome the country's capital deficit plus scarcity. As a significant exporter of clothing, Bangladesh is now a recognized name on the globe. Bangladesh's economy has become the lifeline of the ready-made garment industry. So much of the nation's prosperity relies on this industry, with the two million directly employed employees and another one million in the supporting sectors.

Literature Review

The World Health Organization (WHO) declared on February 11, 2020, "COVID-19" to be the official name of the new disease (formerly referred to as "2019 Novel Coronavirus"). Most people called this virus as "China virus," "Chinese coronavirus," "Wuhan coronavirus," "Wuhan virus," or "Kung Flu." (Kozlowska, 2020). This epidemic is not limited to a particular nation or country. It is now affecting the entire world. The

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economic clock has almost stopped. The following speech will help the declaration. Chinese President Xi Jinping spoke on TV on February 23, 2020: "It is inevitable that the new outbreak of coronavirus will significantly impact the economy and society" (Conference of the United Nations on Trade and Development, 2020).

EOLBREAK Japanese Finance Minister Taro Also said at a G20 gathering in Riyadh, Saudi Arabia, on February 24, 2020: "The spread of the new coronavirus is a crisis in public health that might pose a serious risk to the macroeconomy through a stop to manufacturing activities, interferences with the movement of people, and supply chains" (UN Conference on Trade and Development, 2020). EOLBREAK Guy Ryder, ILO Director-General, acknowledged: "The epidemic of coronavirus was no longer just an issue of world health, but also a major labor market and economic crisis." The COVID-19 thus impacts not only the Chinese economy but also the global economy.

The primary reason is that China, known as the world factory,' is a manufacturing hub for many global businesses such as power, automobile, textiles, steel, farming, energy, electronic equipment, internet, etc. China has become one of the leading suppliers for the final producers of the intermediate product. China constitutes 20% of the world's intermediate products alone, although, in 2002, it was only 4% (Conference of the United Nations on Trade and Development, 2020). Due to COVID-19 global growth is expected to fall by around 1⁄2 percentage point by 2020, compared with the Economic Outlook of November 2019 (OECD, 2020). Increased globalization has led to growth over the last two decades, global company and FDI(Data & Effects, 2010).

The effect of COVID-19 on the garment sector has been seen as an outbreak problem. The primary explanation is that the key source of raw materials for the fashion industry, China, was originally polluted with COVID-19. Immediately after China's widespread blackout happened, some industries' entire supply chain abruptly fell to a stop, totally leaving out all Chinese manufactured parts. The world's leading manufacturing firms, i.e., Bangladesh, Myanmar, Sri Lanka, Pakistan, etc., depend primarily upon China to supply their raw materials. Bangladesh is one of the textile leading countries in the world, depending on China for 50% of its raw materials. And, 40% of the industrial equipment and replacement parts for the industry in Bangladesh come from China.

Similarly, Myanmar would also be dependent or relying on China for most raw import materials (Cernansky, 2020). In a study, 93% of the Bangladesh vendors did not routinely obtain their raw material during the pandemic, mostly triggered by the fast development of the supply chain. (Anner, 2020) In addition, the prices of the raw material have increased due to these delays. It is expected that at least 10% of factories in the Yangon area of Myanmar will be shut down within this year due to this pandemic's health and environmental problems. In comparison, owing to the lack of raw materials, at least 20 factories across Myanmar have been shut down (Perera,2020).

The global apparel industry has a value of 3,000 billion dollars (3 trillion dollars). This sector contributes 2% of the world's GDP ("Global Fashion Industry Statistics-International Fashion," 2020). The effect of COVID-19 has not begun in the world at the same time. For example, when it had just started to be detected in Bangladesh, the other Bangladeshi apparel competitors. Ethiopia, Cambodia, had already stopped their

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production as tourism was locked down. Purchasers and retailers have canceled their orders. Besides, they didn't want to take the ready product.
According to the Bangladesh Association of Manufacturers of Garments and Exporters (BGMEA), President Rubana Huq, "10 million dollars in orders were canceled in twenty factories." The rate changed a few days later. "By March 24, orders were withdrawn from 738 factories of $2.4 billion in RMG goods for 649,30 million pieces" Dr. Rubana Huq (Kamruzzaman and Sakib, 2020). This information was only gathered from the BGMEA listed organizations. In addition to this apex board of trade organizations, many garment factories and other subcontracting factories are also affected by thisCOVID-19. Bangladesh's apparel exports decreased in February 2020 to $26.24 billion, compared with July 2019. This fall is 4.8% compared to the previous year's equivalent months (Perera, 2020). Total exports decreased by 1.8% compared to the same month in 2019 (Perera, 2020) in February 2020 to $3.32 billion. COVID-19 has an immediate impact on the fashion, fiber, textile, clothing, and tanning industry globally (Pavarini, 2020). Marketing / R&D Alice Tonello, Tonello, Italy, said: Coronavirus has a strong impact, and the industry expects significant lowering. Consumers don't consume during this time, and this has happened all over the world" (Pavarini, 2020).

As a result of the global financial crisis, China has benefited from lower prices overseas investment opportunities to broaden its global reach, particularly in the natural resource sector (Commission,2011). Most countries, particularly developing countries, aim to attract FDI to their economies, as they expect long-term economic growth from additional stable resources in host countries. Moreover, fundamental factors promote the attractiveness of FDI, such as advanced technologies, expertise, research and development (R&D), and know-how for host countries (Iamsiraroj, 2016). Technology transfer leads to human resources development, further improving economic growth prospects (Anwar & Nguyen, 2010). With economic globalization, China's foreign direct investment (FDI) reached $126.3 billion in 2015, ranking the first in the last 24 years among developing countries in terms of FDI. Indeed, FDI has steadily become one of the most powerful driving forces for economic growth (Liu, Wang, Zhang, Zhan, & Li, 2017). The profit-seeking producer has been the primary FDI recipient (Foreign Direct Investment in Services and Manufacturing Productivity: Evidence for Chile Ana M. Fernandes, n.d.). In real terms, about 6% annually since 1980, cross-border capital flows have increased faster than GDP and trade in the world (Ju)(Buchanan, Le, & Rishi, 2012). FDI outflows from developed countries (e.g., China, India, and Malaysia) have risen significantly in recent years (Ramasamy, Yeung, &Laforet,2012). FDI generates benefits for investors (reduced costs, expanded markets) and recipients (technology transfers, human capital transfers, and job generation). Consequently, providing incentives to attract and increase FDI is an excellent strategy for achieving higher levels of production in developing and emerging countries (Alvarado & Ponce, 2017)

The scenario of FDI in Bangladesh

In some developing countries, FDI stimulates economic growth and development by injecting foreign money and capital, removing the complexity of balance of payments, increasing employment and creating

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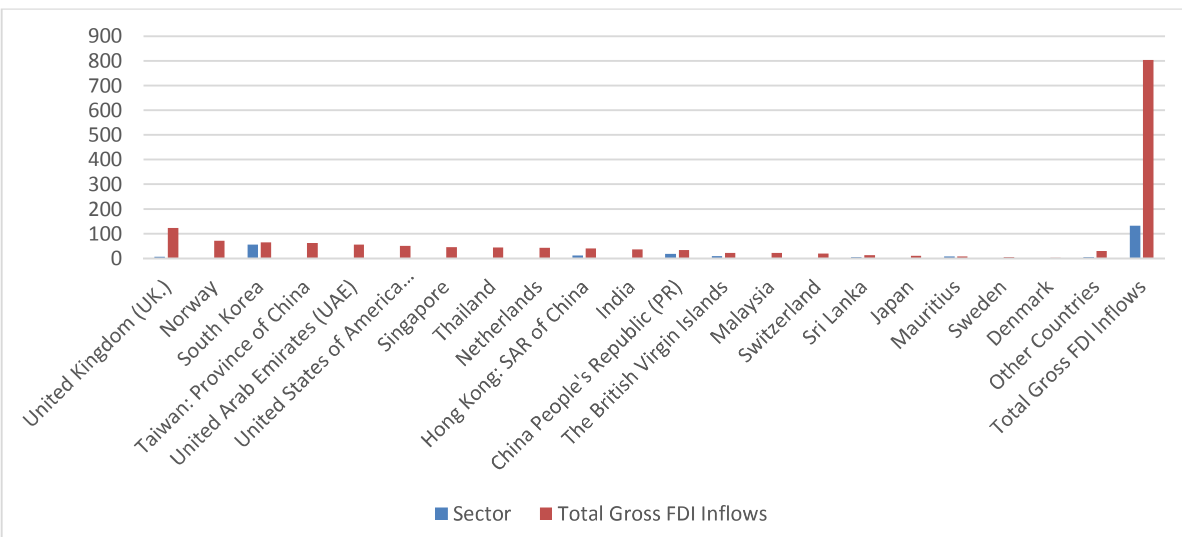
new job opportunities, spreading new technology management systems, and expanding the market opportunity. During fiscal year (FY) 2019, FDI in Bangladesh increased by 51%, to US$3.9 billion, a record high. FDI, as well as GDP, increased from 0.92% to 1.28% over the year. From January to July, the FDI inflow increases the $1.69 and 4% higher than the previous year. The textile sector already experienced a rough patch before the COVID-19 disturbances. The industry's growth dynamism slowed down by increasing competition from the peer countries, a lack of technological advancement and innovation, poor infrastructure, higher utility costs, higher wages, and insufficient port capacity. Exports declined by 7.1% from USD 25.9 billion in the first nine months, from July 2020 to March 2020, to USD 24.1 billion in the same period of 2019. The pandemic situation has now triggered further disturbances in both the fashion industry's demand and supply chain. From March 26, the nation was completely closed, with RMG factories shut down until April 26, until the lock was partly removed. During this time, 1,150 mills announced a cancellation/suspension of USD 3,18 billion, which affected approximately 2,28 million industry workers. Over the past three months, RMG exports have decreased by 54.8%, from USD 8.2 trillion during the same period in 2019 to USD 3.7 trillion in March 2020–May 2020. In the 11 months of FY 20, exports to the industry stood at USD 25.5 billion during USD 31.3 billion in the same period of FY 19. The total clothing shipping is expected to reach USD 27.0 billion in FY'20 compared with an annual target of USD 37.4 billion. Furthermore, we expect exports to deteriorate further in FY 21 as we prepare to undergo a whole year of economic disruptions.



Figure– 02: FDI Gross Inflows classified by Major Countries and Sectors for the quarter Jan-Mar, 2020

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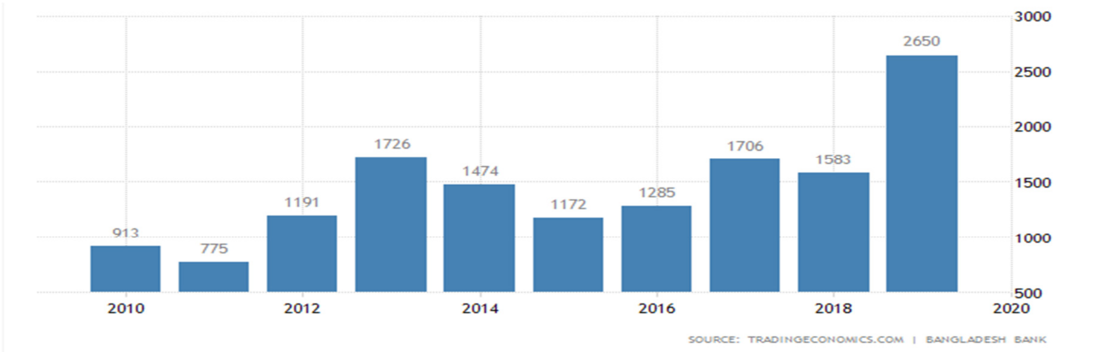

Figure -03: Proportional distribution of FDI

Foreign Direct Investment (FDI) is the key to the overall improvement of a nation like Bangladesh. FDI provides the real assets necessary to create technology, capital, administrative skills, business capacity, and universal market access. Governments should remove barriers to growing FDI inflows such as policy inconsistencies, corruption, poor governance, organizational problems, and extraordinarily complex bureaucratic procedures(M. E. Hossain et al., 2018).

A financial report expressed by the Bangladesh Bank (BB), China was the largest FDI sender country during FY 2019, net FDI inflow of $1.16 billion, followed by the Netherlands ($802.8 million). The increasing GDP rate is almost 8.15%, and the World Bank (WB) and Bangladesh Bureau of Statistics (BBS) estimated the proliferation of the proportion of GDP is nearly 7.2% to 8.2% in the fiscal year of 2020. Foreign Direct Investment urges the need for sustainable economic growth, encourages domestic investment, prefers economic and technological factors for sustainable development of international production, technology transfer, and market penetration for the new original of industrialization(Sarker & Khan, 2020). FDI is a useful tool for economic development, growth, and jobs. It has become a source of capital, and a means to promote the transfer of knowledge(Buček, 2003)

The emergency of coronavirus devastates the emerging economic growth like Bangladesh. The Asian development bank forecasted the loss of GDP is $3 billion or 1.1%. World Bank shows that initial forecasting about GDP will increase 2 to 3 percent in 2020, but the pandemic was dropped by 4.2% to 5.2%.

Impacts of COVID 19 on Textile and Apparel Industry

The RMG sector faces an unparalleled economic and business disaster. To flatten the coronavirus's distribution curve, the government declared national holidays until August 31, 2020, and business and industrial activities came to a halt except for emergency services. Many international buyers cancel or postpone recorded purchase orders as their retail outlets are inaccessible in Europe, North America, Asia, and elsewhere. According to the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), as of April 18, 2020, foreign buyers either decided to cancel or suspend $3.16 billion in shipments involving 1,142 factories 2,26 million workers.7 million workers stopped and looked at joblessness as new orders declined due to global apparel demand breakdown. According to a BRAC University survey, 47% of RMG

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workers reported not getting their remuneration and felt uncertain about employers' financial job status. 9 Hundred RMG workers, defying government shutdowns, demonstrated on the streets demanding repayments all over the nation. A report originated by New York University's Stern Center for Business, and Human Rights observes Bangladesh's apparel exports have grown splendidly. The manufacturing sector has generally not blossomed beyond cutting and sewing essential items to relatively little value-added and modest profits. Bangladesh's garment industry has created potentials, provided rural youth with a degree of independence, and helped support its shaky economy. It has not achieved the same strides regarding those jobs' quality, the value added to exports or employees' real wages. With such a monthly median salary of Tk 8,000 ($95)–one of the lowest payments in the global supply chain of garments–the sector requires approximately $470 million to pay workers monthly wages. The President of BGMEA has appealed to overseas buyers to deliver the goods already produced and offer only the products' salaries under production. In addition to these direct humanitarian and industry impacts, there will be a significant reduction in foreign exchange inflows causing external sector vulnerabilities. Workers require immediate cash support for sustainability, and the industry needs medium-term liquidity support for eventual recovery.

Methodology of the research

Data Collection and Materials

Data was gathered and acquired from the website of different financial institutions Bangladesh Bank (BB), Bangladesh Bureau of Statistics (BBS), Bangladesh Investment Development Authority (BIDA), Bangladesh Ministry of Finance. The study was the qualitative and secondary type. The information comes from different secondary sources. The data and information were obtained from the Export Promotion Bureau (EPB) of Bangladesh. The necessary information is gathered from current academic literature, papers, reviews, and web pages. The market-savvy FDI pattern and future business have been analyzed based on its previous record and current export earnings. We have used different graphs, figures, and tables for the textile firms' FDI trends and analysis.

Data Analysis and Interpretations

In 2019, total FDI inflows reached US$ 3991.49 million. During 2019, the volume of disinvestment (including repatriation of money, reverse investment, parent loans, the redemption of internal parent loans) was 1117.54 million US dollars, reflecting 28.00% of total FDI inflows. Therefore, net FDI inflows in Bangladesh were US$ 2873.95 million in 2019. **Figure-o4**, FDI inflows 2019, Source: Bangladesh Bank, Survey Report, Statistics Department (accessed by august 25, 2020)

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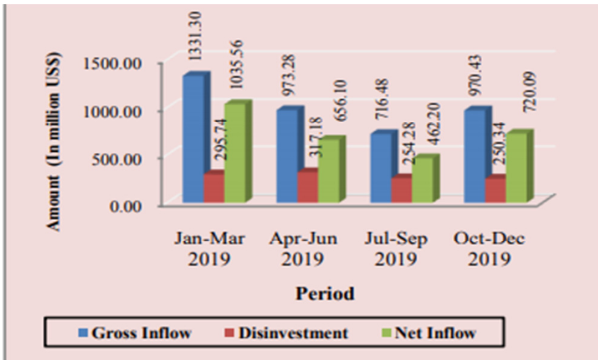


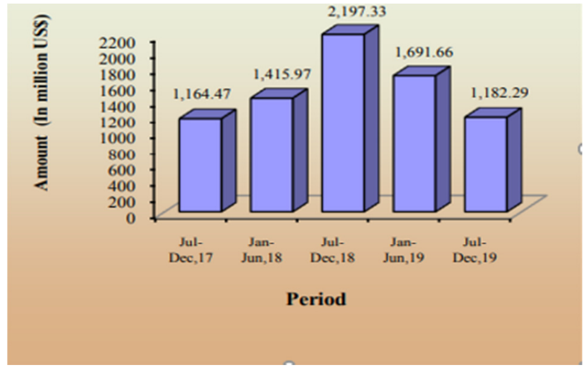
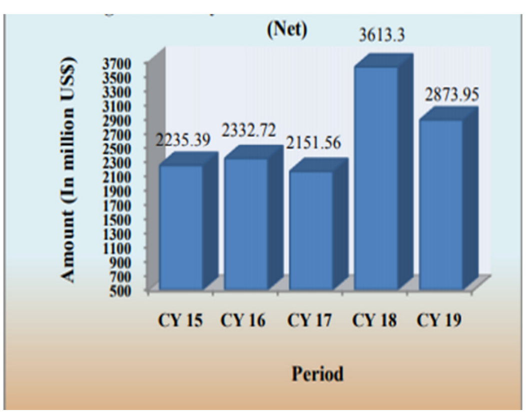
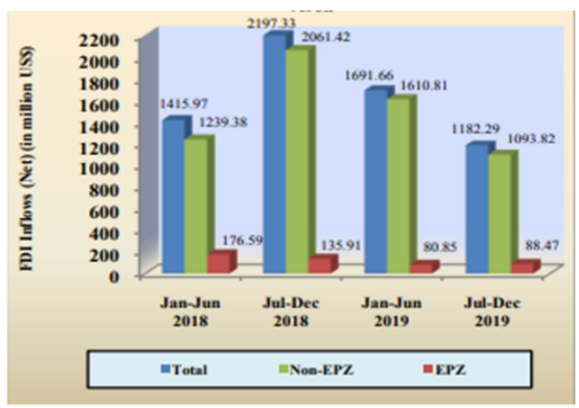


Figure-o5, Time series data on FDI Source: Bangladesh Bank, Survey Report, Statistics Department (accessed by august 25, 2020)

From January to March, April to June, July to September, and October to December of 2019, gross FDO inflows were $1331.30 million, $973.28 million, $716.48, respectively, and $970.43 million.

In the quarters January-March, April, July-September, and October-December 2019, disinvestment amount to 295,74 million dollars, 317,18 million dollars, 254,28 million dollars, and 250,34 million dollars, respectively. Net FDI inflows over the January –March, April – September, and October –December trimesters of 2019 totaled 1035,56 million dollars, 656,10 million dollars, 462,20 million dollars 720,09 million dollars, respectively.





In July-December 2019, total FDI (net) inflows reached US$ 1182.29 million, down by US$ 309.37 million or 30,11% compared to FDI (net) inflows in June 2019 (US$ 1691.66 million). In January and June 2019, FDI (net), by US$ 505.67 million or 23.01%, decreased in July and December 2018 by US$ 781.36 million or 55.18%, compared to December 2018, respectively. In 2019, total FDI (net) inflows decreased by U$ 739.35 million or by 20.46%, down from January and June. While FDI (net) inflows grew by 1461.74 million dollars (67.94%) in 2018, they dropped by 181.16 million USD in 2017, or 7.77% in 2017 compared with 2016.

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Figure-o6, Source: Bangladesh Bank, Survey Report, Statistics Department (accessed by august 25, 2020) FDI inflows (net) in the Non-EPZ region during July December 2019 reported to US$ 1093.82 million, which is 92.52% of total inflows (Net). In the preceding period, January-June 2019, it was US$ 1610.81 million or 95.22% of total inflows (Net). During the period July–December 2019, FDI (net) components in the Non-EPZ area showed that equity capital, reinvested revenues, and intra-corporate loans contributed US$ 373.82 million, US$ 709.13 million, and US$ 10.87 million, respectively. **Figure-o7**, Source: Bangladesh Bank, Survey Report, Statistics Department (accessed by august 25, 2020).

In contrast, throughout July-December 2019, FDI (net) inputs in EPZ areas amounted to US$ 88.47 million, representing 7.48% of the total inflows (yield). In the January-June 2019 period, it amounted to US$ 80.85 million or 4.78% of the total (net) inflows. FDI inflow components revealed that equity capital, reinvested earnings, and loans contributed by US$ 20.91 million, US$ 86.88 million, and US$ -19.32 million, respectively, in EPZ areas during December 2019.

Contribution, Prospects, and Expectations

Export Promotion Bureau, Bangladesh (EPB) reports that RMG Contributes to 84% of Bangladesh's total exports. The main apparel products are Knit and woven ties, blouses, skirts, suits, jeans, jackets, sweaters, sportswear, and many more casual and fashionable styles. Currently, the sector employs about 1.5 million workers, mostly females, from underprivileged social classes. Relatively cheap and easily accessible machinery, the need for smaller premises, abundant supply of cheaper workers, low tariffs on imported machinery, and, most importantly, the advantages of MFA quota reserved markets have spurred the garment's growth industry. Currently, the country exports to around 90 countries worldwide, including the United States, Canada, Germany, the UK, France, Italy, the Netherlands, Spain, and Belgium. Bangladesh is, in fact, the 6th largest apparel supplier in the US market. Working safety is being developed in almost all companies located in EPZ to protect human rights. Yet Bangladesh has a stiff challenge to meet world market demand.

Contribution of Foreign Direct Investment for the development of the Textile Industry

In 2018, the textile and apparel industries in Bangladesh earned US$ 418 million in foreign direct investment (FDI), down by US$ 13 million from the previous year. While the country's total FDI saw a 68% increase in the same year to $3.61 billion, the fall in overseas investment in the textile and apparel sector raised questions about its reasons and effectiveness. Is the business in need of FDI? If need be, which business segment or sub-sector will need it? FDI in apparel and textile has hovered around $400 million for the last few years. In 2019, it also increased by US$ 444 Million

Do textile and Ready-Made Garments sectors need FDI?

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As Bangladesh desperately needs to produce high-end products and raise production capacity in the apparel industry, FDI in the region will play a significant role in technology transfer from skilled foreign experts, economists, and business analysts. "Bangladesh needs to increase production capacity and move for high-value products to get better dealings from foreign brands for its apparel items by increasing export earnings and maintaining current export growth. To that end, the sector needs a huge amount of capital and skilled workforce where FDI can play an important role," research director Khondaker Golam Moazzem of the Center for Policy Dialog (CPD) told Dhaka Tribune. He thinks these FDI will come into the ready-made garment's backward connection of textile and high-end goods as it will help encourage the local industry by moving global and latest technologies. Under the Bangladesh Export Processing Zones Authority (BEPZA) and the Bangladesh Economic Zones Authority (BEZA), 100% FDI in the textile and apparel sector is permitted. Still, it discourages such investment for necessary items. "In EPZs, 100 % foreign investment is allowed in the apparel and textile market. But we discourage this in the case of regular products as there is no room for technology transfer and sharing of knowledge and experience from such traditional investment," explains Nazma Binte Alamgir, BEPZA's General Manager.

Contribution of the Ready-Made Garments for the development of Bangladesh

The importance of the RMG sector is inevitable of high significance in the national economy. In the export sector of RMG, there has been a steady expansion in at least the last decade and a half, but it has been substantial in the last few years.

The ready-made garment (RMG) has been the essential export commodity for the past 40 years and has been a significant foreign exchange source. The textile garment sector in Bangladesh vigorously expanded and maintained its maturity by holding 2nd position globally in 2012 with a market share of 5% in Ready-made Garments production and export. Our total volume of exports during the fiscal year (2019 - 2020) was USD 34.19 billion. Shipping from the RMG sector totaled USD almost 35 billion out of total exports, 82%-84%. Exporting RMG (Woven & Knit) to the global market size is US$ 400 billion. Bangladesh's regional market share is about 5%. This small 5% share alone is practically high to suggest a great expansion opportunity. That means more and more fashion retailers and brands should look to Bangladesh's source, and the trend has already begun. Bangladesh consistently supplied apparel products to leading international fashion brands such as H&M, C&A, M&S, Wal - Mart, GAP, Levi's,s. Oliver, Tesco, Zara, Carrefour, JCPenney, and many more. In November last year, McKinsey & Company, a global management consultancy firm, predicted that Bangladesh's apparel exports could double by 2015 and triple by 2020 to $42 billion and $50 billion by 2022 (McKinsey).

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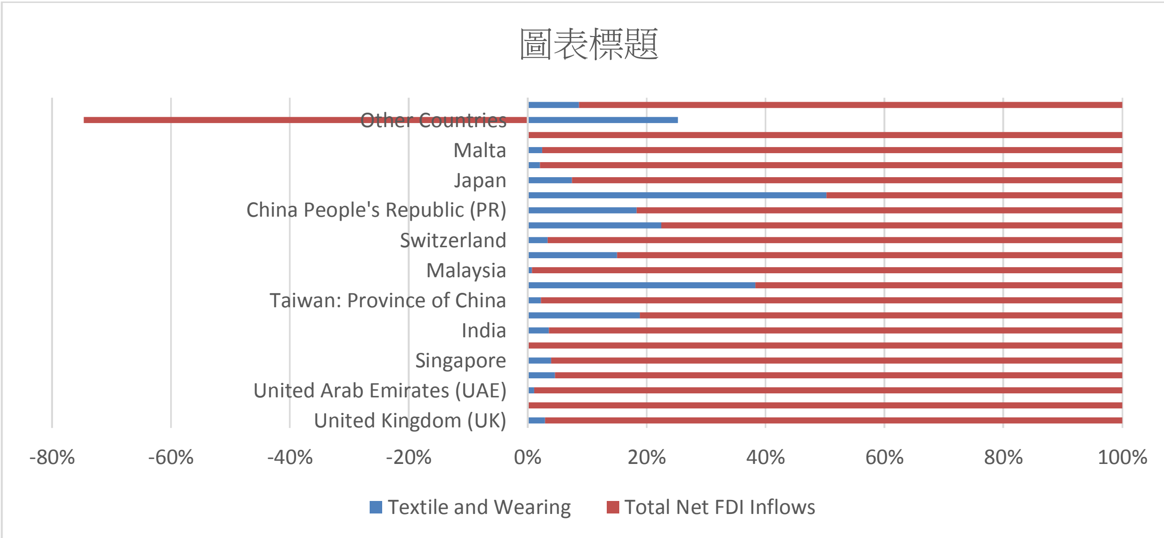

Figure: -08 Foreign Investment & External Debt (FIED) Management Cell, (Source: Statistics Department, Bangladesh Bank CPO Survey, November 2011).

Foreign Direct investment and Ready-Made Garments Industry

They also mentioned that Bangladesh would be the hot spot for apparel sourcing over the next five years. (Bureau for Export Promotion, Bangladesh, EPB). Roughly 84% of Bangladesh's total export earnings come from the RMG sector. RMG sector export facts and figures in the last four years were US$ 28.4 billion in 2016-2017. In 2017-2018 respectively $ 32.93, In 2018-2019 $ 30.14 billions, 2019-2020 in $34.19(Bureau for Export Promotion, Bangladesh, EPB).

According to data published on November 7 by the Export Promotion Bureau (EPB), earnings from RMG export performance (goods) for FY 2019 - 20 July-October dropped from $11.33 same period of FY19 by 6.67% to $10.57 billion.

For the 2019 calendar year, sectors that attracted a high level of FDI (net inflows) include Power (US$ 941,53 million), Banking (US$ 335,33 million), Food (US$ 248,51 million); Textiles and Wearing (US$ 244,18 million), and Telecom (US$ 208,35 million) of 32,76%, 11,67%, 8,65%, and 7,25% respectively of the total FDI's contribution in the calendar year.

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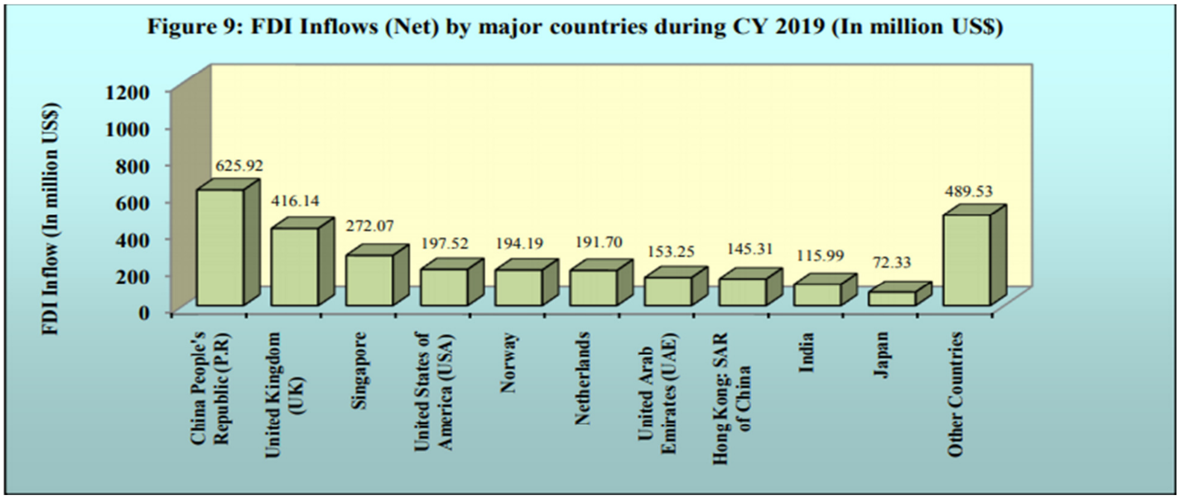

Figure-09, Major countries FDI, (Source): Bangladesh Bank, Survey Report, Statistics Department (accessed by august 25, 2020)

In July-October of FY20, earnings from woven garments fell from $5.45 billion in the same period last fiscal year by 7.67% to $5.03 billion. On the other hand, exports of knitwear fell from 5.87 billion by 5.73 to 5.53 billion. In the early 1990s, Bangladesh initiated a comprehensive and deep-seated trade development strategy. The rapid growth of RMG exports was observed from 1994 - 95 to 2013 - 14. Robust growth in 2010 - 2011 was recorded at 43.35% compared to the previous fiscal year. Exports of RMG remained stable, and export volumes continued to thrive. Commitment, competitive price, and high product quality are the main drivers behind rising garment items to new destinations. The prominent presence of top retailers and fashion brands has been realized in Bangladesh. It has also been discovered that the current top retailers have a long-term policy of increasing the volume of sourcing from Bangladesh to a greater extent. New giant retailers and fashion brands are routing for Bangladesh, and they have already started visiting factories and establishing their liaison offices.

Table -02: FDI of Ready-Made Garments of Bangladesh

Year	FDI in$ millions
2014	378.93
2015	442.92
2016	366.44
2017	421.68
2018	408.00
2019	21.9 billion dollars

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COVID -19 and World Textile Economy

The pandemics and the subsequent supply disruptions, market contractions, and pessimistic outlook of the economic actors are expected to decline rapidly in FDI. This fall accentuates and accelerates the steady decline in FDI flows in the last five years. There will be an immediate effect on FDI flows as reinvested earnings decline. Capital flows can, however, also be affected as businesses maintain some M&As and greenfield acquisitions. The global market for textiles and apparel was $1.9 trillion in 2019, and Boston Consulting Group is projected to reach $3.3 trillion in 2030 and rise at a 3.5% annual compound growth rate. Projections ahead of COVID-19 forecast future demand growth, increasing disposable income, and rapid development in developing countries. Exports of textiles and clothing constitute an essential part of overall exports in various countries: 85% in Bangladesh, 59% in Pakistan, 12% in Turkey, and 11% in Egypt. Although many countries are well-positioned in the global value chain's raw materials or production phase for textiles and apparel (VGC), they only play a limited role in the lack of retail products (including marketing, branding, and sales). They are to be opened to take advantage of the global markets. Considering the number of employments opportunities, it can provide, the textile industry creates exceptional potential during a pandemic.

Discussion

Every sector was affected by the corona pandemic. Now let's talk about the most influential ready-made garments, and the impact and hit of the coronavirus are enormous in this area. The loss is immeasurable and uncountable, as well as unpredictable. The buyers and suppliers cancel the order, and the total amount is almost $3 billion, and the knitwear producer and manufacturer are also facing a similar loss. RMG and knitwear manufacturers constitute 18 % of ready-made garments' total revenue, accounting for 84 % of the foreign earnings. The pandemic and international remittances have declined drastically because of the factory and construction area's closures. The workers are migrating, particularly in the Middle East and Europe. The global remittances are dropped in march 2020 by $172 million, or an 11.8% loss compared to 2019. The total remittance of comes in 2019 is $ 43 billion. In the textile sector, the total exports in the 2019-2020 fiscal year are $33.67, and the FDI also comes to 21.9 billion dollars.

Many great countries are investing in our country. Western Europe, the United States, Japan, China, and many other countries are dominant nations. The dominant countries are mostly affected by the coronavirus. China has recently emerged as the leader in FDI in Bangladesh, replacing the United States (US) and the United Kingdom (UK). Other leading East Asian countries also having excellent investments in Bangladesh are Japan and Singapore.

Total foreign direct investment (FDI) comes from Germany and Japan, about $135 million in Bangladesh, much lower than leading investors. Some countries like Japan have already decided to move production plants from China. The garments industry might be the future place of foreign direct investment (FDI) if the BGMEA and BKMEA work together to retain and sustain the foreign direct investment (FDI) like japan. The new window will open, and government assertive and imperative may lead to attracting the japan.

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With an adequate campaign and the right incentives, Bangladesh can make itself an attractive place for the countries currently investing in China to redirect their investments. China is searching for a new area because of a trade war between China, and the US Trading is getting lower between the USA and China dropped $60 billion in 2019.

RMG buyers that order from China may consider other countries for their investments, such as Bangladesh. The buyers and suppliers are shifting from China to other deplorable areas. Bangladesh can take the opportunity of this pandemic situation. It has an enormous workforce as well as location facilities. Bangladesh's existing manufacturing facilities and skilled, semi-skilled, unskilled employees are a comparative advantage in this regard. "Globalization and the Climate of Foreign Direct Investment: A Case for Bangladesh" emphasizes that FDI is drastically related to the globalization and industrialization process where it influences the countries' economic growth and development(Saha, 2012).

The bilateral and multilateral trade agreement will help to flourish our agro-processing garments industry. Foreign Direct Investment helps the host country with technology transfer, better business operations, and new job opportunities (Mondal, 2003).

The government has already taken measures to attract. There is already a demand for Bangladeshi food items by Bangladeshi diasporas in Europe, North America, and the Middle East. Companies such as Pran, Square, ACI, and Akij Foods satisfy such needs. Besides, with a growing economy and urbanization in Bangladesh, the middle class is expected to grow, and so is the local demand for processed food. Foreign Direct Investment has a causal relationship between economic growth and GDP. FDI is going to generate employment opportunities, increase domestic competition, and transfer technological possibilities. The Bangladesh government offers attractive investment opportunities to attract foreign direct investment (Khatun & Ahamad, 2015). The government has already taken measures to attract foreign investment in this sector, including allocating a dedicated agro-processing zone, tax holidays, and cash incentives for agro-processors. The government is trying to give individual facilities for the agro-processing area like tax holidays and cash incentives, leasing, and exclusive discounts.

Action plan and mobilize activities to attract Foreign Direct Investment (FDI)

The government of Bangladesh will take some measurable steps to assemble foreign direct investment (FDI) for sustainable development. The global economy was shrinking and dropped by 40% and weakened the foreign direct investment (FDI) by a coronavirus. The steps will help more to flourish all potential sectors, including textiles, to other economic indicators. Bangladesh Investment Development Authority (BIDA) encourages and inspires foreign direct investors and prepares a one-stop service plan. We are preparing a database of 41 countries relating to FDI.

Bangladesh Economic Zones Authority (BEZA) has offered an incentive package to attract foreign investors after coronavirus, including a VAT waiver on land leasing, bonded warehouse facility for local companies, and 100 % waiver on corporate tax for ten years and more.

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BEZA has already received FDI proposals worth $5.8 billion, which is a good indication that the incentive package is attracting investment. The government is going to encourage foreign direct investors to set the industry in the private sector. The government is encouraging the Public-Private Partnership (PPP) for the attraction of the FDI. Indirect investment is done and happens through the joint venture of the other similar company. Tariff free access to the European union

Introduced a new Entrepreneurship Equipment Fund. The government offers a special corporate tax deduction for ten years for all foreign investors and export-oriented manufacturers and VAT waivers on land leasing and bonded warehouse facilities for all local and international investors.

It will propose that the company that invests the $100 million and 300 workers will receive the government's exclusive tax benefits. BEZA officials also recommended reducing corporate tax to 25 from the existing 35%for local investors since India's current tax rate is 22% and 20% in Vietnam and Thailand. BGMEA and BKMEA are extending hands with different incentive packages for attracting foreign direct investment. Overall, there are almost 23 special packages declared by the government, amounting to $14.6 billion worth of financing. Other industries got the benefit from that packages. They maintained and protected industrialization through digital connectivity, human resource development, ICT industry development, and E-government development through mobilizing the different financial and non-financial packages.

Government Stimulus for the Textile Industry

The pandemic COVID-2019 hampers not only foreign direct investment flow but also the growth of the textile industry. As textiles are the backbone of the Bangladesh economy, the government is trying to stimulus sectors. The government has declared some special superpower packages for textile industries—financial incentives for export-driven divisions comprising the textile industry. The government is trying to retain the present foreign direct investors for the sustainable development of the country. The government declared a BDT 50bn stimulus package to pay employees' salaries engaged in export-oriented industries. This incentive will be available in the form of a 0% interest loan and a 2.0% one-time service charge for a 2-year, 6-month grace period. UDS 1.5bn (BDT 127.5bn) increased the EDF of the Bangladesh Bank to encourage the importation of raw materials back into LC. Under the updated price, exporters can use EDF funds at 2.0% interest instead of LIBOR plus 1.5% for six months, almost a 3.0% interest rate. BB has also increased the loan limit from USD 25 mn to USD 30 mn for exporters.

BB has introduced a new BDT 50bn credit facility as the' Pre-Shipment Credit Refinance Scheme', where exporters can rotating obtain funds at 6% interest over three years.

The government gave twenty-three stimulus packages, amounting to $1.3 billion packages for the import and export-oriented industries. 1992 industries got the benefit from the government packages.

Research Implication

The COVID-19 has become a pandemic in recent days. There is no information on how long it will last. Undoubtedly, the overall economic structure has already changed due to the impact of this COVID-19. It's

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essential to know the actual effect on Foreign Direct Investment (FDI) of the textile and apparel industry. The findings will help us to design economic planning for the upcoming years. It's also essential to know which stakeholders hampered vulnerability and save them from the next pandemic. No one wants this kind of epidemic, which will be why thousands of people die. So, it's high time to take the necessary steps to save the working group who can't survive alone in this crisis. The industry stakeholders, leaders, managers, and other parties may be aware more and take the participative decision to encourage, motivate, and enhance foreign direct investment factors. The research will also add the information and data of inflow and outflow of foreign direct investment and how it can be increased shortly. From the findings, the study helps the external and internal stakeholders to source other countries. Bangladesh can take advantage of the COVID-19 pandemic. It can be the source of the alternative textile market in the world. Moreover, a few lessons can support the business and the government to learn and make the necessary adjustments for future betterment. The government may support the foreign direct investor by providing some special packages and incentives. The country's economic structure depends on the flows of the FDI. So ensures the FDI flows for spontaneous development.

Conclusion

In sum, the coronavirus is hitting all countries, searching for new trading and business opportunity. Foreign Direct Investment is currently a hot cake. In these circumstances, the competition is global or worldwide, not limited to a single country. The investee country is more than the investor country. According to reports from the Bangladesh Bank, the nation saw net inflows of foreign direct investment in 2019, amounting to $2.88 billion, down around 20% from a year earlier. Bangladesh needs to get ready to seize the opportunity right now, when Japan, China, Vietnam, India, and Indonesia have already begun moving their production lines elsewhere. In the post-pandemic era, the relocation of factories by those countries will be even more rapid. The government expected to set short- and long-term priorities to encourage investment. The country wants to step beyond apparel, embrace new technologies, and look for collaborative regional investment. It should also conduct aggressive roadshows to pull in more FDI in strategically important areas. To persuade investors, our government needs tailor-made research and useful material. Another development shows that Bangladesh wants to update its incentive package to attract FDI to negate the effects of the Covid-19 pandemic, focusing on prospective sources in the Southeast. A new incentive package seems important to Bangladesh as other neighborhood FDI seekers like India, Vietnam, Thailand, and Cambodia have offered more than the country provides. By now, some of them have secured their access to broader markets under various foreign trade agreements (FTA). If Bangladesh can develop different opportunities and packages, foreign direct investors will come to our land. A proper work plan and timely action will help Bangladesh become a more attractive and blooming place for international investment. Suppose Bangladesh wants to improve its position as a favorable FDI destination. In that case, it must increase its labor force's skill rating, eliminate corruption and excessive regulations, improve infrastructure, and ease domestic finance flows. If the country wants to leverage its export potential to the full, it needs to draw increased support from foreign investors. In the post-pandemic time, significant investments should draw. It also requires giving more

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resources to more exports. It should remember that it is unlikely that cheap labor will remain a useful instrument in the future. Skills and technology upgrading is, therefore, very much needed.

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IMPACT OF DUAL CONSUMERS' RESPONSES TOWARDS PURCHASE INTENTION ALONG WITH IMPACT OF COVID-19 ON PURCHASE BEHAVIOR IN EVENT SPONSORSHIP

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Abstract

The current study attempts to propose a study on the effect of consumers' responses on purchase intention and the impact of COVID-19 on purchase behavior in event sponsorship. On the basis of the review of related theory and previous studies, twelve hypotheses are developed. Online survey will be conducted to collect the necessary data. The collected data will then be processed and analyzed utilizing SPSS and AMOS. Particularly, the reliability test, exploratory factor analysis, structural equation modelling will be applied to examine if there are relationships among consumers' responses, purchase intention, COVID-19 and purchase behavior in event sponsorship.

Key words: Events; Sponsorship; Purchase Intention; Purchase Behavior, COVID-19

Introduction

Background of the Study

Event sponsorship is a branding strategy that involves the "sponsoring" or financial support of an event in exchange for more brand exposure to its target audiences. When compared to other traditional marketing communication tools, in today's world of emerging entertainment, event sponsorship is rapidly growing as an effective promotion catalyst. Because sponsorship helps a brand to get through the advertising clutter and target its audiences more precisely by enhancing or developing a brand image by event association (Ferrand & Pages, 1996, Shank, 1999), all while promoting the product or service and increasing sales

Events could be classified as sport-related, music-related, festival-related, fine arts and trade show (Gwinner, 1997). According to the statistic number published by Christina Gough (2021) on Statista, the worldwide sports sponsorship business was predicted to be worth $57 billion by 2020, and continue rising to approximately $90 billion by 2027, which accounts the largest portion of sponsorship.

However, as the music industry and foreign music cultures (such as Korea, China, and Japan) affect much on modern social life, more and more brands see opportunities to associate their name with music products and spend money on sponsoring music-related events. Some of the popular sponsor events in Asian countries that have a large budget and then gained a lot of popularity among the young generation are: OPPO with “Sing!” (China - 6 seasons), Budweiser with “Street Woman Fighter” (Korea), and Burberry with “Street Dance of China” (4 seasons).

In Vietnam, the number of music shows that appear on TV and YouTube platforms is increasing, as Vietnamese people enjoy entertaining themselves by watching reality shows and listening to music. Some successful sponsor cases in Vietnam can be listed: P/S with “The Voice Kids”, Yomost with “So you think you can dance”, and most recently co-sponsored brands Pepsi and Lays with “Rap Viet” season 2. These events drew a large number of fans to the national music talents and helped to boost the associated brand image at the time.

Problem Statement

As the number of sponsored events in marketing activities in Vietnam grows, it is critical to test the impact of this activity on the company's revenue via the factors purchase intention and purchase behavior. Furthermore, there have been few studies on the influence of sponsorship in the Vietnam market in recent years. These studies primarily look into what factors impact the transfer of brand image from an activity to a sponsor brand; sponsorship effect to build brand equity; congruity between sponsors and events, and so on. Consumers' dual responses to the event and the brand are yet to be discovered. Essentially, it is the first time Lay’s joined in the sponsorship marketing with a huge money investment into Rap Viet, but the outcome is still unknown. Furthermore, the incidence of Covid-19 can have an effect on the buying rate of snack goods.

Therefore, a problem statement for this research is proposed as: Are there any relationships among dual responses from consumer to both Rap Viet and Lay’s, the brand purchase intention and brand behavior under the moderating factor of COVID-19.

Objectives of the Study

Based on the aforementioned problem, the present study’s objectives are as follows.

(1) To understand consumers’ cognitive and emotive responses to both the sponsoring event (Rap Viet) and the tie-in brand (Lay’s)
(2) To determine the elements that influence consumers' purchasing intentions for Lay's products.
(3) To identify moderating factors that influence not just the relationship between event and brand responses, but also the relationship between pirchase intention and purchase behavior.
(4) To suggest ways to improve sponsorship marketing and test the generalization of the model

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Literature Review

Review of Previous Study

As the number of sponsorships in TV show programs in Vietnam has recently increased, as described in the previous section, there have been more studies on this topic. Several related investigations have been conducted in chronological order to solidify theoretical explanations and empirical knowledge of sponsorship. Some of them are researching the effects of sponsorship on brand image in particular (Gwinner, 1997; Abreu & Arcodia, 2013, Grohs, 2015), while some test the impacts of events on the consumers' responses towards the tie-in brand (Koronios et al., 2016; Khuong & Chau, 2017). In Vietnam, there have also been some studies on event sponsorship, such as the study about the influence of Toyota event sponsorship on buying intent (Khuong & Chau, 2017), the study on the impact of sport involvement on purchase intention of running events sponsored by La Vie brand (Giang, 2015), and so on.

However, events provide audiences with more than simply cognitive processes; they also deliver emotional experiences. In the context of sponsorship, Mazodier and Merunka (2012) found that good emotions induced by event sponsorship can lead to favorable customer behavior toward the brand. In addition, Cliffe and Motion noted in a qualitative analysis for a branded New Zealand service in 2005 that sponsorship may extend the customer experience and provide value to the brand by utilizing functional and nonfunctional brand values.

Addressing this gap in the literature is critical, since when a customer interacts with a sponsored event, he or she might acquire cognition and attachment for both the event and the brand at the same time. Therefore, it is critical to investigate the concurrent roles of customers' cognition and passion for the event and the brand. Taking this dual process into consideration, Sreejesh et al. (2021) suggested a model to examine these correlations. In general, it investigated the influence of emotion and cognition on both the event and the brand. Then, if these reactions are there, how they impact customers' buying intentions and behaviors.

Furthermore, the prevalence of COVID-19 has an influence on consumer behavior as well as snack product purchase behavior. COVID-19 has caused great damage to the world in terms of social, financial, economic and political aspects. It has disrupted the lives of people in many countries because they have to be isolated at home and work remotely, causing work and goods circulation to be delayed and many negative consequences.

Based on the nature of the study and literature review analysis, the aims of this research are to identify the sponsorship variables and moderators in the condition that the better consumer responses (including cognition and affection), the better purchase intention and behavior is likely to occur,. As a result, the primary theoretical model used in this research is Sreejesh's: Model of consumers' cognition and affection affect their buying intent of the brand simultaneously in the context of sponsorship marketing, which is then applied to the context of Vietnam TV Show "Rap Viet" to test the model's generalizability.

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Hypothesis Development

Factors Affecting Purchase Behaviors

Effects of Consumer Cognitive and Affective Responses to the Event's and the Tie-in Brand's Hedonic and Utilitarian Assessments

According to the findings of several studies on consumer reactions to an event, two aspects impacting their decision making process include both cognitive and emotive components. One example was the research in exploring how people decide to seek for medical care by Power et al. (2011). The finding suggested that a patient must deal with four sets of factors to make decision, including the requirement to manage the cognitive and emotional factors of the health threat. As a consequence, the model predicts that when a consumer has the interaction with an event and a brand, the two response systems will most likely run concurrently. The first is the rational system (cognition), and the second is the experiential system (affection). In the context of event sponsorship, many studies support the role of cognition and affection in directing favorable consumer attitude. For example, the cognitive factor that causes consumers to have a more favorable attitude to the brand are event-sponsor fit (Speed and Peter, 2000; Roy and Cornwell, 2003) and brand promotion (Speed and Peter, 2000). Additionally, in terms of affection, positive feelings and experiences resulted in the event will lead to more favorable customer attitude to the brand (Cliffe & Motion, 2005; Mazodier & Merunka, 2012). To conclude, consumers' cognitive and emotive responses can be used to predict their views toward both events and brands.

Previous research, however, suggested a significant need to learn more about the impact of two-dimensional customer attitudes from affection and cognition at the same time. Some studies that address these questions include Eagly and Chaiken's (1993) research on multidimensional attitudes and Hirschman and Holbrook's (1982) research on the transdisciplinary awareness of hedonic and utilitarian factors in marketing.

The affective and cognitive responses will then be related to the utilitarian and hedonic elements of attitudes. Sarkar and Sarkar (2019) discovered a link between cognitive response and utilitarian attitude, as well as a correlation between emotional reaction and hedonic attitude, in a recent study on smartphone applications. Furthermore, in an e-commerce scenario, According to López and Ruiz (2011), emotional response is associated to hedonic evaluation and the cognitive reaction has the positive impact on the utilitarian evaluation of the website and the product..

In general, in the context of event sponsorship, it can be proposed that good customers' cognitive reactions to the event and the brand will be favorably associated to utilitarian evaluations. At the same time, positive customers' affective reactions to the event and the brand are positively connected with hedonic assessments. Consequently, the below hypotheses are established:

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H1: There is a positive impact of consumers' cognitive response to the event on their utilitarian assessment towards the sponsored event.

H2: There is a positive impact of consumers' affective response to the event on their hedonic assessment towards the sponsored event.

H3: There is a positive impact of consumers' cognitive response to the brand on their utilitarian assessment towards the tie-in brand.

H4: There is a positive impact of consumers' affective response to the brand on their hedonic assessment towards the tie-in brand.

Effects of Hedonic and Utilitarian assessment of the event on Brand Cognition and Affection

Aside from the direct impact in the hypotheses mentioned above, the indirect connections between consumers' attitudes toward events (including hedonic and utilitarian) and brand attitudes via brand cognition and affection are also discussed in many studies (Arnold and Reynolds, 2003; Sicilia & Ruiz, 2007; López & Ruiz, 2011). This relationship is simple to understand because when a brand sponsors an event, the brand image and values are attached to the event for the duration of the sponsorship. As a result, consumer judgment of the event has an impact on the tie-in brand. Once consumers form a useful assessment of a sponsor's event, it can form favorable brand perceptions. The same is true for hedonic evaluation and brand affection. To conclude, the better feeling and experience the event brings to the consumers, the more likely they will form positive response to the brand.

H5: There is a positive impact of consumers' utilitarian assessment towards the sponsored event on brand cognition.

H6: There is a positive impact of consumers' hedonic assessment towards the sponsored event on brand affection.

Impact of Consumers' Hedonic and Utilitarian assessment of the Brand on Consumer Purchase intention

The extant literature has many researches that supported the result that favourable evaluations from consumers (including hedonic and utilitarian) with the brand would positively related to the brand perference (Sinha & DeSarbo, 1998; Erdem & Swait, 1998). The research of Toyota Vietnam's sponsored event provides one example of how a favorable utilitarian assessment can positively affect buying intention (Khuong & Chau, 2017). The researchers came to the conclusion that the correlation between congruity judgment and purchase intention was substantial ($p<.001$).

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As a result, this study hypothesizes that in the context of event sponsorships, consumers' value judgments toward brands, including hedonic and utilitarian evaluation of the brand, will contribute in the formulation of brand-related behaviors, including customer purchase intention.

H7: There is a positive impact of consumers' utilitarian assessment towards the tie-in brand on brand purchase intention.

H8: There is a positive impact of consumers' hedonic assessment towards the tie-in brand on brand purchase intention.

Purchase intention & Purchase behavior

The previous discussion on the Theory of Reasoned Action already emphasized the link between intention and behavior, and it has been used to investigations of the relationship between beliefs, attitudes, behavioral intention, and behavior. According to Ajzen (1991), behavior is the result of compatible intents and perceptions of behavioral control. Understanding why customers buy products or services is critical for organizational success. Behavioral intention is used to predict whether or not a client will try to use the products, which is the final result of any marketing activity.Therefore, the following hypothesis is developed to analyze the relationship between Purchase intention and Purchase behavior:

H9: There is a positive impact of consumers' purchase intention on their purchase behaviors.

Moderating Factors

The Moderating Role of Functional Congruity

Functional congruity was characterized in prior study on this topic as the logical relationship between the brand and the event (Becker-Olsen and Hill, 2006) or similarities in function dimension of two things (Gwinner and Eaton, 1999) based on consumer knowledge. It can also be described roughly as the consumer's sense of the functional fit between the brand's product and the nature of the event (Shin et al.,2018)

In case of event sponsorship, the major factor in selecting the proper event for the organization's marketing plan is the sponsor – event fit (Ferrand and Pages, 1996). McMillian (1992) demonstrated that when new information is related to past knowledge, people are more likely to encode it into memory than incongruent information. Because inconsistency encourages consumers to interpret information as ambiguous and complex, it impedes the structuring and development of common knowledge about an event, as well as its favorable retrieval. However, there are still some studies found the opposite impact. One example is the research of Jagre et al. (2001), which discovered that moderately inconsistent congruency

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resulted in stronger brand recall and favorable brand attitudes as compared to the high matching.

As a result, while previous hypotheses have shown that consumers' utilitarian assessments of events influence brand cognition in a positive way, consumers may also make other evaluations to form a cognitive response to a brand. It can then be shown that the more an individual considers the sponsored activity to be functionally relevant to the particular good/service provided by the brand, the more beneficial the effect of their utilitarian judgment on events for brand cognition.

H10: There is a positive moderating impact of consumers' functional congruity on the relationship between the utilitarian assessment towards the sponsored event and tie-in brand cognition.

The Moderating Role of Self-Congruity

It has already been stated in the preceding discussion on self-congruity theory that if consumers sense a connection between the sponsor-event and their personality, their evaluations of these subjects will be more positive. This association has also been investigated in numerous other studies on the topic of event sponsorship. Sirgy et al. (2008), for example, first investigated the effects of self-congruity with event image. They hypothesized that self-similarity with event image has a positive influence on attitude towards the event. Mazodier and Merunka (2012) expanded on this research to investigate how the event and brand attitudes can moderate the relationship between self-congruity with event image and brand loyalty.

As a result, while prior hypotheses have shown that consumers' hedonic assessments of the event positively boost brand attachment, consumers can also construct an affective reaction to the brand by making other affective evaluations, such as assess whether the event fit with their personality or not. Then, it can be demonstrated that the larger the individual thinks the event to be affectively matching with their personality, the bigger the positive effect of his/her affective evaluation of the event on brand affection.

H11: There is a positive moderating impact of consumers' self-congruity on the relationship between the hedonic assessment towards the sponsored event and tie-in brand affection.

Impact of Covid-19 on Purchase behavior

COVID-19 is a lethal pandemic caused by a coronavirus that began in December 2019 in Wuhan, China. The COVID-19 pandemic in Vietnam still exists at the time of this research. While thorough preparation for vaccination was already underway throughout the country and better control of government, it nonetheless had a substantial impact on residents of Ho Chi Minh City for about a year, beginning in April 2020 till today.

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There are many events that transform consumers and consumption, to mention a few, but COVID-19 is a one-of-a-kind scenario that has a long-term impact on how customers perceive and behave. During emergencies such as the present pandemic, consumer decision making can be irrational, as proven by national hoarding of food, medicines, hygiene and sanitation items. Some may argue that panic buying is the sensible consumer behavior amid crises with such a high level of uncertainty (Lufkin, 2020). Consumers are more cautious about their spending and transactions because they believe the impact of COVID-19 will persist for a longer period of time. Furthermore, customers desire to shift the majority of their expenditure to necessities, such as groceries and household goods, while cutting back on discretionary categories (Nidhi et al. 2020). As a result, Customers may reduce their spending on non-essential products, such as snacks. Customers may desire to purchase snack products, but they will not do so.

H12: There is a negative moderating impact of COVID-19 on the relationship between the consumers' purchase intention and purchase behaviors.

Methodology

Research Design

Following the identification of the study's objectives and research questions, as well as a review of the literature, survey questionnaires will be developed using the Google Forms platform. During the pre-test run with 10 volunteers and the supervisor, the survey items' clarity, correctness, and readability will be evaluated. On the basis of the experts' comments and suggestions, the questionnaires will be revised. After that the questionnaire will be distributed to the target respondents to collect the necessary data. Social media platforms such as Facebook and YouTube are used to reach out to target respondents. The gathered data will then be evaluated using SPSS statistics software, which includes reliability, EFA, and regression analysis. The results of the analysis stage will be evaluated for discussion and recommendation parts.

Sample and Sampling Method

The sample size of the survey is calculated according to the total number of study variables X, according to the study of Hair (1998). The sample size must be greater than 5X to ensure the validity of the result. There are 39 items in the questionnaires, therefore, the minimum number of respondents is 195.

There are two forms of sampling: probability sampling, in which the chances of each example being selected from the population are known and are usually equal; and non-probability sampling, in which the probability of each case being selected from entire population are unknown.

Due to time limitation, the study will employ a non-probability sampling method known as convenience sampling method. Furthermore, because the questionnaire will be the only data collection tool, and convenience samples are frequently used to pretest questionnaires (David, Kumar, and George, 2001), it is an ideal method to utilize.

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In every research, it is absolutely necessary to determine the target population of the examined objects. In other words, the researcher must know who to collect data from and where it may be collected exactly. Based on the nature of Rap Viet, it is typically appropriate for individuals of many age groups to watch, especially young people who enjoy listening Rap music. As a result, the questionnaire will simply be delivered to person who watched Rap Viet and know Lay's brand in order to collect data and evaluate the impact of sponsoring brand Lay's with its target consumers.

Measurement Scale and Questionnaire Design

In the present study, functional congruity, self-congruity, utilitarian evaluation – event, hedonic evaluation – event, utilitarian evaluation – brand, and hedonic evaluation – brand are measured using the scale developed by Sreejesh et al. (2021). Brand purchase intention and brand purchase behavior are assessed by the items designed by Singh et al. (2017). IMPACT OF COVID-19 is measured by 6 items adapted from Ellison et al. (2020)

The questionnaire consists of four sections

The first section assesses the respondents' validity by asking if they watch Rap Viet and are familiar with Lay's brand.

The second section takes demographic information from respondents such as gender, age, income, etc.

The third section contains statements with a five-point Likert scale of strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, strongly agree = 5. The major purpose of this section is to examine significant elements influencing respondents' perceptions of Rap Viet and Lay's, which influence purchasing intention and behavior.

The final section contains COVID-19-related questions. The goal is to discover how this moderating factor influences people's purchase behavir about snack products of Lay's.

Data Collection and Analysis

Primary data will be obtained in this analysis by the use of an individual questionnaire survey. An individual questionnaire is a type of quantitative testing method. SPSS can evaluate and manipulate all of the recorded statistical data to come up with a conclusion. Due to resources and time constraint as well as the COVID-19 situation, the questionaire will be in online Google Form format and spread via social media such as Facebook, Messenger, Youtube to the target respondents. The target respondents will be selected by random selection on people who commented on Rap Viet social posts on Facebook and Rap Viet videos on Youtube.

Secondary data can be used to back up primary data with previous analysis and facts in this report. This type of data can be obtained from reading critical literature reviews, scholarly papers, reliable databases.

In the present study, the quantitative research method will be used to analyze the influential level of these relationships. The softwares used in the study are SPSS and AMOS.

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The process of the research starts with descriptive statistics to summarize respondents' demographic profiles based on the rating scale of percentage, frequency, standard deviation, Kurtosis, Skewness.

Secondly, a reliability test with the standard of Cronbach's alpha will be applied to examine the consistency of the data and check validity among items and constructs.

Next, Exploratory Factor Analysis (EFA) was conducted for exploring relationship structure among variables.

Finally, structural equation modeling (SEM) will be used. This model analysis will test the relationship between these variables and conclude the regression equation for all hypotheses.

Conclusion

In today's world of expanding entertainment, event sponsorship is fast growing as an effective promotion catalyst when compared to other traditional marketing communication techniques. Consequently, many studies have been conducted on sponsorship activities and their impact on brand performance, such as brand purchase intention, brand image, and so on. Recognizing a gap in analyzing the impact of sponsorship event on tie-in brand, which is the evaluation of dual consumer responses towards both the event and the brand, the goal of this study is to develop a research framework for investigating the associations among consumers' responses, purchase intention, COVID-19 and purchase behavior in event sponsorship in a developing country, Vietnam.

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ILLITERACY: UNFAVOURABLE SOCIETAL PROBLEM IN TRIBAL COMMUNITIES

Dr. Radhika Kapur

Abstract

Illiteracy is the societal problem, which has unfavourable effects upon the overall living conditions of the tribal individuals. When the individuals, belonging to tribal communities are non-literates, in other words, when they are not able to read, write or solve numerical problems, they experience unfavourable effects. It is apparently understood that tribal individuals have the main objective of sustaining their living conditions in an adequate manner. In order to attain this objective, they need to be well-aware in terms of methods, procedures and approaches. When they are having their own businesses, in such cases as well, when they are literate, they will be able to render a significant contribution in achieving personal and professional goals. There are various causes of illiteracy, which are experienced by the tribal individuals. On the other hand, the effects of literacy also prove to be unfavourable upon the overall living conditions of the tribal individuals. Illiteracy is a societal problem and measures need to be formulated to eliminate it. Therefore, throughout the lives of the tribal individuals, they need to put into practice the programs and approaches to alleviate illiteracy. The main concepts that are taken into account in this research paper are, the problem of illiteracy is disadvantageous upon the lives of tribal individuals, causes of illiteracy and effects of illiteracy.

Keywords: Causes, Effects, Illiteracy, Information, Problems, Tribal Individuals, Understanding

Illiteracy is regarded as one of the most unfavourable societal problems that is experienced by tribal individuals to a major extent (10 Facts on Illiteracy in India that you must know, 2015). When they do not possess adequate literacy skills and are unaware in terms of various aspects, they are at a disadvantage. In other words, they experience problems in generating information in terms of various areas. Furthermore, they are unable to acquire an efficient understanding in terms of various factors. When the tribal individuals form the viewpoint that they are unaware and do not possess the communication skills that are required to interact with the mainstream society, in such cases, they live in isolation. Hence, illiteracy compels the tribal individuals to live in isolation. When the individuals are well-educated and aware, they possess high self-esteem. On the other hand, when they are not literate, their self-esteem gets alleviated. One of the detrimental effects is, they are unable to generate information in terms of modern, scientific and innovative methods. In order to lead to an increase in productivity and profitability, it is necessary to be well-equipped in terms of these methods. Therefore, it can be stated, due to illiteracy, the tribal individuals are required to experience unfavourable effects.

Illiteracy is referred to the inability to read and write (Tribal Education, 2019). In tribal communities, the individuals are overwhelmed by the problem of illiteracy. In the present existence, with advancements

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taking place and with the advent of modernization and globalization, the tribal individuals have recognized the meaning and significance of education. They aspire to not only hone their literacy skills, but also acquire good-quality education. In tribal communities, the system of education is not in a well-developed state. There is a need to formulate measures and programs that are focused upon bringing about improvements in the system of education. When the tribal individuals are dedicated towards honing their educational skills and abilities, they even migrate to urban communities. As in urban communities, the system of education is in a well-developed state. In order to hone literacy skills and augment one's knowledge and understanding in terms of various factors, the tribal individuals need to inculcate the traits of diligence, resourcefulness, and conscientiousness. Furthermore, one of the important aspects is, when needs to recognize the meaning and significance of morality and ethics. Therefore, when the tribal individuals acknowledge these factors, they will be able to hone their literacy skills and enrich their living conditions.

The tribal individuals are engaged in various types of employment opportunities. These are necessary to generate a source of income and sustain their living conditions in an effective manner. When they are engaged in the production of various items, i.e. handicrafts, artworks, jewellery, garments, food items and so forth, they need to be aware in terms of marketing practices, buying and selling strategies, work ethics and management of financial resources. In order to generate information in terms of these aspects, they need to hone their literacy skills. Literacy is characterised by reading, writing and arithmetic. When the tribal individuals will be literate, they will be able to read, write and solve numerical problems. The research studies have indicated that these individuals aspire to acquire good employment opportunities in various types of organizations. Hence, they are working diligently towards honing their educational skills and abilities (Illiteracy, 2021). The tribal individuals have goals and objectives to achieve. In order to achieve personal and professional goals, generate income and bring about improvements in their overall quality of lives, one needs to hone their literacy skills and augment their knowledge and understanding in terms of various factors. Therefore, it is of utmost significance for the tribal individuals to implement measures to overcome illiteracy.

The Problem of Illiteracy is Disadvantageous upon the Lives of Tribal Individuals

When the tribal individuals get enrolled in educational institutions or training centres to augment their literacy skills, they are able to benefit in number of ways, i.e. getting engaged in various types of employment opportunities, generating a source of income, differentiating between appropriate and inappropriate, inculcating the traits of morality, ethics, diligence and conscientiousness, augmenting skills and abilities, generating information in terms of modern, scientific and innovative methods, developing an effective social circle, reinforcing communication skills and interactive abilities, achieving personal and professional goals, promoting better livelihoods opportunities, sustaining one's living conditions in an effective manner and bringing about improvements in one's overall quality of lives. These factors are important in personal and professional spheres. Through acquisition of education, the tribal individuals are able to acknowledge the significance of these factors. On the other hand, when they are non-literates, they experience problems in generating information regarding these factors. Therefore, the problem of illiteracy is disadvantageous upon the lives of tribal individuals.

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Agriculture and farming practices are regarded as the primary occupations of the tribal individuals. In this sector, they are making use of traditional methods. The reason being, they are unaware in terms of pioneering methods. In rural as well as in urban communities, there are establishment of training centres, which are offering programs in terms of utilization of modern, scientific and innovative methods in the agricultural sector. When the tribal individuals are overwhelmed by the problem of illiteracy, they are utilizing traditional methods and are unaware in terms of modern, scientific and innovative methods. On the other hand, when they are engaged in the production of handicrafts, artworks, jewellery, garments, food items and so forth, then also traditional methods are made use of. Due to the problem of illiteracy, the tribal individuals are unable to generate information in terms of marketing practices, buying and selling strategies, work ethics, communication skills and professionalism. Therefore, when the tribal individuals are unaware in terms of modern, scientific and innovative methods, which are regarded to be of utmost significance in leading to an increase in productivity and profitability, it is understood, the problem of illiteracy is disadvantageous upon the lives of tribal individuals.

The primary aims of tribal individuals are to get engaged in employment opportunities in accordance to their competencies and abilities, generate a source of income, and bring about improvements in their overall quality of lives. In order to achieve these aims, they need to be aware in terms of various aspects. When they get enrolled in educational institutions and training centres, they are able to generate information and augment their knowledge and understanding in terms of various areas that are essential in living efficacious lives. The various types of job duties that tribal individuals are engaged in are, hunting and gathering, production of various items, various types of extra-curricular and creative activities, fishing and so forth. The income generated through these occupations is not sufficient. When they acquire literacy skills, they are able to find employment opportunities in reputed organizations. In this manner, they are able to generate a source of income, sufficient to fulfil the needs and requirements of their family members and enhance their career prospects. Furthermore, they incur the feelings of pleasure and contentment. Therefore, when the tribal individuals are engaged in jobs, which do not facilitate in generation of sufficient income due to illiteracy, it is recognized that the problem of illiteracy is disadvantageous upon the lives of tribal individuals.

Causes of Illiteracy

In tribal communities, even when the parents are not educated, still they aspire to make provision of good-quality education to their children (Causes of Illiteracy, 2021). This point indicates that tribal individuals have recognized the meaning and significance of education. When they get enrolled in educational institutions to acquire education, they are able to acquire knowledge, which would prove to be beneficial to them in leading to enrichment of their overall quality of lives. In some cases, the parents encourage their children towards honing their literacy skills and acquire education, whereas, in other cases, they do not recognize the meaning and significance of education. When they have the family business of production and manufacturing of various items, they train their children. Furthermore, in some households, they even aspire to get them enrolled in educational institutions of all levels and even provide them higher education. But there are occurrence of various types of problems and challenges within the course of

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acquisition of education. When these problems and challenges assume a major form, they are usually unable to cope with them and the ultimate consequence is illiteracy. The causes of illiteracy are stated as follows:

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Parents are Non-Literates

In tribal communities, the individuals possess either low literacy skills or no literacy skills at all. In households, the parents are usually non-literates. They belong to all age groups, young, middle age and old age. But they aim to make provision of best of everything to their children, particularly in their personal lives. But when the parents are non-literates, they in some cases are unable to recognize the meaning and significance of education. They usually form the viewpoint that as they are living their lives due to lack of education and literacy skills, in the same way their children will also be able to live efficacious and meaningful lives, without honing their literacy skills. The parents do not make provision of adequate support and assistance to their children, particularly when they do not recognize the meaning and significance of education. Therefore, parents are non-literates is regarded as one of the adverse causes of illiteracy among tribal individuals.

Financial Problems

Financial problems are regarded as critical among tribal individuals. Even when the education is provided free of cost and students even acquire scholarships on the basis of their merit, but still there are number of aspects, in terms of which they need to meet the expenses. These are, uniforms, stationary, bags, transportation costs and so forth. When they will experience financial problems, they will undergo problems in meeting the expenses. When the expenses are major and the tribal individuals are not able to meet them, they will encounter barriers within the course of acquisition of education. As a consequence, they do not think in terms of ways to acquire education or augment their literacy skills. When the financial problems are severe, they get compelled to even discontinue their education. Therefore, one is able to understand that financial problems is regarded as one of the causes of illiteracy among tribal individuals that is acknowledged to a major extent.

Unpleasant Environmental Conditions within Homes

In order to acquire good-quality education and augment the literacy skills, it is of utmost significance to create pleasant environmental conditions within homes. The pleasant environmental conditions will be created, when the members of the household will communicate in an effective manner, treat each other with respect and courtesy, listen to each other's problems and provide solutions and make provision of equal rights and opportunities to the girls. When there are occurrence of conflicts and disagreements among family members, when there is prevalence of discriminatory treatment and when one possesses the feelings of antagonism and antipathy against anybody, these will lead to formation of unpleasant environmental conditions within homes. When these conditions will be prevalent, it is apparent, the tribal individuals will experience problems within the course of acquisition of education and honing of literacy skills. Therefore, unpleasant environmental conditions within homes is a cause of illiteracy which has been recognized in tribal households.

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Inability to understand Academic Subjects

When the tribal individuals get enrolled in educational institutions and training centres, they need to work diligently and conscientiously towards acquiring an efficient understanding of the academic subjects. Even when they are complicated, in such cases, obtaining help from others, i.e. teachers, and classmates would prove to be favourable and beneficial in generating the desired outcomes. When the tribal individuals experience learning disabilities and they are unable to understand the academic concepts, as a result, they will have to experience detrimental consequences. As a consequence, they are unable to achieve good grades in class assignments, homework assignments, tests, exams and other assessment strategies, which the teachers are putting into practice. The ultimate outcome is, they get compelled to drop out of the educational institutions or training centres. In this manner, they discontinue their education. Therefore, one is able to understand that inability to understand academic subjects is a cause of illiteracy which has been recognized among tribal individuals to a major extent.

Criminal and Violent Acts

In educational institutions of all levels or training centres, there are occurrence of various types of criminal and violent acts. These are, verbal abuse, physical abuse, neglect, mistreatment, sexual harassment, grievous hurt, theft and robbery and discriminatory treatment. These acts are experienced in a major or minor form. The research studies have indicated that girls and women experience these acts more as compared to their male counterparts. The experiencing of these acts have unfavourable effects upon the physical and psychological health and well-being of the tribal individuals. Furthermore, their motivation levels get alleviated that are necessary in learning and understanding academic concepts. The tribal individuals feel vulnerable and apprehensive, when they are experiencing these acts. As a consequence, they are unable to augment their literacy skills and acquire an efficient understanding of the lesson plans and academic concepts. Therefore, when there are occurrence of various types of criminal and violent acts, the concentration of the tribal individuals get impeded and the ultimate consequence is they discontinue their education.

Discriminatory Treatment

Tribal girls experience discriminatory treatment in educational institutions. They are normally not considered capable as compared to their male counterparts. When there are organization of any functions or events, the girls are discouraged to participate. Rather boys are provided with the opportunities to participate. Within the classroom settings, teachers make an attempt to hone leadership skills among students. This is through assigning them the job duties of monitoring and supervision. The boys are normally given these job duties. When the tribal girls experience discriminatory treatment, it has unfavourable effects upon their physical and psychological health and well-being. Furthermore, their motivation levels get lessened. The motivation levels are essential in learning and understanding academic subjects and lesson plans. The tribal individuals feel vulnerable and apprehensive, when they are experiencing this act. As a consequence, they are unable to augment their literacy skills and acquire an efficient understanding of the lesson plans and

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academic concepts. Therefore, when there is occurrence of discriminatory treatment, the concentration of the tribal girls get impeded on their studies and the ultimate consequence is, they drop-out from the educational institutions or training centres.

Transportation Problems

The tribal individuals are residing in hilly and mountainous regions. Hence, in most cases, the educational institutions and training centres are located at a distance. When it is not manageable for them to transfer to the educational institutions and training centres and return back home, they experience problems in acquisition of education. As a consequence, they discontinue their education and learning from the educational institutions or training centres. When the tribal individuals migrate to urban communities to get enrolled in educational institutions, they normally live in hostels or rented accommodation. When they share the accommodation with other individuals, normally their rent gets lessened. Furthermore, they are able to achieve academic goals. On the other hand, in tribal communities, the individuals experience problems in transferring to the educational institutions and training centres. Therefore, when there is occurrence of transportation problems, the tribal individuals experience problems in transferring. As a result, they will experience problems in learning and understanding academic subjects. The ultimate outcome is they discontinue their education.

Shortage of Teachers

The teachers have the main job duty and responsibility of not only imparting knowledge among students in terms of academic subjects. Apart from this, they have numerous other job duties to perform. These are, leading to effective growth and development of the students, enabling them to achieve academic goals and leading to up-gradation of the overall system of education. In tribal schools, there is shortage of teachers. As the system of education experiences limitations, hence, the individuals do not develop motivation and enthusiasm to acquire teaching jobs in tribal schools. When the individuals develop motivation and enthusiasm in teaching, they look for employment opportunities in educational institutions and training centres in urban areas. This is apparently understood, when there will be shortage of teachers in tribal schools, the students will not be able to achieve their academic goals. Therefore, when there is shortage of teachers in tribal schools, there will be absence of the individuals, who play an important role in guiding and leading them. The ultimate consequence is, there will be occurrence of barriers within the course of acquisition of education and achievement of educational goals.

Lack of Infrastructure, Amenities and Facilities

The system of education will be enriched, and the members of the educational institutions as well, irrespective of their job positions in the hierarchy will be able to do well in their job duties, and achieve educational goals, when there will be availability of appropriate infrastructure, amenities and facilities. These are, furniture, electricity, heating and cooling equipment in accordance to the weather conditions, clean drinking water, restrooms and the overall environmental conditions should be pleasant. In educational institutions and training centres in tribal communities, there is lack of infrastructure, amenities and facilities.

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When these are not available, it is apparently understood, the teachers, students as well as the other members are unable to concentrate on their job duties. Particularly, when they are required to spend long hours in schools, they need to focus upon up-gradation of these areas. The resources need to be managed in an appropriate manner, particularly when infrastructure, amenities and facilities need to be made available. Therefore, when there is lack of infrastructure, amenities and facilities, the students are unable to develop motivation towards studies. As a consequence, they drop-out before their educational skills are honed.

Lack of Extra-Curricular and Creative Activities

The tribal individuals are engaged in various types of employment opportunities. These are necessary to generate a source of income and sustain their living conditions in an effective manner. These are production of various items, i.e. handicrafts, artworks, jewellery, garments, food items and so forth. Apart from these, they also participate in various types of extra-curricular and creative activities. These are, singing, dancing, playing of musical instruments, role playing, sports, physical activities and so forth. When they are skilled at one or more of these activities, they even take them up as professions. In tribal schools, there is lack of extra-curricular and creative activities. The primary causes are, lack of resources and shortage of teachers. When the tribal individuals participate in various types of extra-curricular and creative activities, their mind-sets get stimulated and they develop motivation towards learning. Hence, there is a need to formulate measures and programs that are focused towards enrichment of extra-curricular and creative activities. One of the vital benefits is, there will be an increase in the rate of student retention and decline in the rate of absenteeism. Therefore, when there is lack of extra-curricular and creative activities, the students are unable to develop motivation and enthusiasm towards studies. As a consequence, they discontinue their education prematurely.

Effects of Illiteracy

Illiteracy is regarded one of the major impediments within the course of achievement of personal and professional goals, promoting better livelihoods opportunities, sustaining one's living conditions in an effective manner and bringing about improvements in one's overall quality of lives. In tribal communities, the effects of illiteracy are detrimental upon the overall living conditions of the individuals. When the tribal individuals are non-literates, they are unaware in terms of various methods, strategies and approaches that are necessary to live efficacious and meaningful lives. The effects of illiteracy are, residing in seclusion and loneliness; unawareness in terms of modern, scientific and innovative methods; occurrence of barriers in developing an effective social circle; experiencing problems in promoting well-being and inability to participate in various tasks and activities. In order to lead to effective growth and development of the nation as a whole, there is a need to formulate measures and programs, which render a significant contribution in leading to enhancement of the overall system of education in tribal communities. The various effects of illiteracy that are experienced by tribal individuals are stated as follows:

Residing in Seclusion and Loneliness

When the tribal individuals realise that they are unaware in terms of various aspects and will not be

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able to interact with others, they augment their seclusion and loneliness. In other words, when they do not possess adequate literacy skills, they feel apprehensive, when they are required to interact with the individuals, particularly in the mainstream society. The tribal individuals in this manner, are not able to reinforce their communication skills that are required to interact with the mainstream society. In such cases, they reside in seclusion and loneliness. Hence, illiteracy compels the tribal individuals to reside in seclusion and loneliness. On the other hand, when the tribal individuals will be literate and aware in terms of various factors, they will be able to up-grade their communication skills and interactive abilities. Therefore, one is able to understand on a comprehensive basis that residing in seclusion and loneliness is an effect of illiteracy, which has been acknowledged by tribal individuals, belonging to all communities.

Unawareness in terms of Modern, Scientific and Innovative Methods

In the present existence, with the advent of technologies, in order to lead to an increase in productivity and profitability, it is indispensable to be aware in terms of modern, scientific and innovative methods. When the tribal individuals are non-literates, they are unable to generate information in terms of modern, scientific and innovative methods. When they are pursuing education or are participating in various tasks and activities, they are not able to make use of these methods, particularly when they are non-literates. In order to lead to an increase in production, efficiency, output and profitability, it is necessary to be well-equipped in terms of these methods. In the production and manufacturing processes, they are making use of traditional methods. Therefore, it can be stated, due to illiteracy, the tribal individuals are unable to generate awareness in terms of modern, scientific and innovative methods.

Occurrence of Barriers in Developing an effective Social Circle

The tribal individuals are aware of the fact that they cannot put into practice their job duties, tasks and activities in isolation. They need to develop an effective social circle. When they have an effective social circle, they are able to provide solutions to their problems, generate information in terms of various areas and are able to obtain support and assistance from others in doing well and generating the desired outcomes. When the tribal individuals are non-literates, they are unable to develop an effective social circle. They communicate within their own communities, but they are unable to interact with the mainstream society. One of the major problems is, they are unable to put into practice the measures and strategies that are necessary to reinforce communication skills and interactive abilities. Therefore, one can identify, due to illiteracy, the tribal individuals are experiencing barriers in developing an effective social circle.

Experiencing Problems in promoting Well-being

In promoting well-being, there are number of factors that need to be taken into consideration by tribal individuals. These are, acquiring education, getting engaged in various types of employment opportunities, augmenting skills and abilities, generating information in terms of modern, scientific and innovative methods, developing an effective social circle, reinforcing communication skills and interactive abilities, achieving personal and professional goals, promoting better livelihoods opportunities, sustaining one’s living conditions in an effective manner and bringing about improvements in one’s overall quality of

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lives. When the tribal individuals acquire good-quality education or hone their literacy skills, they are able to augment their knowledge and understanding in terms of ways of promoting well-being. When the tribal individuals are not literate, they experience problems in implementing all the factors that are necessary in promoting well-being. Therefore, when tribal individuals due to illiteracy experience problems in implementing all the factors essential in promoting well-being, they acknowledge the unfavourable effects of illiteracy to a major extent.

Inability to participate in various Tasks and Activities

Through acquisition of education and up-gradation of literacy skills, the tribal individuals are able to augment their knowledge and understanding in terms of methods and procedures that are essential to participate in various tasks and activities (Workload, 2021). These tasks and activities are personal as well as professional. In the case of implementation of various types of household responsibilities and in taking care of the needs and requirements of the family members as well, it is necessary to be well-aware and informative. One of the important benefits of acquiring education and augmenting literacy skills is, they are able to generate information in terms of pioneering methods that are necessary to lead to an increase in productivity. When the tribal individuals are not literate, they experience problems in putting into practice various tasks and activities. This is apparently understood, when they will be unaware, there will be occurrence of problems in generating the desired outcomes. Therefore, inability to participate in various tasks and activities is an effect of illiteracy that is recognized among tribal individuals on a large scale.

Conclusion

Illiteracy is regarded as one of the most unfavourable societal problems that is experienced by tribal individuals to a major extent. When they are not literate and are unaware in terms of various aspects, it has been disadvantageous to them on a wide scale. In other words, they experience problems in generating information in terms of various areas. Furthermore, they are unable to acquire an efficient understanding in terms of various factors. The problem of illiteracy is disadvantageous upon the lives of tribal individuals. The causes of illiteracy are, parents are non-literates, financial Problems, unpleasant environmental conditions within homes, inability to understand academic subjects, criminal and violent acts, discriminatory treatment, transportation problems, shortage of teachers, lack of infrastructure, amenities and facilities and lack of extra-curricular and creative activities. Effects of illiteracy are, residing in seclusion and loneliness; unawareness in terms of modern, scientific and innovative methods; occurrence of barriers in developing an effective social circle; experiencing problems in promoting well-being and inability to participate in various tasks and activities. Therefore, there is a need to formulate measures and programs, which would contribute significantly in alleviating illiteracy and promoting goodwill and well-being among tribal individuals. Finally, it can be stated, when the tribal individuals are not literate, they will experience unfavourable effects in personal and professional spheres.

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WHAT'S THE RELATIONSHIP? AMONG KNOWLEDGE-ORIENTED LEADERSHIP AND KNOWLEDGE-SHARING BEHAVIORS

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Abstract

This study examines the relationship of Knowledge sharing (KS) with knowledge-oriented leadership (KOL) for the knowledge management practices in an organization. To test the propositions of the study, a quantitative method of research is adopted by taking a sample of service sector employees. The results show a positive influence of knowledge-oriented leadership (KOL) on knowledge (KS), which means knowledge-oriented leadership style influence positively to the employees for knowledge sharing to coworkers. The findings show that Pakistan's service sector needs to adopt knowledge-based practices to be better in the marketplace.

Keywords: *Knowledge Sharing, Knowledge Oriented Leadership, Leader-Member Exchange, and Resistance to Change.*

I. Introduction

The businesses are now very keen on sharing knowledge relevant to the organization. To gain a strategic edge in a highly competitive global marketplace, an organization's knowledge must be preserved. The preservation of this organizational knowledge entails the preservation of the knowledge of the employees and their associates. These individual employees should be associated with the leadership of the company (Lee, Y. & Kim, J., 2022) for guidance and knowledge management. Leader can influence the employee's behaviour in knowledge based organizations (Macneil, 2003). Furthermore, Dewiana et al. (2021) concluded that leaders can effect workers to share knowledge between employees and organizations. Knowledge is considered an organization's asset, so it must be saved and properly managed over the long term. Fang et al. (2011) and Fernandes et al. (2021) explained this phenomenon by finding that the accumulation of knowledge related to the firms can be preserved by effective management. Knowledge is lost when an employee shifts the jobs (Shamim et al. 2019) and the cost of training and development is wasted due to this move. The knowledge of an employee is its strength and they are afraid to share it as they worry sharing the knowledge makes them powerless (Wang and Wang 2012). Experienced employees see themselves as more capable and superior in knowledge than new employees. Eliminating these sharing barriers requires effective policies and procedures to encourage employees to share knowledge (Abdillah, M. R. 2021), which helps organizations for growth and prosper over the long term. Pereira and Mojia, 2021 concluded that employees hide the knowledge from their colleagues because they think promotion and appreciation depend on their knowledge. This leads to information stagnation, a worrisome situation for knowledge-oriented leaders (KOL). To maintain the efficient and effective performance of employees, organizations need to handle these situations properly. V. Hooff and D. Ridder (2004) argue that the sharing the knowledge in the marketplace is necessary as it grabs attention by researchers to study innovation and creativity. Some employees in organizations are self-influenced to share knowledge with colleagues and consider it as an important part of an organization's resources (Lin et al., 2006). Knowledge sharing within the organization can be understood by studying self-efficacy, perception, trust, and leadership style. (Wang & Noe 2010). Employees are afraid to share their knowledge when they feel distrust of their leaders, low self-esteem, and careless leadership style. Therefore, the role of the leader is important to the encouragement of KS among employees. KOL encourages their subordinates to participate in the KS practices. Heisig et al. (2016) found that it is people who create barriers to information flow in the organization. Our research minimizes the gap between KOL and KS between organizations and employees. In today's competitive environment, knowledge-based organizations who have knowledgeable leaders and enforce knowledge sharing behavior can outperform. Leadership style is one of the essential trait to understand employee Knowledge management (Shamim et al., 2016). Chen et al., (2018) argued that the efficiency and productivity of any organization depend on knowledge sharing which is the behavioural character of employees. A lot of researchers work to improve business management where little work has been done to explore the impact of knowledge-based leadership on knowledge sharing. When leaders welcome input for employees give encouragement and value to employees. Rahman et al., (2015) argue that a leader's communication and listening skills are considered important attributes for strengthening the relationship between the KOL of leader and the KS of the employee. Organization encouraging employees to share their views and opinions can make employees as responsible members for the organization. So they persuade organizational goals as their personal goals (Sharif khani et al., 2016). Whenever the company moves in a change, employees will protest acceptance or compliance by demonstrating flexibility in behaviour. People's personalities allow them to react differently to different states. Few employees may show strong resistance to change (RtC), while others may not. As Oreg (2003) explained, we unable conclude and assume that individual employees' responses are the same. This is because each person has different experiences and behaviours in life. By prolonging these phenomenon the employees more likely to learn new methods and skills than others (Dweck and Leggett, 1988; Kohli, 1998; Joo and Park, 2010). Dansereau (1975) researched on leader member exchange (LMX) and found that leaders play an important job in determining

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the character and the goals of employees in any farm. Where Sharif Khani et al. (2016) researched the impact of LMX on KS and found KS could improve organizational performance. This article explores the mediating impact of LMX between KOL and KS. Our study is also belief that firms should organize training-development programs for executive management to enhance KS. Therefore, it is important to train a supervisor or manager to improve performance in the organization. Dansereau (1975) also suggests in his study LMX is concerned with the development of employee roles, including leadership or supervision. Managers can create a positive and constructive work environment for their employees to work efficiently. Therefore, given the above explanation, the role of leadership is very important to study in the context of Pakistan. Therefore, this study was conducted to investigate the significant positive correlation between KOL and KS in the service sector area of Lahore, Pakistan. In addition, this study intends to explore the mediating role of LMX as well as its moderating role of it in the relationship between KOL and KS. Although many researchers emphasize the importance of leadership in improving KS (Sharifkhani et al., 2016), in-depth limited knowledge is available in this research direction. Udin et al. (2022) also studied a similar phenomenon, but he measured transactional and transformational leadership not the same as this research but he also found that both styles of leadership influence KS positively. Previous studies have doesn't provide significant evidence for a positive association between leadership and KS (Wickramasinghe et al., 2012). This creates an opportunity to take a deeper look into the relationship between KOL and KS. Our research adds the knowledge for KOL by studying its effect on KS passing through RtC as mediators. We also test the LMX (mediator) between KS and KOL. This moderator-facilitator association also bridge this gap by examining the proper relationship between KOL and KS from a distinct perspective. Our study fulfill this gap by presenting LMX moderation and exploring manager role as leader in leading employees into knowledge-sharing activities. Our study provides information on the relationship between KOL and KS. Our study will help fill the gap and improve the performance of managers and subordinates.

II. THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

This study supports the social cognitive theory (SCT) represented by Albert Bandura (1986). SCT provide our study with the theoretical base. The concept of self-efficacy in leadership is described through this theory (Bandura, 2002). Since KS is a trait of KOL, it can be extrapolated and applied here. The high efficiency of the leader, for knowledge sharing among his subordinates, leads to improvement (Matzler et al., 2011) is the main study of this research. Self-diagnostic features are also described using SCT, which explains the emotional aspects of certain behaviours (Bandura, 1991). LMX concept have obvious connection with the KS and KOL.

Bandura (1991) argues that in organization the employees who donot want to learn are also not committed towards organizational goals and they may exhibit RtC in their behaviour. This theory also confirms our study considerations. Therefore, since knowledge is a human action, it is important to consider studying the complexity of human nature. The human is the individual identity of each organization that modifies the changes. Similarly, each human completes according to knowledge that they possess, but the concept of retaining existing knowledge must be considered (Nonacka et al., 2000). SCT includes humans,

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organizations, and knowledge in our field of study. Before we begin any discussion of knowledge-based leadership (KOL). We want to recognise the overall ideas of leadership. Researchers define **leader** as one who possesses subordinates under his supervision. (Alseiari et al., 2019 and alharthi et al., 2020) Leadership also has the role of communication with employees and motivating them (Latrre et al., 2020). Mohsenabad & Azadehdel (2016) argued that employees' performance and organization goals can be attained through effective leadership. Organizations cannot achieve the set goals without filtering their views through knowledge lenses (Ribeire and Sitar 2003). Leaders are responsible for the design of organizational policies and procedures in a way that employees share their knowledge, experiment with innovative concepts, and encourage innovative decisions at work (Crawford et al., 2003). These days Organizations are keen to improve their operations to compete in the global market. Knowledge management is a key that captured the attention of organizations for purpose of organizational improvement. Where the knowledge recording and knowledge management that is gathered from the diverse workplaces are complicated (Clark & Rollo, 2011). Employees must recognize the importance of knowledge sharing for effective knowledge management (Hislop, 2013; Wang & Noe, 2010). V. Hooff and D. Ridder (2004) defined KS as is a process by which employees of an organization share knowledge for innovation and improvement in the workplace. Similarly, KS among employees about ideas, improvements, innovations, and work skills constitutes the knowledge sharing process (Bartol & Srivastava, 2002). LMX deal the dyadic relationship among leaders and subordinates. Vertical Linkage theory (VDL) argues that the behavior of leaders is different with different subordinates (Dansereau et al., 1975; Liden & Maslyn, 1998). Which formed in-group and out-group employees for leaders. In-group employees have a trusted relationship with leadership but out-group employees have just official relationship. Because of loss of resources, energy, and time; leadership has a limited relationship with employees (Gerstner & Day, 1997). LMX influences employees on job satisfaction, goal achievement, loyalty, and overall performance improvement (Bauer & Green, 1996; Deluga, 1998; De Clercq, 2021; Kim TY, 2021). The worldwide marketplace is continuously evolving via way of means of including new technologies, updating current technologies, and removal of old practices. Employees need to be in a position to deal with such situations (Ioannou et al., 2015). Some people're used to such adjustments, at the same time as there are people who're afraid about new approaches (Oreg, 2003; Oreg et al., 2008). RtC is a four-manner phenomenon, particularly traditional seeking, emotional response, cognitive rigidity, and short-time period attention (Oreg, 2003; Oreg et al., 2008).

If properly managed, Leadership styles can influence employees to perform best. (Singh, 2008). Therefore, in a knowledge-based business environment, leadership styles must be knowledge-based, just like KOL. Politis, (2001) argues that KS can be achieved through appropriate leadership style and properly managing to employees. Therefore, this study also suggests the importance of KOL for effective control activities in all companies. KOL can influence the exchange of knowledge, either implicit or explicit knowledge, and can be maintained and extended over a long period (Peet, 2012). KS technology can only bring results if the practices and policies of the organization motivate employees (Levin et al., 1999). Managers are responsible for these practices and policies. This explanation further highlights the importance of KOL for KS. Nonaka & Takeuchi, 1995 subtracted KS in two types, one is tacit and other is explicit, the helix of these together creates new knowledge that can be gained with Knowledge sharing.

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Lawson et al., 2009 argue that companies allow managers/leaders to apply EKS, which can affect the company's performance in terms of business performance. Where Harlow (2008), argue that TKS exists in the minds of managers and employees and constitutes a competitive advantage for all organization. Politis (2001) focuses on the relationship between KS and leadership style as described above. KS strategically relies on tacit and explicit procedures (Becker, 2001). Thus, knowledge-driven leaders can influence employee performance. But participatory leadership is the staple of KOL. Handing powers to managers direct towards improvement in organizational KS (Xue et al., 2011). There are still many gaps to fill when studying KOL and KS in the Pakistani context. However, there is a significant association between KOL and knowledge transfer in the literature (Donate and de Pablo, 2015), which presents an opportunity for our research. After reviewing this study, it can be concluded that there are important gaps that need to be filled when studying the relationship between KS and KOL.

H1: Knowledge Oriented leadership has a significant positive influence on tacit knowledge sharing.

H2: Knowledge-based leadership has a significant positive influence on explicit knowledge sharing.

We already discussed the connection between KS and KOL. The addition of LMX as a mediator between KOL and KS shows High LMX that enhances the effect of KOL with KS. Dong et al., (2017) suggest that leaders must keep good relationships with subordinates for flow of knowledge based information. Managers are responsible for controlling and developing company policies and procedures and for implementing KS practices (Seba et al., 2012). Organizations should encourage the relationship between managers and employees for better management. So LMX found its rote depending on the above results. The relationship between managers and employees should be encouraged to run the business efficiently and effectively (Afshan et al., 2021). Researchers studied interpersonal exchange relationships between leaders and their members and found that high LMX scores encourage employees to transfer knowledge with loyalty (Wang, 2013 & Martin et al., 2016). This shows the importance of LMX as a mediator on KS and KOL. Van Dierendonck, (2011) states that LXM is a unique relationship that is formed between leaders and subordinate. Similarly, there was an exchange of benefits such as leader to employee and employees to leader (Scandura & Graen, 1984; Liden & Maslyn, 1998). Managers provide better KS, appraisal, bonuses, support and opportunities to employees (Graen & Uhlbien, 1995), where in return employees maintain KS practices in an organization. For the betterment of the organization, KOL maintains good relationships with its employees. Matošková et al., 2018 showed in their research significant support between KOL and KS relation, with LMX are improving the KS. Leadership styles and knowledge flows have a moderate influence on KS in organizations (Matošková et al., 2018). These literary sources support our research and provide us with a background of hypotheses.

H3: Leader Member Exchange has positive mediation effect on the association among Knowledge Oriented Leadership and Tacit Knowledge Sharing.

H4: Leader Member Exchange has positive mediation effect on the association among Knowledge Oriented Leadership and Explicit Knowledge Sharing.

Leaders must have a positive approach when interrelating and integrating new information (Alavi and Leidner, 2001). Prosperous leaders diligently absorb, process, and disseminate employee knowledge while implementing change (Dayan et al., 2017; Vrontis et al., 2017). This reinforces the future association

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between the KS and the KOL, which coordinated by moderated RtC in employees. RtC includes different types of confrontation factors, such as dispositional (Thakur & Srivastava, 2018), behavioural (Ansoff et al., 2019), cognitive (Oreg, 2003), and affective (Bovey & Hede, 2001). These factors are correlated and a negative component of employees' attitude towards any change. Onyeneke, and Abe (2021) suggest this concept that workers' attitudinal support is a basic component to get achievement in the planned change process. Explanation of this behaviour maybe because of lack of knowledge sharing when employees show RtC against any modifications. In addition, Tamayo et al., (2010) highlighted that organizational change is a critical factor for efficiency and improvement. Gaubatz & Ensminger (2017) focuses on the role of leadership where employees are reluctant to accept any workplace or operational change. So leaders are people who can enable employees to any change in the workplace or operational change. To improve the quality of business operations, organizations apply the change and they also post in their business reports (Zehir et al., 2012). Innovation has its very own significance which the employer needs to undertake, however, employees' resistance to such changes in organizations needs to be cured for positive results. Communication with subordinates on such change is essential for leadership (Schermehorn, 2012) so subordinates do not sense disconnected. We already recognize the position of leader in KS, however, mediating role of resistance to change (RtC) is however need to further explain.

H5: Resistance to Change has a negative moderating effect on Knowledge Oriented Leadership and Tacit Knowledge Sharing.

H6: Resistance to Change has a significantly negative moderating effect on Knowledge Oriented Leadership and Explicit Knowledge Sharing.

III. RESEARCH METHODS

In this work, we implement a quantitative research method. Quantitative studies are performed using a statistical procedure (Ranjit, 2011) that uses a questionnaire method to collect data.

DATA COLLECTION AND SAMPLE

The purpose of this study was to clarify the relationship between KOL and KS, focusing on the service sector of Pakistan located in Lahore. This study core focus on knowledge management and emphasizes the significance of picking specific sampling areas. The service areas that we choose include marketing companies, software companies, medical centres, and the education sector of Pakistan. Data for the study were collected through a structured questionnaire containing 51 questions. The study's population consisted, of 700 service area employees. From which 540 responses remained for statistical analysis after handling outliers and missing values. The actual rate of is about 77%. All respondents gave their informed consent for inclusion before they participated in the study.

MEASURES

Five-point Likert scale is used to examine all variables. The questionnaire of this study contains two parts. The first part is socio-demographic data that consist of four socio-demographic variables as age, gender, education level, and income level of workers. The second part included measures for the four main variables of this study. KS scale is adapted from the research of Wang and Wang (2012) and it have 13 questions in total from seven of TKS and six of EKS. KOL scale is adapted from the research of Shamim et al. (2017), it

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have 27 questions in total from which 12 questions of KM and 15 questions for supervisory orientations (SO). LMX scale is adapted from the research of Graen & Uhl-Bien's (1995) and have 7 questions. The resistance to change scale is adapted from the research of Oreg (2003) and have 4 questions.

IV. RESULTS AND OUTCOMES

There are 4 socio-demographic variables (age, sex, education, and income level) and a total of 540 responses subjected in this study. The frequency distribution of every socio-demographic variable is defined as. By age 35% of age 20-25 and 26-30, 20% of 31-35 and 10% of 36-40 age bracket. By sex nearly 58% are males and 42% are females. By education bachelors, 51%, masters 36% and post-graduation are 13% in the data. By income level Less than 20k are 21.5%, 20k-25k are 12%, 25k-30k are 22.6%, 30k-35k are 22.4% and 40k-Above are 21.5%. Considering the demographics, we conclude that the maximum of the respondents are pretty younger guys (20-25 years old), have graduate degrees and earn 25k-30K PKR. The frequency distributions of socio-demographic analysis are shown in Table 1

Table 1: Socio-demographic Analysis

Control Variables	Category	N	Percentage
Age	20-25	191	35.4%
	26-30	187	34.6%
	31-35	110	20.4%
	36-40	52	9.6%
Gender	Male	311	57.6%
	Female	229	42.4%
Education Background	Graduation	278	51.5%
	Masters	192	35.6%
	Post-Graduation	70	13%
Income Level	Less than 20k	116	21.5%
	20k-25k	65	12%
	25k-30k	122	22.6%
	30k-35k	121	22.4%
	40k-Above	116	21.5%

The mean of KOL is 4.14 and pointed out that employees prefer more knowledge based leadership styles and pointed out "agreed". The means of TKS is 3.92, EKS is 3.74, LMX is 3.78 and RtC is 3.55. That show closer to the agreement with the response, this reflects the positive attitude of the employee towards these variables. The Descriptive Analysis is shown in Table 2.

Pearson's correlation is the analysis measured to test the relationship between the variables of data that show every variable is significantly related to the other variable. The Pearson correlation between KOL and TKS is about 0.54, where between KOL and EKS is about 0.52 which shows that there is a moderate positive association among the variables. The p-value between these variables is greater than 0.01 which indicates that

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the correlation coefficients are significant. This supports hypotheses 1 and 2. The Pearson correlation between TKS and EKS with LMX is about 0.44, 0.48. Which shows that there is a moderate positive association among the variables. The p-value between these variables is greater than 0.01 which shows that the correlation coefficients are significant. It supports hypotheses 3 and 4. The Pearson correlation between TKS and RtC is about 0.24, where between EKS and RtC is about 0.22 which shows that there is a moderate positive association among the variables. The p-value between these variables is greater than 0.01 which indicates that the correlation coefficients are significant. This supports hypotheses 5 and 6. Pearson's Correlation Analysis is shown in Table 3.

In Linear regression analysis value is greater than 0.5 displays that the model is effective enough to define the association. In case between KOL and TKS the value is 0.29, which is good and valid our confirmed our hypothesis H1. Where in case between KOL and EKS the value is 0.26, which is good and valid our confirmed our hypothesis H2. Regression Analysis is shown in Table 4.

Table 2: Descriptive Analysis

Variable	Mean	Standard Deviation
KOL	4.14	0.58
TKS	3.92	0.73
EKS	3.74	0.75
RtC	3.55	0.91
LMX	3.78	0.63

Table 3: Pearson's Correlation Analysis

LMX	RtC	LMX	RtC	LMX	RtC
TKS	1				
EKS	0.73**	1			
KOL	0.54**	0.51**	1		
LMX	0.44**	0.48**	0.63**	1	
RtC	0.24**	0.22**	0.32**	0.26**	1

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

Table 4: Regression Analysis

Hypotheses	R^2	β	P	Result
KOL⇨TKS	0.29	0.69	0.00	Accepted
KOL⇨EKS	0.26	0.67	0.00	Accepted

Socio-demographic variables introduced as control variables in the model. R^2 suggests that during the (M1) model, socio-demographic elements precipitated an 18% change in TKS and KOL precipitated a 37% change in TKS. When LMX the median variable was entered in the model, the KOL beta decreased from 0.59 to 0.50, p-value is greater than 0.01 which indicates that the correlation coefficients are significant

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and positive. R^2 changed from 37% to 38%, representing a 1% change due to the TKS-KOL. Positive and significant beta values suggest that LMX is partially mediated, hence hypothesis H3 is true and accepted. Mediation of LMX with TKS is shown in Table 5.

Testing the connection among KOL and EKS showed 1% change in EKS resulted in a positive and significant change in the KOL of 0.54 units ($p < 0.01$) and the R^2 value of the model came 0.42. Control variable causes a 26% change in EKS. KOL (independent variable) caused a 42% change in EKS compared to the control variable. After including the LMX, the mediating variable in the model, KOL's beta value decreased from 0.53 to 0.36. Where p-value is greater than 0.01 which indicates that the correlation coefficients are significant and positive. R^2 value of model improved from 42% to 44%, indicating a high compatibility. R^2 delta shows a 2% change in KOL and EKS in the model when LMX is introduced as a mediator, suggesting a mediating role. Hence H4 is true and accepted. Mediation of LMX with EKS shown in Table 5.

Table 5			
Mediation of LMX with TKS			
Variables	M1 (β)	M2(β)	M3(β)
Control Variables:			
Age	-0.01	-0.04	-0.35
Gender	0.51**	0.32**	0.31**
Educational Background	0.12**	0.12**	0.11**
Income	0.09**	0.07**	0.71**
Independent Variable:			
KOL		0.69**	0.50**
Mediating variable:			
LMX			0.13**
R2	0.18	0.37	0.38
Delta R2		0.19	0.01
Mediation of LMX with EKS			
Variables	M1(β)	M2(β)	M3(β)
Control Variables:			
Age	0	-0.03	-0.02
Gender	0.65**	0.49**	0.46**
Educational Background	0.17**	0.17**	0.17**
Income	0.07**	0.06**	0.56**
Independent Variable:			
KOL		0.53**	0.36**
Mediating variable:			
LMX			0.29**

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R^2	0.26	0.42	0.44
Delta R^2		0.16	0.02
Note: **Shows significance at 0.01, *Shows significance at 0.05			

We create an interaction term Moderator_RtC in model to interaction between the mediating and independent mediating variables. R^2 of the model is 29% before interaction time, indicating a slightly positive effect on RtC. After adding the Moderator_RtC, R^2 increased slightly to 30% and a change of 1% compared to the M1 model. However, the beta value of the Moderator_RtC shows a positive and insignificant impact, which is not what the H5 hypothesis is suggesting. This shows that the M2 model has no moderate effect of RtC on TKS. Therefore, hypothesis H5 is rejected. Moderation of RtC on TKS-KOL shown in Table 6.

The moderation_RtC measured by EKS, slight increase in R^2 from 25% to 27% indicates a 2% change in EKS because of RtC. In the model, impact of RtC is insignificant and positive. Although the Moderation_RtC p-value is greater than 0.01 which indicates that the correlation coefficients are significant and positive. But the results show RtC is not significant and positive, results do not meet the appropriate moderation condition. Where beta value of RtC reduced from 0.01 to 0.01. This suggests that the effect of RtC on EKS continues to wane due to the interaction term. This suggests because of the interaction term effect of RtC on EKS continues to weaken. The above findings reject our hypothesis H6. Moderation of RtC on EKS-KOL shown in Table 6.

Table 6		
Moderation of RtC on TKS-KOL		
Variables	M1(β)	M2(β)
Step 1:		
KOL	0.66**	0.66**
RtC	0.06	0.43
Step 2:		
Moderation_RtC		0.05
R2	0.29	0.3
Delta R2		0.01
Moderation of RtC on EKS-KOL		
Variables	M1(β)	M2(β)
Step 1:		
KOL	0.64**	0.65**
RtC	0.05	0.01
Step 2:		
Moderator_RtC		0.09*
R2	0.25	0.27
Delta R2		0.02

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Note: **Shows significance at 0.01, *Shows significance at 0.05

All hypotheses are summarized that showed as linear hypotheses are accepted, Mediating effects as well accepted. Where the moderation on RtC is rejected. Summarization of Hypotheses is shown in Table 7.

Table 7: Summarization of Hypotheses

Hypotheses	**Relationship**	**Results**
H1	KOL⇨TKS	Accepted
H2	KOL⇨EKS	Accepted
H3	KOL⇨LMX⇨TKS(Mediation)	Accepted
H4	KOL⇨LMX⇨EKS(Mediation)	Accepted
H5	KOL⇨RtC⇨TKS(Moderation)	Rejected
H6	KOL⇨RtC⇨EKS(Moderation)	Rejected

Results

Linear regression analysis accepts associated linear hypotheses (H1 and H2). LMX mediation for KOL and KS also accepts our hypotheses H3 and H4. Unlike RTC's moderation of KOL and KS is not acceptable hypothesis H5 and H6.

H1 shows significant and positive association between tacit knowledge sharing and knowledge-based leadership. Correlation analysis of these two variables indicates a positive and significant association. Their regression analysis found that KOL influenced tacit knowledge sharing among employees.

The correlation between EKS and KOL showed a positive and significant relationship in our study analysis. This confirmed the validity of H2. The results of the regression analysis show that there is a strong, positive and significant relationship in knowledge sharing to KOL. Donate et al. (2015) and Mohsenabad et al. (2016) findings also support our hypothesis.

The correlation between TKS and KOL with moderating effect of LMX also showed a positive and significant relationship in our study analysis. R2square moderator models improved by 1%. This confirmed the validity of H3.

We apply a regression test to calculate the moderating relationship for this hypothesis. The results of this test show that the model's LMX association is significant and positive. This made H4 by accepting it. R2 values are also improved, showing a 2% impact of moderator on the dependent and independent variables which means LMX mediation influences the relationship between KOL and EKS. As Matošková et al., 2018 also found that knowledge sharing activities are affected by leadership styles and knowledge flow.

The mediating effect of KOL on TKS is tested, results showed the insignificant influence of moderator in the regression model. The independent effect of RtC in the model is significant. With the introduction of the mediator term, the independent significance changed to insignificant, indicating no moderating effect of RtC on KOL and TKS. Therefore, our hypothesis H5 is rejected at this stage means that RtC as a moderator has no significant impact on KOL and TKS. R2 is large that urge future researchers to study this relationship. Failure can be because of two reasons, cultural differences or sample size collection. The future researcher

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can find it by Appling it to different cultural setups or choosing larger sample size.
A regression test is used to test our last hypothesis. RtC as Moderator is tested on the relationship between KOL and EKS. The results are similar to those discussed in the H1d hypothesis. Independent regression of RtC using KOL and EKS showed a positive and insignificant relationship, rejecting our hypothesis. R2 is large that also urge future researchers to study in this relation. Non-significant results of moderating term indicate rejection of the H6 hypothesis means RtC did not moderately affect the relationship between KOL and EKS.

V. Recommendations

This study contributes to the management practices of any organization in Pakistan. Pakistan is a developing country with a rapidly growing service industry. This case study paves the way for new management practices and their impacts in the Pakistani context. First, the results of KOL research can help any organization to make the best use of human capital. Second, with the accelerating pace of change, employee volunteerism in behaviour such as KS are becoming important to an organization's overall performance and effectiveness (Son et al., 2017). This study allows managers to encourage subordinates to share their knowledge of the organization. Third, this study encourages leaders to maintain good relationships with employees to maintain long-term loyal relationships with the company. Fourth, knowledge related to the organization is regarded as an asset by maintaining this asset the organization can avoid wastage of training resources. Additionally, all KOL repositories correlated with KS levels, confirming the statement by Sharifkhani et al. (2016) about the importance of Knowledge sharing for exceptional leader member exchange.

VI. Implications

This study highlights the importance of effective leadership management to improve organizational performance. Shamim et al. (2016) suggested that the world economy is contending on knowledge. Today, managing your knowledge base is vital. He also added that traditional leadership styles are not good enough to work effectively. It is essential to continuously improve your leadership style. This case study bridges this gap and adds insight into leadership style groups that have a direct impact on Knowledge Sharing. Therefore, this research helps managers and executives to perform well in a highly competitive service market place. We also study the fact that LMX mediates relationships and RtCs mediate them. These variables are studied to examine their dominant market shares in the services sector particularly healthcare, software, and marketing and education industries. The results of this study can be extended to related fields such as the entertainment and hospitality industries.

VII. Conclusion

This article aims to explore the relationship between knowledge-based leadership in knowledge sharing and the mediating and moderating properties of LMX and RtC. This paper shows that KOL has a positive effect on KS and subtracted KS in two types, one is tacit and other is explicit. Tacit KS and explicit KS are

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checked individually. KOL has a positive and significant effect on KS, Means, knowledge-based leadership style can help employees be more open to the organization and colleagues. This can improve knowledge management in the organization. LMX mediation demonstrates that more effective communication between managers and employees can improve the flow of knowledge and thus improve leadership skills. This paper also examines the moderation impact of RtC on the relationship between KOL and KS. But this impact of RtC on knowledge sharing insignificant. So this hypothesis results as rejected but in the future it can be tested by changing the sampling parameters with larger sample size.

This article shows that the service sector is improving in Pakistan. Therefore, companies need to implement better knowledge-based practices to be successful in the marketplace.

VIII. Limitation and Future Direction

This research has added a significant contribution to the academic knowledge pool but this research still represents some limitations. First, this study was conducted on service sector companies and most were private. This limitation creates a gap that future researchers can explore in the public sector. Second, researchers can also improve research by studying other businesses like entertainment and hospitality. Third, this study is restricted through cultural background because respondents associate in accordance with a particular cultural background. This study do be culturally enriched through extending the sample throughout cultural boundaries. Fourth, KS and KOL necessity extra research because the world is constantly changing. The multidimensional structures associated with KOL can be explored and explored in the future. Fifth, the influence of moderating impact is rejected which further improvement in the structure and sample size for future need review. Finally, while we just measured the moderating impact of resistance to change where researchers can also add more variables like the impact of fear on knowledge and job performance.

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DISCRIMINATORY TREATMENT: UNFAVOURABLE ON THE LIVING CONDITIONS OF GIRLS AND WOMEN IN TRIBAL COMMUNITIES

Dr. Radhika Kapur

Abstract

The girls and women, belonging to tribal communities are experiencing discriminatory treatment. There are various aspects in terms of which they are not provided with equal rights and opportunities. The male members of the family are provided with rights and opportunities, which would enable them to bring about improvements in their overall living conditions. Education and employment opportunities are regarded as aspects, which would render a significant contribution in leading to enhancement of one's career prospects. The girls are discouraged from acquisition of education and getting engaged in various types of employment opportunities. They are encouraged towards the implementation of household chores, and taking care of the needs and requirements of the family members. But in the present existence, with advancements taking place and with the advent of modernization and globalization, there have been transformations taking place in the viewpoints of tribal individuals. They are encouraging their girls towards acquisition of education and getting engaged in employment opportunities in accordance to their skills and abilities. In other words, the girls and women are provided with the opportunities to bring about improvements in their overall quality of lives. Therefore, in this manner, discriminatory treatment is getting alleviated. The main concepts that are taken into account in this research paper are, areas in terms of which discriminatory treatment is observed, and measures needed to eliminate discriminatory treatment.

Keywords: Activities, Discriminatory Treatment, Knowledge, Measures, Opportunities, Tasks, Tribal Communities

In tribal communities, girls and women are the ones who experience discriminatory treatment (Equal Opportunity, 2021). The birth of the girls is not appreciated. More preference is given to the male children. It is believed that girls are liabilities, who will only make demands. They will not yield any returns on investment. On the other hand, male children are regarded as assets. They will render a significant contribution in promoting well-being and goodwill of their families and communities, provided they are given the opportunities to do so. The tribal individuals put in efforts to up-grade the knowledge and skills of the male children. They are getting enrolled in educational institutions. On the other hand, from the stage of early childhood, girls are trained in terms of the implementation of household chores, and taking care of the needs and requirements of the family members. The tribal individuals form the viewpoint that girls need to eventually get married. In their marital homes, they will have to carry out all types of household chores and

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take care of the needs and requirements of the family members. They are discouraged from acquisition of education. Therefore, the girls are not provided with equal rights and opportunities as compared to their male counterparts.

The tribal individuals in the present existence have recognized the meaning and significance of education. Though there is an increase in the rate of illiteracy among them, but they are aspiring to acquire good-quality education. The individuals put in efforts to provide education to the male members of the family. On the other hand, girls are discouraged from acquisition of education. When their male siblings go to school and parents go to work, they are required to implement household chores, and take care of the needs and requirements of the family members. This shows that girls are discriminated against in terms of acquisition of education. It is comprehensively understood that women too aspire to get engaged in reputed employment opportunities. They do not acquire support and assistance from their family members to get engaged in employment opportunities. Hence, in terms of acquisition of employment opportunities as well, they are required to experience discriminatory treatment (Defining Discrimination, 2021). The girls and women, need to accept this point that their lives are centred mainly upon the implementation of various types of household chores, and taking care of the health and well-being of the family members. Therefore, they develop interest and enthusiasm and make an attempt to put in their best abilities.

The lives of the tribal individuals will be enriched, when they will be well-equipped in terms of modern, scientific and innovative methods in the implementation of various types of job duties, tasks and activities (What is Learning? 2021). In other words, they need to augment their learning and understanding in terms of pioneering methods. Due to prevalence of discriminatory treatment, the girls and women feel deprived and are not provided with the opportunities to make use of these methods. When one is making an attempt to migrate to urban regions to promote better livelihoods opportunities, one will be able to enhance their career prospects, when they are knowledgeable in terms of these methods. The economic activities are indispensable for the tribal individuals. These enable them to generate a source of income and bring about improvements in their overall quality of lives. The girls and women in some cases are discouraged from participating in various types of economic activities. When their family members form the viewpoint that they do not possess the skills and abilities, they are not encouraged. When they have the family business of production of various items, i.e. handicrafts, artworks, garments, baskets, mats, jewellery and so forth, the girls and women provide help in the production processes. Therefore, discriminatory treatment is observed in tribal households.

Areas in terms of which Discriminatory Treatment is observed

In tribal communities throughout the country, girls and women are the ones, who experience discriminatory treatment on a large scale as compared to their male counterparts. This is normally observed in male-dominated households. But the male members need to ensure that they be well-equipped in terms of the measures and approaches, which are required to be put into operation to alleviate discriminatory treatment and treat them with respect and courtesy (Respect, 2021). They need to form the viewpoint that women and girls can also be the assets of the family. They can render a significant contribution in promoting well-being and goodwill of the family, provided they are given the opportunities to do so. In this manner,

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discriminatory treatment will get alleviated. When the head of the tribal households are women, they are vested with the authority and responsibility required to make all the decisions. In other words, they carry out the functioning of the households. When there are both males and female members in the households, they usually ensure that equal rights and opportunities are provided to all. There should not be any kind of discriminatory treatment. But there are areas in terms of which discriminatory treatment is observed. These are stated as follows:

Acquisition of Education

The tribal individuals in the present existence have recognized the meaning and importance of education. Though the rate of illiteracy among them is high, but they are aspiring to get enrolled in various types of educational institutions and training centres to augment their knowledge and acquire good-quality education. The tribal individuals put in efforts to provide education to the male members of the family. Male children are regarded as assets. It is believed, they will render a significant contribution in promoting well-being and goodwill of their families and communities, provided they are given the opportunities to do so. The tribal individuals put in efforts to up-grade the knowledge and skills of the male children. They are encouraged to get enrolled in educational institutions. On the other hand, girls are discouraged from acquisition of education. When their male siblings go to school and parents go to work, they are required to implement various types of household chores, and take care of the needs and requirements of the family members. This shows that girls are discriminated against in terms of acquisition of education. Therefore, one is able to understand that acquisition of education is an important area in terms of which discriminatory treatment is observed.

Participation in various Types of Employment Opportunities

Women, belonging to all tribal communities aspire to get engaged in reputed and well-paid employment opportunities. In other words, they aspire to enhance their career prospects and bring about improvements in their overall quality of lives. One of the unfortunate areas is, they do not acquire support and assistance from their family members to get engaged in employment opportunities. Hence, in terms of acquisition of employment opportunities as well, they are required to experience discriminatory treatment. The girls and women, need to accept this point that their lives are centred mainly upon the implementation of various types of household chores, and taking care of the health and well-being of the family members. Hence, they develop interest and enthusiasm and make an attempt to put in their best abilities. They form the viewpoint that their family members aim to promote their well-being and goodwill and they need to listen to them. When they have the family business, in such cases, the girls and women are usually trained in terms of the production processes. In this manner, they are able to render a significant contribution in honing their creative skills. Therefore, it can be stated, participation in various types of employment opportunities is a crucial area in terms of which discriminatory treatment is observed.

Implementation of Modern, Scientific and Innovative Methods

The lives of the tribal individuals will be enriched, when they will be well-equipped in terms of

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modern, scientific and innovative methods in the implementation of various types of job duties, tasks and activities. In other words, they need to augment their learning and understanding in terms of pioneering methods. Due to prevalence of discriminatory treatment, the girls and women feel deprived and are not provided with the opportunities to make use of these methods. When they are engaged in the production and manufacturing processes of various items, they are making use of traditional methods. Through the utilization of traditional methods, one may experience problems in leading to an increase in productivity and profitability. On the other hand, through the utilization of modern, scientific and innovative methods, one will be able to lead to an increase in the production processes in a manageable manner. When one is making an attempt to migrate to urban regions to promote better livelihoods opportunities, one will be able to enhance their career prospects, when they are knowledgeable in terms of these methods. Therefore, implementation of modern, scientific and innovative methods is an area in terms of which discriminatory treatment is observed in tribal households.

Participating in various types of Economic Activities

The economic activities are indispensable for the tribal individuals. These are necessary for men as well as women. One of the major benefits of participating in various types of economic activities are, these enable them to generate a source of income, enrich their living conditions and bring about improvements in their overall quality of lives. The girls and women in some cases are discouraged from participating in various types of economic activities. When their family members form the viewpoint that they do not possess the skills and abilities, they are not encouraged. There is prevalence of the viewpoint that the female members of the household need to make use of their knowledge, skills and abilities in implementation of various types of household chores, and taking care of the well-being of their family members. When they have the family business of production of various items, i.e. handicrafts, artworks, garments, baskets, mats, jewellery and so forth, the girls and women are trained. In this manner, they make provision of help in the production processes. Hence, discriminatory treatment is observed in tribal households. Therefore, participating in various types of economic activities is an area in terms of which discriminatory treatment is observed by the female members in tribal households.

Promoting Health and Well-being

In promoting health and well-being, there are number of aspects that need to be taken into account, i.e. diet and nutrition; treating health problems and illnesses; obtaining medical check-ups on regular basis, particularly when suffering from health problems and illnesses; providing equal rights and opportunities to girls and women and treating them with respect and courtesy. In promoting physical as well as psychological health, it is of utmost significance to create an amiable and pleasant environment within the households. This is facilitated, when members will treat each other with respect and courtesy. Due to the prevalence of discriminatory treatment against women and girls, they are not provided with support that is needed in promoting health and well-being. They are given kuccha food. On the other hand, the food made of butter and ghee is provided to the male members. Even when women and girls are suffering from health problems and illnesses, they are still required to put into practice various types of household responsibilities. When the

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household responsibilities are observed on a large scale, in other words, they are numerous, they are not allowed to rest. The reason being, they are required to complete them on time. Therefore, promoting health and well-being is an area in terms of which discriminatory treatment is observed by the female members in tribal households.

Organization of Early Marriage

Early marriage is when marriage takes place of girls, when they are below 18 years of age (Stritof, 2021). Early marriage has detrimental effects upon the overall living conditions of the girls. They get deprived of all types of childhood activities. The unfavourable effects which they experience are, inability to acquire good-quality education, inability to participate in various types of employment opportunities, inability to implement various types of modern, scientific and innovative methods, inability to promote health and well-being, problems in forming an effective social circle, problems in honing various types of skills and abilities, encountering barriers within the course of participation in social, political, and economic activities, one has to put into practice various types of household responsibilities, pay wholehearted attention towards taking care of the needs and requirements of family members and are required to face deprivation in terms of implementation of various rights and opportunities. When the girls are considered as liabilities, the marriage is organized at an early age. It is believed, when girls will grow up and will be well-educated, it will be difficult to find a suitable match for them. Hence, they should be given in marriage at an early age. Therefore, organization of early marriage is a vital area in terms of which discriminatory treatment is observed.

Discriminatory Treatment in Educational Institutions

In educational institutions of all levels, girls are required to experience discriminatory treatment. This is mainly observed in tribal schools. In educational institutions of all levels, there are organization of functions, competitions, events and so forth. In these, male students are encouraged to participate. The reason being, the teachers and other members of the educational institutions form the viewpoint that male students are more competent and capable. They will be able to do well in their job duties and generate the desired outcomes. On the other hand, girls are not considered capable as compared to their male counterparts. Within the classroom settings, the teachers make an attempt to lead to up-gradation of leadership skills among students. The male students are assigned the job duties of monitoring and supervision. But in the present existence, there has been transformation taking place in the viewpoint and girls are also regarded as capable. They are provided with equal rights and opportunities as compared to their male counterparts. The girls are participating in various functions, competitions, and events. They are also assigned the job duties of monitoring and supervision. In this manner, discriminatory treatment in educational institutions is getting alleviated. Therefore, discriminatory treatment in educational institutions was observed, but with advancements taking place, it is coming to an end.

Discriminatory Treatment in Employment Settings

Within various types of employment settings, discriminatory treatment is experienced by women.

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The research studies have indicated, women were not given equal pay for the same job duties performed as compared to their male counterparts. In this manner, they feel discriminated against. Apart from discriminatory treatment, the women also experience various types of criminal and violent acts, such as, sexual harassment, verbal abuse and physical abuse. In such cases, their physical as well as psychological health conditions get effected. Hence, it is of utmost significance to create an amiable and pleasant environment within the workplace. This can be facilitated, when members will treat each other with respect and courtesy. Due to the prevalence of discriminatory treatment against women, they are not provided with support that is needed in promoting goodwill and well-being. But in the present existence, there has been transformation taking place in the viewpoints of the individuals and women are also provided with equal rights and opportunities as compared to their male counterparts. They are assigned various job duties and are even acquiring leadership roles. In this manner, discriminatory treatment in employment settings is getting curbed. Therefore, discriminatory treatment in employment settings was observed, but with advancements taking place, it is prevented from assuming a major form.

Problems in Honing Skills

It is comprehensively understood that all individuals are required to hone their skills. This is irrespective of their communities, categories and backgrounds. The various types of skills are necessary to carry out one's job duties in a satisfactory manner, achieve personal and professional goals, enhance one's career prospects and sustain one's living conditions in an effective manner. The important skills, which need to be honed are, communication skills, leadership skills, analytical skills, problem-solving skills, critical thinking skills, time management skills, decision making skills, creative skills, personal skills, negotiation skills and professional skills. When the girls and women are discriminated against, they experience number of problems and challenges in honing these skills. When they are putting emphasis upon honing these skills, they either work on their own or obtain support and assistance from others. These can be within as well as outside the homes, i.e. family and community members. In some cases, getting enrolled in educational institutions and training centres is regarded as indispensable. Therefore, the occurrence of discriminatory treatment is a major barrier within the course of not only up-gradation of various types of skills, but also within the course of bringing about improvements in one's overall quality of lives.

Problems in Socializing

It is apparently understood that individuals cannot carry out their tasks and activities in seclusion. It is of utmost significance for them to communicate and form an effective social circle. One of the major benefits of socializing is, one can obtain help in providing solutions to various problems. Furthermore, they will be able to exchange ideas and viewpoints. When the girls and women are discriminated against, they experience number of problems and challenges in socializing. Apart from discriminatory treatment, the women also experience various types of criminal and violent acts, such as, sexual harassment, verbal abuse and physical abuse. This is observed within as well as outside the homes. In such cases, their physical as well as psychological health conditions get effected. Hence, it is of utmost significance to create an amiable and pleasant environment in all settings. This can be facilitated, when members will treat each other with

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respect and courtesy. Due to the prevalence of discriminatory treatment against women, they are not provided with support that is needed in providing solutions to various types of problems. Therefore, the occurrence of discriminatory treatment is a major impediment within the course of not only up-gradation of various types of skills, but also within the course of achievement of personal and professional goals, enhancement of one's career prospects and sustenance of one's living conditions in an effective manner.

Measures needed to Eliminate Discriminatory Treatment

In order to lead to progression of the tribal communities, it is necessary for the tribal individuals to ensure that all individuals, irrespective of their age groups, gender, occupations, educational qualifications, categories, backgrounds and communities should be provided with equal rights and opportunities. One of the important points is discriminatory treatment should be eliminated in terms of various areas, particularly in terms of girls and women. When measures will be put into operation in an effective manner to eliminate discriminatory treatment, the individuals belonging to tribal communities will be able to render a significant contribution in the achievement of personal and professional goals, enhancement of one's career prospects and bringing about improvements in their overall quality of lives. When the measures are put into operation, it needs to be ensured, they are worthwhile and beneficial.

In tribal communities, girls and women are experiencing discriminatory treatment in terms of various areas. One of the most unfavourable effects of discriminatory treatment is, they are unable to obtain help and support in providing solutions to various types of problems. Furthermore, they are not provided with the rights and opportunities to express their viewpoints and perspectives. As a consequence, they experience problems within the course of acquiring education, honing skills and abilities, putting into practice one's job duties in a satisfactory manner, achievement of personal and professional goals, enhancement of one's career prospects and promoting better livelihoods opportunities. It is of utmost significance to be well-equipped in terms of measures needed to eliminate discriminatory treatment. These are, forming positive viewpoints in terms of girls; treating them with respect and courtesy; encouraging them to acquire education; encouraging them to get engaged in employment opportunities; acquiring support to enhance career prospects and helping them to achieve personal and professional goals. These are stated as follows:

Forming positive viewpoints in terms of Girls

In tribal households, individuals need to form positive viewpoints in terms of girls. Apart from forming positive viewpoints, they need to appreciate the birth of the girl children. One should feel that girls are also assets and can render an important contribution in promoting well-being and goodwill of their families and communities, provided they are given the opportunities. In households as well as within educational institutions and various types of employment settings, girls need to be provided with equal rights and opportunities as compared to their male counterparts. The girls are encouraged to participate in various functions, competitions, and events. They are also provided with the opportunities of honing their leadership skills by assigning the job duties of monitoring and supervision. Therefore, it is comprehensively understood in tribal communities, forming positive viewpoints in terms of girls is a measure, which is proving to be worthwhile and effective in eliminating discriminatory treatment.

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Treating them with Respect and Courtesy

It is apparently understood, all individuals aspire to achieve respect within as well as outside the homes. When the girls will be treated with respect and courtesy, they will be able to put into operation the measures and approaches needed in augmenting skills and abilities, achieving personal and professional goals, enhancing one's career prospects and bringing about improvements in one's overall quality of lives. One of the major benefits that girls and women experience is, they can obtain help in providing solutions to various problems. Furthermore, they will be able to exchange ideas and viewpoints. The girls and women will listen to and obey their family members as well as other individuals. As a consequence, there will be formation of a pleasant and amiable environment. Therefore, it is well-understood in tribal communities, when girls are treated with respect and courtesy, it is a measure, which is proving to be meaningful and effective in eliminating discriminatory treatment.

Encouraging them to acquire Education

The tribal individuals in the present existence have recognized the meaning and importance of education. Acquisition of education is one of their primary goals. Even when the parents are not educated, they are making provision of education to their children. They are aspiring to get enrolled in various types of educational institutions and training centres to augment their knowledge and acquire good-quality education. The individuals put in efforts to provide education to the male members of the family. But the girls should also be encouraged to acquire education. When the tribal individuals will encourage girls to acquire education, they will not be able to eliminate discriminatory treatment, but will also render a significant contribution in bringing about improvements in the overall living conditions of the girls. Therefore, when girls are encouraged to acquire education, they will augment their knowledge and understanding needed in eliminating discriminatory treatment and promoting well-being and goodwill.

Encouraging them to get engaged in Employment Opportunities

Getting engaged in various types of employment opportunities in accordance to the competencies, skills and abilities is one of the major goals of tribal individuals, belonging to all communities. The girls and women do not want to remain dependent upon their family members for the sustenance of their living conditions and aspire to work and generate income. When the tribal individuals will encourage girls to get engaged in employment opportunities, they will not be able to eliminate discriminatory treatment, but will also render a significant contribution in bringing about improvements in the overall living standards of women. Therefore, when women are encouraged to get engaged in various types of employment opportunities, they will not only be able to generate a source of income to sustain their living conditions in an effective manner, but they will also be able to augment their knowledge and understanding needed in eliminating discriminatory treatment and promoting well-being and generosity.

Acquiring support to enhance Career Prospects

In enhancing career prospects, there are number of factors that need to be taken into account by tribal

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individuals, i.e. acquiring good-quality education; getting engaged in employment opportunities in accordance to the skills and abilities; generating information in terms of modern, scientific and innovative methods; augmenting skills and abilities; forming sociable terms and relationships with others; promoting health and well-being; forming constructive viewpoints regarding various aspects; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness and depicting helpfulness and co-operation. In acknowledging and implementing these factors, the girls and women need help and support from others. In personal settings, one is able to acquire psychological and moral support, whereas, in professional settings, help and guidance is provided. Therefore, when they are acquiring support to enhance career prospects, they will be able to contribute in a well-ordered manner in eliminating discriminatory treatment, enhancing career prospects and achieving personal and professional goals.

Helping them to achieve Personal and Professional Goals

In the achievement of personal and professional goals, there are number of factors that need to be taken into account by tribal individuals, i.e. acquiring good-quality education; getting engaged in employment opportunities in accordance to the skills and abilities; generating information in terms of modern, scientific and innovative methods; augmenting skills and abilities; forming cordial and pleasant terms and relationships with others; promoting health and well-being, physically and psychologically; forming positive viewpoints regarding various factors; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness and depicting effectiveness, usefulness, generosity and kindness. When they are recognizing these factors, they are able to achieve personal and professional goals. Furthermore, they will be free from experiencing of discriminatory treatment. Therefore, when girls and women are obtaining help in the achievement of personal and professional goals, they are contributing satisfactorily in eliminating discriminatory treatment and enriching their overall living conditions.

Conclusion

In tribal communities, girls and women are the ones who experience discriminatory treatment on a large scale as compared to their male counterparts. It is believed that girls are liabilities, who will only make demands. They will not yield any returns on investment. On the other hand, male children are regarded as assets. They will render a significant contribution in promoting well-being and goodwill of their families and communities, provided they are given the opportunities to do so. Areas in terms of which discriminatory treatment is observed are, acquisition of education, participation in various types of employment opportunities, implementation of modern, scientific and innovative methods, participating in various types of economic activities, promoting health and well-being, organization of early marriage, discriminatory treatment in educational institutions, discriminatory treatment in employment settings, problems in honing skills and problems in socializing. Measures needed to eliminate discriminatory treatment are, forming positive viewpoints in terms of girls; treating them with respect and courtesy; encouraging them to acquire education; encouraging them to get engaged in employment opportunities; acquiring support to enhance

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career prospects and helping them to achieve personal and professional goals. Finally, it can be stated, when girls and women will be provided with equal rights and opportunities, not only discriminatory treatment will get alleviated, but they will contribute significantly in promoting well-being of their families and communities.

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SUBSCRIBERS' ATTITUDINAL LOYALTY IN THE LOCKED-IN ENVIRONMENTS: A TARIFFS BASED STUDY IN THE MOBILE TELECOMMUNICATION INDUSTRY

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Abstract
Tariffs are another identified variable which strategically used by service providers in the mobile telecommunication industry to sustain the growth of telecommunication services. However, these tariff-based strategies enable firms to push their subscribers into a lock-in environment by forming higher switching costs. Consequently, this paper focuses on detecting subscribers' sense of loyalty in today's marketplace with the presence of tariffs based lock-in scenarios. For this purpose, an online survey was conducted and relevant research hypotheses were developed and tested by following multivariate analysis techniques. The analysis results indicate a more substantial implication of tariffs-based lock-in effects on customer loyalty. It implies subscribers' positive perception towards the service provider; nevertheless, the tariffs were strategically used to lock them in a particular network.
Keywords: Tariffs, Attitudinal loyalty, Network effects, Relationship age, Mobile telecommunication

INTRODUCTION
In the last two decades, the telecommunication industry became one of the rapidly rising markets with speedy changes in communication technology. As a result, many giant firms moved into the industry and transformed it into one of the most competitive market environments. From a market perspective, higher mobile penetration has also affected such heavy market competition. For example, in Sri Lankan mobile telecommunication marketplace, the penetration rate was 150 by the end of 2018 (Central Bank of Sri Lanka, 2019). In addition, it has noted the rising importance of mobile telecommunication services with regards to continuous growth in the country's telecommunication network.
Further, such a high mobile penetration level reflects markets' saturation in the telecommunication industry. Since the market has become saturated, it is hard to find new potential customers to broaden their market share. Moreover, from a marketing perspective, usually very little increase in annual subscribers can be

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noted in the saturation point. As a result, retaining existing subscribers within the network and gaining new customers would be costly and challenging for the firms (Kim, Park, & Jeong, 2004). On the other hand, colossal competition among service providers can be identified since they have to fight each other to grab competitors' subscribers to their network as it is the only possible way to expand their customer base. Similar types of behavior can be noted in Sri Lanka, where all service providers compete to grab competitors' subscribers. In continuous markets like mobile telecommunication, firms with a more extensive customer base gain more benefits than others in all operations. As a result, an extensive customer base implies a firm's strength in the marketplace.

Further, the customer base can be used as a critical indicator to symbolized success. Also, it is believed that the subscribers in more extensive networks are always benefited financially than others. As a result, network size has become an incentive for new and competitors' subscribers to join larger networks.

On the other hand, the mobile telecommunication industry is rapidly moving its operations from telephony to platform supplier of data channels with the advancement of related mobile technologies. From the technological and infrastructural development perspective, the mobile telecommunication sector in Sri Lanka has been developing drastically and offerings a higher level of service similar to the services available in developed nations. The mobile telecommunication industry's exponential growth resulted from wireless Internet services and the availability of high-speed telecommunication networks (Lee, Moon, Kim, & Yi, 2015). Further, these changes have significantly impacted the revenues that firms used to make through telephony. Although it discourages telephony operations, the mobile-based Internet market has contributed to mobile service providers' financial performance in recent years. Therefore, firms wish to have a more extensive customer base since it has become a key to grab future market growth opportunities through being a mobile-based data supplier.

As per the above-discussed reasons, network size is considered one of the critical firm priorities, and firms used to implement many new strategies to achieve their targets. While facing substantial competition, holding their subscribers within the firm's network is the main aim of these strategies. But, attracting competitors' subscribers is also not an easy task for mobile firms due to the adaptation of various service-providing firms' various retention strategies. Subscriber's attachments towards the benefits received due to implemented retention strategies are the main reason for this. As a result, mobile telecommunication service providers adopt lock-in strategies to retain subscribers within their network while employing successful customer loyalty strategies (Karunarathne & Jing, 2017). Among those lock-in strategies, tariff-based lock-in strategies have become a more common and more powerful instrument in the rigorously competing mobile telecommunication industry.

Contrarily, according to the literature, most telecommunication service providers use call charges embedded with their call plans to create a strong customer network and get the advantage of the local network effect. According to Farrell and Klemperer (2007), a network effect can be formed through the price policies of the firm by decreasing the price when there is mounting demand. In such a scenario, the presence of scale economies and its' major role-play in that industry can be identified. Even though, irrespectively presence of scale economies, by giving free call facilities by altering firms' price policies, service providers can generate artificial network effects among buyers (Farrell & Klemperer, 2007). These are widespread strategies

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followed by many mobile telecommunication firms since the subscribers are used to contacting a limited number of people most frequently though they have access to the whole world. Hence, firms usually develop highly beneficial call plans to facilitate them to contact preferred call club members cost-effectively. As a result, these cost-effective pricing strategies have become a reason to generate local network effects in the mobile telecommunication industry.

Moreover, gaining customer loyalty and offering customer value is another core marketing strategy that many industries follow to retain existing customers (Kim et al., 2004). As a result, in the present competitive marketplace, while enjoying benefits coupled with cost-effective call plans, subscribers are used to valuing these offerings. Further, such a market scenario enables firms to make them loyal. Loyalty usually helps firms to retain subscribers longer with the firm. Also, these types of longer relationships are beneficial for the firms, especially in highly penetrated competitive markets (Gerpott Rams, & Reynolds, 2000). However, with these disparities in pricing policies, especially within the network and across other networks (on-net & off-net) calls and data rates, firms' strategies are automatically caused to freeze their subscribers within their networks. In such a scenario, subscribers might feel trapped with a particular network and might not be loyal to the service provider further.

Thus, this study aims to identify the implication of tariffs on attitudinal loyalty among mobile subscribers in lock-in market environments. Due to the heavy market competition and the drastic changes in the mobile telecommunication sector throughout the past decade, understanding the targeted relationship will help policymakers rethink the strategic importance of tariffs to be competitive in the drastically changing marketplace.

LITERATURE REVIEW

All subscribers receive higher benefits in the telecommunication industry if an additional subscriber is joining any telecommunication network (Farrell & Klemperer, 2007). This concept is denoted as "network effects". Though its practical scenario is generally visible in the telecommunication sector, it is not limited to one industry. Moreover, in a real-world scenario, subscribers gain higher benefits if a new subscriber joins with the same network than any other telecommunication network. Thus, many service providers have adopted several strategies to offer maximum benefits to new customers by allowing easy access to the members in the same network. These strategies aim to attract more customers to their networks. As a result, many subscribers are used to selecting more extensive networks since it enables even new customers to gain higher benefits. Further, Sobolewski and Czajkowski (2012) denoted that adopting the known member to a particular subscriber to the same network enhances current subscribers' total gain than when a stranger adopted it. These provide evidence for the local network effect, which is discussed in this paper.

According to Karacuka, Catik, and Haucap (2013), the local network effect is significantly affected for consumer choice of the service provider since there is more significant influence from known personals than by the number of subscribers in a particular network. Further, the gravity of the network effect usually depends on some market-specific and user-specific factors, namely, within the network price discounts, the presence of call clubs, usage profile, technology, etc. (Liikanen, Stoneman, & Toivanen, 2004; Sobolewski & Czajkowski, 2012). Tariffs-based factors play an imperative role in the telecommunication industry due to

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the subscribers' more profound concern on call charges. On the other hand, service providers offer discounts for a bundle of services rather than providing an individual service (Srinuan P., Srinuan C., & Bohlin, 2014). This also highlights the importance of tariffs since most of these discounts are provided centered on tariffs. The research study conducted by Ingy and Hazem (2016) has identified the pricing structure as one of the leading service quality paradigms that affect customer satisfaction. In other words, it implies customers' inclination towards the core component of the service besides value-added services. Since all service providers are interconnected to offer communication possibilities across networks, call termination charges enforced by other mobile telecommunication companies have led to price disparity among within network so-called "on-net" and "off-net" call charges. Consequently, such call charge differences, data charges, and tariff-based call packages are used by service providers to gain and retain subscribers within the industry that they operate.

Further, in the past, higher prices for off-net call charges resulted from the higher termination duties charged by other mobile operators (Gabrielsen & Vagstad, 2008). According to Cricelli, Di Pillo, Levialdi, & Gastaldi (2004), such price discrimination generated through call rates could cause to increase in one's market share and could be a threat for smaller operators. On the other hand, firms set terminations charges to increase firm revenue without concern of any cost estimates, which ultimately received considerable attention from regulators (Gabrielsen & Vagstad, 2008). To avoid such market behaviours, many countries have established different government bodies to control such market behaviours. Even though, with the help of new technologies, service providers try to reduce within network call charges further to enable those firms to offer attractive telecommunication services to their customers. As a result, customers are expected to choose a network to enjoy on-net call benefits, so that the market may tie up towards selected service providers by lock-in their group of customers to retain them with the firm. Network effects generated by these call fee disparities can be recognized as tariff-mediated network effects (Haucap & Heimeshoff, 2011). Moreover, customers' perception of off-net call charges has also helped create a favorable environment for the particular service provider. Off-net call charges have been identified as an influential differentiating factor in the telecommunication sector that makes the necessary competitive advantage in the industry. As this leads to customers' satisfaction and retention, this can be an influential factor for subscribers to continue with their telecommunication service providers. On the other hand, due to perceived benefits through on-net and off-net call differences, subscribers are usually willing to join with a network where repeatedly calling members are already connected. These groups are denoted as "calling clubs", and usually, these call clubs include friends, family, and workmates. Since all members are benefited from being a member of a calling club, each calling club member will highly prefer to stay with the same network.

To offer these benefits, different types of call plans have been developed by the service providers to expand their market shares in the markets they operate. Moreover, many strategies have been implemented, and most of these strategies target to grab subscribers in other mobile networks. For example, call packages with free on-net calling minutes, free off-net calls on selected numbers, low off-net charges for selected members, etc., are strategies used to create additional benefits to the customer. Through implementing such a strategy, firms aim to induce positive local network effects at a meager cost to the incumbent service providers (Sobolewski & Czajkowski, 2012). On the other hand, in today's highly penetrated marketplace, all the

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telecommunication service providers are trying to offer exciting data plans to grab incumbent subscribers to their network. Most of the time, these offerings have coupled with call plans and usually target a group of customers. According to Jang, Dai, & Sung (2005), data usage was identified as evidence for a strong network effect in their study in selected 30 countries. On the other hand, smartphone models that facilitate customers to obtain communicating facilities via the internet are also getting vastly popular among all ages worldwide. Due to the higher demand for data services, telecommunication service providers have developed different mobile data plans linked with voice plans.

According to the above literature, tariffs based on data, on-net and off-net and firm designed call plans based on tariff were considered as influential factors to denote tariffs generated effect in the mobile telecommunication sector. Thus, related hypotheses were proposed to investigate its implications. On the other hand, when considering sales or marketing, in Farrell and Klemperer's (2007) study on network effects, the most effective deals are too influential adopters whose adoption will boost others' by the most. Further, that indicates the network effects implication in the marketplace.

Since today's market competition is in between customer networks, an organization's success mainly depends on customer loyalty. Further, it closely relates to strong future growth and continued survival (Kim et al., 2004). Loyal customers' willingness to pay more than other customers and their preferable behavior towards the firm by acting as word-of-mouth marketers is always profitable (Johnson, Herrmann, & Huber, 2006; Harris & Goode, 2004). Profitable behavior can be identified through their repeated and increased buying behavior. Also, they used to identify company offerings as their best option. As a result, fewer promotions are required targeting loyal customers since they always stick to the company offerings.

Further, these have been confirmed by several studies, and they have been identified loyalty as a critical component for a brand's long-term viability (Amin, Ahmad, & Hui, 2012; Chen, Tseng, & Lin, 2010). Moreover, the company can recognize the presence of its loyal customers even in difficult market situations. Though competitors have approached them, loyal customers would like to see how the firm addresses such market issues since they trust firm offerings. Due to these facts, loyalty has been identified as a critical factor in the mobile telecommunication industry (Lee et al., 2015). Additionally, the challenging environment created through the continuous service settings and those subscribers' variety-seeking behaviors has further enhanced its significance (Karjaluoto, Jayawardhena, Leppaniemi, & Pihlstrom, 2012; Johnson et al., 2006).

From a loyalty perspective, many studies have focused on both behavioral and attitudinal aspects of customer loyalty (Bove, Pervan, Beatty, & Shiu, 2009; Jones & Taylor, 2007, Kumar, Shah, & Venkatesan, 2006; Lam, Shankar, Erramilli, & Murthy, 2004; Oliver, 1993). Simply, from a product perspective, behavioral loyalty is identified if a customer buys the same product regularly, whereas the attitudinally loyal customer simply senses optimism about a product which results in increased sales. Though these two different loyalty aspects are theoretically identified, usually loyal consumers exhibit a mix of both attributes. To match with this study objective, attitudinal aspects of customer loyalty were only considered.

Development of Hypotheses

In the telecommunication industry, many service providers are strategically used tariffs based network

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effects to institute local network effects within the industry they operate. Moreover, tariffs allow firms to attract and retain their subscribers for a more extended period (Butt, 2011). Telecommunication industry firms are used to gain customer satisfaction by offering lower tariffs, consequently gaining customer loyalty (Sattar & Sattar, 2012; Ali et al., 2010). The low price is one of the main factors which bring higher customer attraction for the service. Though tariffs carry strategic importance in the highly penetrated mobile telecommunications industry, identifying its impact on customer loyalty is challenging due to rapid advancements. Hence, understanding the relationship between tariffs and customer loyalty is essential to have healthier performances in the marketplace by reshaping related tariffs-based strategies. The following hypothesis on tariffs generated lock-in environments, and attitudinal loyalty was designed concerning the above-discussed literature.

H1. Tariffs positively affect subscribers' loyalty towards the service provider in the mobile telecommunication lock-in environments.

Customer loyalty plays a significant role in relationship marketing, and many studies have noted the progression of relationships over time. Also, customers with higher relationship age usually have more excellent knowledge and learning regarding the firm's offer (Szmigin & Bourne, 1998). In a study carried out among credit card users, the length of the relationship has been identified as a significant contributor (Goncalves & Sampaio, 2012). As per Raimondo, Miceli, & Costabile (2008), the effects of relational equity, a determinant of customer loyalty, increase along with the relationship age. However, Kim (2004) states the inability to explain customer loyalty though a customer has subscribed to a mobile carrier for a more extended period. It might demonstrate the subscriber's adhering behavior to that carrier than the loyalty. As a result, since many studies have revealed the importance of retaining subscribers within the network for a longer period, changes in the customers' attitudinal loyalty were examined by testing the hypothesis concerning the relationship age.

H2. There is a significant difference in subscribers' loyalty in mobile telecommunication among subscribers' relationship age in customer lock-in environments.

METHODOLOGY

The study focused on finding mobile subscriber's loyalty by identifying their perceptions towards mobile service providers. The conceptual framework along with their respective hypotheses is shown in below (Figure 1).

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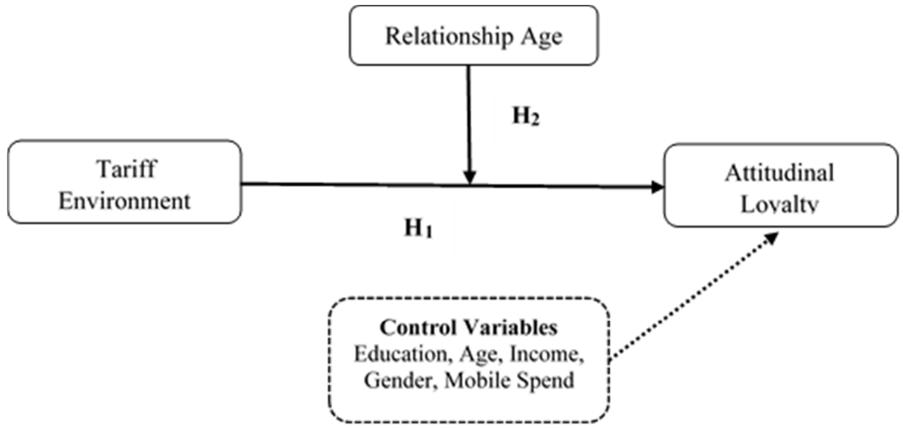

Figure 1: Proposed Study Model

For this study, an online questionnaire was used to collect the primary data targeting mobile subscribers residing in Sri Lanka by adopting a convenience sampling method. Subscribers' perception of the locked-in environment was mainly considered for this survey, and 484 online responses were gathered through the online survey. The subscribers who do not feel locked with a particular service provider were left off from this survey. The data collection was started in July 2019 and completed within one month period. Twenty-six responses were excluded from the study due to incompleteness. As a result, 458 responses were recorded as valid responses to consider for the analysis. As an initial step, the measurement scale's validity and reliability were analyzed. The structured equation modeling statistical testing was employed to test the designed hypotheses.

Through the questionnaire, several socio-demographic details were obtained. Many of these were used as control variables, and descriptive analysis of this information help picture the sample profile. The sample consists of 57.6% female respondents, and 31.9% of subscribers represent the age 21-25 years age category while the over 35 years old age category stands at 26.6%. When referring to the mobile users' income, 27.7% of users have more than Rs.40,000 earning per month. Less than Rs.20,000 earning group represent 41.9% of the sample. In the education perspective, 41.3% of users do not have higher education qualifications, while a minimal number of users have postgraduate qualifications, which stands at 9%. Among the sample, 28.2% of subscribers have post-paid mobile connectivity, almost equal to post-paid market penetration.

Two main variables are to be measured in this study: attitudinal loyalty and tariffs-based effects. A five-point Likert scale was employed to measure the identified constructs, and the scale included strongly agree, agree, neutral, disagree, and strongly disagree components. Many previously validated questionnaires were referred to develop both measurement scales. Attitudinal aspects of customer loyalty were considered for the development of the customer loyalty measurement scale. For the development of measurement scale, Karjaluoto et al. (2012), and Harris and Goode (2004) were mainly referred. Both constructs are more similar and derived from Oliver's (1997, 1999), which included cognitive, affective, and conative aspects of loyalty. Measurement for tariffs-based effects was developed combining several study outcomes. Therefore,

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measurement validation is required before conducting the final analysis. Tariffs generated customer lock-in environment was measured referring to four subsets; call plans, data rates, on-net and off-net rates. New scales were separately developed reviewing past literature on these subsets. The development of tariff-based measurement scale was based on the studies carried out by Karunarathne and Jing (2017), Farrell and Klemperer (2007), Rasmusen, Ramseyer, and Wiley (1991), and Segal and Whinston (2000). Three item scales were developed to measure call plans, data rates, off-net and on-net call rates sub-variables by referring to implications noted in past studies. The reliability and validity of selected scales were confirmed before continuing with the analysis.

RESULTS AND DISCUSSION

As the first step, exploratory factor analysis was carried out for both the tariffs generated customer lock-in environment and attitudinal customer loyalty scales to examine the internal consistency of the sample. Maximum Likelihood factoring estimation was employed for the scale used for the construct. The test result revealed five dimensions in line with the design and indicated a slightly insignificant issue with attitudinal loyalty measuring item by giving the lowest extraction weight in communities (0.353). Even though, since the attitudinal loyalty scale was taken from a previously validated study, the analysis was performed without eliminating a particular item from the loyalty construct. The sampling adequacy of the study was verified by referring Kaiser-Meyer-Olkin (KMO) value, and commendable sample adequacy (0.869) was noted in the study. Further, a perfect factor separation was identified on the pattern matrix, and around 62% of the total variance explanation was identified in this model. Then, the reliability of each variable was tested, referring to Cronbach's alpha values. Outstanding reliability was obtained for both factors by resulting 0.873 for tariff-based effect, and 0.822 for customer loyalty.

Thereafter, to validate the model construct further, confirmatory factor analysis (CFA) was performed. The construct fitness for the study was assessed by refered to the analysis results. According to the test results, generally satisfied validity evaluation standards were achieved (Chi-square = 169.26; p = .000; CMIN/DF = 1.553, GFI = 0.959; NFI = 0.956; CFI = 0.984; AGFI = 0.942; RMR = 0.029; RMSEA = 0.035).

Further, from the reliability and construct validation perspective, unidimensionality is an essential condition to achieve (Mak & Sockel, 2001). Therefore, test results of each construct were referred to identify unidimensionality. By getting measurement model GIF over value 0.9 (GFI = 0.959) suggests that each of the constructs is unidimensional (Joreskog & Sorbom, 1993). Further, referring to Normed Fit Index (NFI), 0.956, the convergent validity of the constructs was confirmed. Further, refer to the factor correlation modeling results, less than 0.7 correlation among the separated factors confirms discriminant validity of the model. Also, pattern matrix in factor analysis provided a very lower weights of cross loadings among factors. Those values were also helped to confirm the discriminant validity.

The proposed study model was assessed by following the Structural Equation Modelling (SEM) technique. A significant relationship between tariffs-based customer lock-in environment and customer loyalty was obtained through the analysis. Further, selected demographic characteristics of the mobile subscribers were controlled while simulating the relationship in the empirical casual model.

Similar to the measurement model, the same model fit criteria were used to identify the acceptance of the

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structural model. Acceptance was obtained by getting all the model fit indices in the acceptable range. (Chi-square = 278.78; p = .000; CMIN/DF = 1.507, GFI = 0.949; NFI = 0.938; CFI = 0.978; AGFI = 0.930; RMR = 0.067; RMSEA = 0.033)..

HYPOTHESIS TESTING

H1. Tariffs positively affect subscribers' loyalty towards the service provider in the mobile telecommunication lock-in environments.

The hypothesis H1 aims to investigate the relationship between tariffs generated effects and customer loyalty. Test results of the SEM were referred to analyze the proposed hypothesis. Through that, a positive and a significant relationship ($p > 0.01$) were identified among those two variables. Thus, the null hypothesis which denotes no positive association between tariffs generated customer lock-in environments and customer loyalty, can be rejected at 95% confidence level. Moreover, the model indicates a more substantial implication of tariffs-generated effects on customer loyalty (SMC = 0.60). In other words, identified relationship implies that customer loyalty goes up by 0.60 standard deviations when tariffs-based customer lock-in environment improved by 1 standard deviation,.

H2. There is a significant difference in subscribers' loyalty in mobile telecommunication among subscribers' relationship age in customer lock-in environments.

The relationship age denotes the number of years that a particular subscriber connects with a particular service provider. To test the difference in loyalty as mentioned above, the independent between groups ANOVA was employed. Four groups of relationship age subscribers were identified, and they grouped into less than 4, 4-6, 6-8, and more than 8 years. Also, the results of ANOVA test indicated a significant effect, $F(3,457) = 10.346$, $p = 0.000$, $\eta 2 = 0.064$. By referring to the significant value, p, the null hypothesis which stands for no difference between means, can be rejected since the p-value is less than 0.05.

A significant difference in subscribers' loyalty was identified regarding the length they have been connected with a particular service provider. Further, the Levene's F test, $F(3,454) = 0.997$, $p = 0.394$ results confirmed the assumption of homogeneity of variance. Levene's equality test results indicate that the subscribers' attitudinal loyalty is having equal variance across all relationship age groups. Moreover, by receiving 0.999 for the observed power for the analysis, strong accuracy and adequate power can be noted.

As a next step, the Scheffe posthoc test was employed to make multiple comparisons among different relationship age-related means and a significant difference among groups was identified. In summary, subscribers with less than six years of experience and more than six years of attachment have shown apparent attitudinal loyalty differences in lock-in environments. The summary of significant incidents of Scheffe posthoc test has given below Table 1.

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Table 1: Posthoc Results on Attitudinal Loyalty

Relationship Age in Years	Relationship Age in Years	Sig.	95% Confidence Interval	
			Lower Bound	Upper Bound
Less than 4	6-8	.021	.0267	.4806
	More than 8	.000	.1546	.6097
4-6	6-8	.038	.0098	.4973
	More than 8	.000	.1377	.6264

Further, to understand the above changes in the lock-in environment, a descriptive analysis for customer loyalty was performed. Interestingly, the test result shows a shrinking level of subscribers' loyalty when the relationship age increases. The following Table-2 describes the changes of attitudinal loyalty concerning the subscribers' usage period.

Table 2: Descriptive Statistics of Attitudinal Loyalty on Subscriber's Relationship Age in Lock-In Environments

Relationship Age in years	Mean	Std. Deviation	N
Less than 4	.8152	.62097	145
4-6	.8151	.58273	106
6-8	.5615	.68440	104
More than 8	.4330	.62941	103

CONCLUSIONS AND IMPLICATIONS

From a marketing strategies perspective in the telecommunication industry, many researchers have frequently pointed out the importance of the subscribers' long-term connection with the focal service provider. In competitive markets, customers' retention with the focal operator for a more extended period is of greater significance for their success than in any other industry sector (Gerpott et al., 2001). On the other hand, to retain the customer base, winning customer loyalty is vital since it is crucial for long-term maintenance of the brand's life (Serkan & Gorhan, 2004). Apart from loyalty, in the telecommunication sector, customer lock-in-based strategies are also practicing to retain their subscribers. The tariff is one of the commonly used criteria mobile telecommunication industry to form a customer lock-in environment. Thus, investigating the relationships between tariffs based lock-in scenarios and subscribers' loyalty towards the service provider was the study's primary purpose.

The analysis indicated a more substantial implication of lock-in scenarios on customer loyalty and recognized the role played with tariff-based strategies to hold subscribers within a firm's network even in today's competitive marketplace. Moreover, this implies subscribers' preference towards service providers though they were locked in with a particular service provider. Accordingly, to win future markets and retain a subscriber base, service providers can further employ tariff-based specific lock-in strategies since the subscribers greatly value the benefits received through such scenarios.

Furthermore, the study found a declining pattern of loyalty towards service providers with the subscribers' relationship age. Moreover, a significant difference was noted among the subscribers with lowerest and the

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highest service attachment. This difference has resulted due to lower loyalty perception of the subscribers with higher relationship age. Moreover, the study implies a steady drop of subscribers' loyalty with relationship age when the higher level of lock-in conditions exists. This is an unfavorable environment for service operators. Thus, while recognizing service providers' success of subscribers' retention with their tariff-based strategies, the necessity of gaining subscribers' loyalty can be noted. As a result, implementing a loyalty monitoring mechanism along with relationship age is recommended since the long-term subscribers mainly generate the majority of the profit. In the present marketplace, even with the presence of tariff-based locked-in strategies, subscribers may not feel that they are locked in a particular network further due to the advancement of mobile telecommunication technologies. But, evolving subscribers' loyalty may affect service suppliers' future profit generation. Therefore, marketers need to focus more on instituting a healthier bond among the subscribers to grab future market opportunities.

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AUDIENCE PARTICIPATION, PARASOCIAL RELATIONSHIPS, VALENCE, VLOG ENDORSEMENTS, THE PERCEIVED CREDIBILITY OF THE VLOGGER AND BRAND ATTITUDES.

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Abstract

The present study attempts to discover the efficacy of brand endorsements in vlogs by evaluating the effects of audience participation, parasocial relationships, and valence toward vlog endorsements on the perceived credibility of the vlogger and brand attitudes. The proposed conceptual framework is tested using a quantitative method. The questionnaires are delivered to the target respondents, who are between the ages of 18-35 and living in an emerging country, Vietnam. Data is gathered using an online survey. The acquired data will be processed and analyzed utilizing SPSS and AMOS to examine the influence of audience participation, parasocial relationships, and valence toward vlog endorsements on the vlogger's perceived credibility and brand attitudes.

Keywords: Endorsement Effectiveness; Audience Participation; Parasocial Relationship; Endorser Credibility; Valence; Vlog

Introduction

Background of the study

Due to the growth of Internet bandwidth and the use of mobile devices, the number of people using social media has exploded in recent years. According to Manca & Ranieri, 2016b, a number of systems allowing people to generate, make a comment, and have discussions about digital content are known as social media. It is characterized as dynamic, interactive, democratic, people-centered, volatile, social, and adaptive. Because video streaming technology continues to advance, online content sharing is not restricted to static text or images any longer. Youtube ranks first among the most popular video-sharing websites, with about 1.8 billion monthly visitors (Business Insider, 2018). Beside Google and Facebook, it is also the world's third most visited website (Alexa, 2015). Perrin (2015) proved that two-thirds of Youtube users are between the ages of 18 and 34, and these consumers watch Youtube videos more often than any other cable TV channels. Youtube is an excellent medium for entertainers who would like to reach a wide audience. Youtube content creators, also known as 'vloggers' or 'Youtubers,' are a new type of online celebrities. As shown in the survey of Variety (2014), they are considered to be more genuine, approachable, and impactful than

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conventional celebrities.

Youtube's popularity and its content creators have a significant impact on a variety of perspectives. In terms of business, it's a lucrative advertising medium with billions of potential customers. The use of this platform has affected ad strategy and design, as shown by Nielsen (2012). Over 30,000 partners coming from 27 nations have signed up for Youtube's advertising partner program, where vloggers generate video ideas that will help advertisers (Kotler & Armstrong, 2013). Customers' desires to purchase luxury products are also influenced by Youtube vloggers and their video blogs (Lee & Watkins, 2016). According to Moghavvemi, Sulaiman, Jaafar, & Nafisa Kasem (2018), Youtube is regarded as a supplemental educational tool for teaching and studying in the field of education. Despite the fact that more people watch YouTube for entertaining purposes than for educational ones, Social Blade (2016) concluded that the platform has evolved into a valuable source for improving particular information (Zahn, Krauskopf, Hesse, & Pea, 2010), learning the way to conduct procedural duties (Lee & Lehto, 2013), and helping university students in their studies (Orús, Barlés, Belanche, Casaló, Fraj & Gurrea, 2016).

The socioeconomic effects of YouTube on regular life can be seen all over the world, and Asia regions are no exception. In Vietnam, Youtube statistics record 40 million smart phone users, with 3 out of 4 watching Youtube on this device (Ho Chi Minh City's Government Web Portal). After a year of operation, representatives from Youtube Vietnam claimed in 2015 that Vietnam has become one of the top 10 nations watching Youtube most (ICTnews, 2015). Youtube is the most famous online site in Vietnam for watching video content, according to a Nielsen study in 2016. The fact that Youtube allows users to connect with it in diverse ways is one of the features that makes it attractive to the general public. Beside watching their favorite kinds of content such as comedies, cartoons, music, films, and vlogs (video blogs), Youtube viewers – including Vietnamese viewers – can further rate (like/dislike), comment, and share the videos. These features provide social media users with a sense of community and more power when engaging with the site. Therefore, viewers are encouraged to use electronic word-of-mouth not only to interact and connect with othes, but also to express their knowledge and dicuss the information (Hennig-Thurau, Gwinner, Walsh & Gremler, 2004).

Both Youtube vloggers and audience choose Youtube as it enables them to freely create and consume content by giving them power over what sorts of information to create and consume. People who watch videos on Youtube see it as a platform where they may get alternative content rather than rely on mainstream media produced by media advertisers. Viewers appear to prefer customized video material provided by peers with identical interests. They also choose to fulfill their needs by watching online video. According to current study, user-generated media such as Youtube can satisfy their cognitive demands, which indicates that they utilize social media to find enjoyment and acquire knowledge (Katz et al., 1973).

Vlogs can be divided into various types namely haul videos which feature items that the vlogger has recently purchased; Q&A videos in which the vlogger gives the answers for audience's questions; product-review videos featuring the vlogger reviewing new products; or Do-It-Yourself videos which provide instructions on how to make a common item (Zhang, 2018). According to Stefanone & Derek (2009), these videos are usually based on the Youtubers' own experiences and are produced with basic, hand - held equipment such as cameras. This format gives video greater authenticity, creating more excitement and attracting more

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viewers, with some Youtube content creators attracting tens of millions of followers (Lee et al., 2016). As a result, vlogs are seen as an effective marketing platform for businesses (Lee, et al., 2016), allowing them to promote their brands, products and services in a favorable way and target certain customer groups. According to Liljander, Gummerus, and Söderlund (2015), companies frequently give vloggers free products and services in exchange for favourable and engaging information about brands in their vlogs. Vloggers are regarded as endorsers in these cases. As a result, this type of vlogging is regarded as similar to McCraken's definition of celebrity endorsement (1989, p. 310).

Problem Statement

Ohanian (1990) states that endorsement effectiveness is determined by the endorser's persuasiveness and credibility, according to past researches on source credibility and endorsement. When an endorser has more credibility and persuasiveness, the audience seems to have more favorable feeling about the endorsement, more positive perceptions about the brand, and more purchase intentions. Although many researches have investigated source credibility and the effectiveness of endorsement in conventional media scenarios (Caballero & Solomon, 1984; Roy, Guha, & Biswas, 2015), only a few research have discovered the effectiveness of endorsement in the context of social media (Chung & Cho, 2017; Chu & Kamal, 2008). The perceived authenticity and parasocial factors have been proven to influence message efficacy by Ferchaud, Grzeslo, Orme, and LaGroue (2018). Although recent research on the impacts of product and brand endorsements in the context of social media has gained attention, Kapitan and Silvera (2016)'s recommendation for further research on the impact of product or brand endorsements on social media remains valid.

As a result, the present research investigates brand endorsements' effectiveness in vlogs. It examines how the audience participation, parasocial relationships, and valence affect the perceived credibility of vloggers and brand attitude. Furthermore, the current research examines how a vlogger's perceived credibility as a supply of content relating to the brand is built, and whether it influences the efficacy of the vlogger's brand-related video.

Research Questions

To fulfil the research objectives, the following research questions are suggested.

- What are the determinants which facilitate a parasocial relationship between Youtube vloggers and their followers?
- Does participation in a vlog have an impact on vlogger credibility?
- To what extent are the perceived credibility of vloggers influenced by the parasocial relationship that they establish with their viewers?
- How do perceived vlogger credibility motivates endorsement effectiveness in vlogs?

Significance of the Study

Vloggers' endorsement is a prominent trend in the advertising market, and it's being chosen by a variety of organizations to strengthen the company's image and the reputation of the endorsed product. According to Amos, Holmes, and Strutton (2008), the value of vlogger endorsement lies in how the chosen endorsers offer value to brands or products, not in the fact that it is selected by companies that try to raise revenues.

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The use of vloggers' endorsement is anticipated to connect the endorsers' qualities and characteristics with the product or brand, allowing viewers to relate to the brand's credibility and their favorite influencers. There are numerous elements that might influence the success of brand endorsement, making it challenging to choose the "perfect" endorsers who match the product qualities and messages that companies want to communicate with viewers. In addition, by examining factors that impact the effectiveness of brand endorsements in vlogs, this research assists in the perception of important attributes for a positive brand attitude and the suggestion of methods for improving the endorsement strategy, allowing researchers with an interest in this subject to develop a more innovative and effective model that can be applied in future research.

Literature review

Review of Previous Studies

According to Ford (2018) and McCormick (2016), many studies have concentrated on traditional celebrity endorsers. However, social media influencers are not identical to traditional celebrities such as artists or sportspersons, and their posts, obviously, are not similar to traditional marketing (Abidin, 2016). Even if the quality of content appears less professional (Hautz, Füller, Hutter, & Thürridl, 2014) or is labeled as "sponsored" (Müller, Mattke, & Maier, 2018), it has been shown that bloggers with large audiences are more loveable (De Veirman, Cauberghe & Hudders, 2017), and more promising viewers enjoy their promoted posts, compared to conventional ads (de Vries & Carlson, 2012).

Specifically, in the social media context, despite having been around for a long time, the use of vlog in marketing is relatively new, and their impacts on customer attitudes is underexplored, in comparison with other social media formats like blogs (Hill et al., 2017). Vlogging and blogging have many commonalities, but there are still some differences between them including: social aspects are more visible on vlogging platforms than on blogging sites. For example, with video material on YouTube, the engagement that vloggers have with their followers is more similar to face-to-face engagement, compared to textual or pictographic information on blog websites. Views, likes, favorites, and the subscription function are also more prevalent in vlogs than they are in text-based blogs.

However, the impact of vlogging on customers has already been studied in a few research. Consumers' viewing and sharing behaviour patterns (Harnish and Bridges, 2016), and their perceptions of vloggers' trustworthiness (Hill et al., 2017) were studied. Additionally, according to Sakib, Zolfagharian, and Yazdanparast (2019), the roots of parasocial relationship with vloggers, as well as the influence of vloggers' prevalence on their competence and trustworthiness, were also investigated in researches on vlogs. Although these results are noteworthy, marketers tend to focus on whether vlog marketing may help to increase product and brand rankings in the long run. However, there are still underresearched questions about what factors will affect endorsement effectiveness (Munnukka, Maity, Reinikainen, & Luoma-aho, 2018). Lee and Watkins (2016) investigated at how vlogging impacts premium brand assessments (brand luxury, luxury brand value, and premium brand-user fit), but it's unclear if their studies can generalize non-luxury companies or how vlogs impact overall brand assessments. Indeed, given the the beauty industry's influence and the appeal of beauty vlogs (vlog endorsement is widely used in this industry and also on the Youtube platform), it is important to investigate the effect of beauty vloggers, which is a field of academic

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research that has yet to be explored.

Hypothesis Development

Valence toward the vlog

Viewers will evaluate a Youtube influencer's message as more pleasant if this influencer receives more positive aggregated reviews. As a consequence, viewers are more likely to get more favorable feelings towards the endorsed products and interact more deeply with the message. On the basis of previous research, the positive relation hypothesized between AP and PSR is expected to be reliant on the followers's attitude toward the vlog. Thus, the participation–PSR connection would be enhanced by a positive valence towards the vlog, and vice-versa. As a result, the following hypothesis is put forth:

H1: Valence towards the vlog's Audience Participation has a positive impact on parasocial relationship with the vlogger

H2: Valence towards the vlog has a positive impact on parasocial relationship with the vlogger

Parasocial Relationship

Parasocial interaction with their viewers are elicited by vloggers utilizing various ways (Ferchaud et al., 2018). Although vlogs are a rich medium, viewers frequently know many things about the Youtube vloggers, but it is not true for the opposite case, making engagement in vlogs mostly one-sided. Users prefer reliable sources on social media (Johnson and Kaye, 2013), and it is proven that popularity is connected to the source's perceived reliability (De Veirman et al., 2017). The blogs' trustworthiness generates good feelings about them, which tends to drive additional followers (Colton, 2018). Followers would return to such a reliable source and would be more likely to form parasocial connections with related endorsers than they would with an unreliable one.

A parasocial interaction with a public figure grows during the whole viewing experience, according to Brown's (2015) conclusion. This shows that PSR regulates the connection between AP and PCV when it comes to vlogs. The experience starts with devoting time to engaging with the vlogger, and is described as perceived relationship growth with the vlogger and understanding the vlogger well. Horton & Wohl (1956) stated that the theory is backed up by previous research on PSR. In other words, the more audience members take an active part, the better their level of PSR can be since they may become more connected with the vlogger, increasing their own investment in the vlogger and thus strengthening PCV. As a result, two hypotheses are presented as follows:

H3: Audience participation has a positive impact on parasocial relationship with the vlogger.

H4: Parasocial relationship with the vlogger has a positive impact on perceived credibility of the vlogger

Audience Participation

As stated by Stryker and Burke (2000), and Bandura (2001), when the audience participate in an active way, this has a greater impact on the perceptions, affect, and behavioral patterns of the audience, which is

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expressed through social identity, social prompting, and structuring the products' features, usage, advantages and drawbacks. These methods of socialization and communication in a community of vlog strengthen connection and recognition with the vlogger and audience. Audience participation is also vital for credibility, because other users' comments appear to be a valuable source of knowledge for evaluating other individuals and their endorsements. In online communication, people frequently utilize various types of cues or 'warrants' to verify the self-presentation and veracity of other individuals (Walther & Parks, 2002). Besides, Walther, Van Der Heide, Hamel, and Shulman (2009) discovered that others' comments on social media platforms can function as such cues and can even overrule mere self-descriptions. Allowing blogs' comments has been shown to increase the blogger's perceived expertise, while no direct influence on credibility has already been discovered (Hayes & Carr, 2015).

Furthermore, the participation of audience with video bloggers and endorsement message influences how people receive the message and increases its acceptability (Kapitan & Silvera, 2016). Choi and Rifon (2012) stated that higher interaction enables the viewers to digest the information and vlogger-related cues more deeply, assisting in the evaluation of the vlogger's characters, argument quality, and match with the advertised item. As a result, the more time and interaction consumers devote to the vlog, the vlogger, and other viewers, the greater they are able to judge the endorsements of vloggers.

In addition, as shown in the research on psychological ownership of Maity & Arnold (2013), an individual might acquire feelings of ownership toward items, nonphysical items, and other individuals. According to Jussila et al. (2015), a range of psychological ownership-based personal aspects, proofs, and implications may be applied to marketing research, creating a foundation for determining the connections between psychological ownership and customer behavior. In social media contexts, individuals are able to create their own content, manage their engagements, and share their viewpoints on the channels that are currently available. By influencing others with their beliefs, users believe they have control over others. It also assists users in defining their self-identity through social connections. As claimed by Karahanna, Xu, and Zhang (2015), this gives users tools that encourage them to freely express their own views through various sorts of generated content, as well as to recapitulate and assess their previous experiences using their produced timeline. The amount of time that viewers spend on a vlog determines the degree of ownership over the vlog and vlogger. These higher feelings of ownership provide the audience with a positive impression and an increased degree of trust in the video blogger to whom the attempt is directed. As a result, the AP and PCV have a positive relation. Thus, the hypothesis is proposed as follows:

H5: Audience participation has a positive impact on perceived vlogger credibility.

Endorsement Effectiveness in Vlogs and the Perceived Credibility of the Vlogger

Goldsmith, Lafferty, and Newell (2000) stated that endorser's positive characteristics (i.e., familiarity, likeability, attractiveness) and a good match between the endorser and the endorsed brand strengthen opinions of credibility, honesty, and expertise, contributing to positive emotions toward the endorsed message and the brand. As a result, the communication source's perceived credibility increases the chances of the target audience accepting the message (Ajzen & Fishbein, 1977). As explained by Goldsmith et al.

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(2000), affect transfer specifies that positive connections and judgments of an endorser strengthen the content that is endorsed and, as a result, reinforce the endorsed brand. A trustworthy endorser is more highly related with the endorsed brand in the minds of consumers (Biswas, Biswas, & Das, 2006). In conclusion, the effectiveness of an endorsement is controlled by the perception of the audience toward the recommended brand.

Bloggers, video bloggers, and other content creators are regarded endorsers, in the social media context, when they suggest or show goods and brands in a favourable way, thereby functioning as information sources (Batra & Keller, 2016). The vlog viewers give assessments about how much a vlogger actually loves and appreciates the advocated product, which influences whether or not the endorsement is genuine, making the audience more likely to embrace the information (Kapitan & Silvera, 2016). For that reason, Kareklas, Muehling, and Weber (2015) concluded that the audience's perceptions toward the vlogger's trustworthiness as a source of information will determine whether a vlog endorsement is acceptable.

The above findings indicate that the impact of a credible vlogger’s endorsements on the viewers’ cognitive interaction with the endorsed brand can be stronger than that of a less trustworthy vlogger’s endorsements. Thus, the hypothesis is proposed as follows:

H6: Perceived credibility of the vlogger positively relates to brand attitude.

Methodology

Research Design

The focus of this study is to evaluate how successful brand endorsements are in vlogs by assessing how audience participation, parasocial relationships, and valence toward vlog endorsements affect the perceived credibility of vlogger and brand attitudes. Due to the objective of quantitative measurement in data gathering and analysis, as well as the desire to generalize the data, the quantitative technique is applied as a descriptive approach. This study, in particular, utilizes questionnaire surveys to get access to a high proportion of Vietnamese customers. As a result, the quantitative method is indeed the most effective design in this case to investigate the elements influencing the effectiveness of brand endorsements in vlogs.

Questionnaire Design

To obtain data from target respondents, the questionnaire is conducted in two ways: online surveys delivered via email and social media. There is one version of the questionnaire under Vietnamese language. All questions must be non-biased, simple to comprehend, and courteous in order to avoid misunderstanding.

Measurement Scale

In the study, Audience Participation and Valence are evaluated utilizing the scale developed by Munnukka, J. (2018). Perceived Credibility of Vlogger is assessed by 11 items from Morimoto, M.,

and La Ferle, C. (2008) and Ohanian, R. (1990). Parasocial Relationship is measured by 8 items adapted from Labrecque, L.I. (2014) and Perse, E.M., and Rubin, R.B. (1989). Brand Attitude is assessed by 5 items designed by Priester, J.R., & Petty, R.E. (2003).

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Pilot Test

The pilot test is a design that is pre-tested to ensure that the questionnaire is consistent with the conceptual framework and is feasible. The questionnaire is distributed to 30 target participants to ensure that all questions are properly translated and comprehensible. Ambiguous questions are amended, adjusted, and developed properly after acquiring the results and suggestions from the respondents, thus ensuring the research's reliability and feasibility.

Data Collection and Analysis

The study's target respondents are those between 18 and 35 years old and living in Ho Chi Minh City. The surveys are delivered to individuals who are enthusiastic about beauty vlogs. A vlog of Trinh Pham – a Vietnam female beauty vlogger - endorsing Cetaphil's products is chosen for the present study.

Customers receive electronic survey (online survey) in the format of questionnaires. With the aim of reaching the target respondents in Ho Chi Minh city, an electronic survey is made using Google Forms and sent out via emails, as well as social media channels like Facebook. Target participants access the surveys by clicking on the link of electronic survey and completing all of the required items in the questionnaire.

The collected data is firstly processed and analyzed using the SPSS program.

- Descriptive statistics: investigates, sums up and illustrates the data gathered. The median, mean, standard deviation, skewness, and finally kurtosis describe the essential properties of each variable's distribution (Hinkle et al. 1994). Furthermore, descriptive statistics include frequencies, measurements of central tendency and dispersion, allowing researchers to observe the obtained primary data.
- Reliability Test: The level of confidence of the scale measurement in the obtained data is shown by the reliability test. Cronbach's alpha is utilized to describe the reliability coefficients in this study. Cronbach's alpha is a reliability coefficient utilized to assess the significance of positive correlation among the items in a data set, according to Cavana, Delahaye and Sekaran (2001). Furthermore, Cronbach's alpha values vary from 0 to 1, with 0.7 being considered acceptable. Flynn, Schroeder and Sakakibara (1994) stated that the questions are more trustworthy when the value is greater.
- Exploratory Factor Analysis (EFA): EFA is a method for identifying the underlying connections between measured variables (Norris, M., Lecavalier, L., 2009). EFA is beneficial in decresing a huge quantity of variables to a smaller group that highlights the relevant information of the variables, according to Coakes, Steed, and Ong (2008).

After EFA is tested, IBM SPSS Amos 20 software is selected to examine the validity and model fit of obtained data using Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM).

Conclusion

This study aims to establish a research model that explore the efficacy of brand endorsements in vlogs by investigating the impact of audience participation, parasocial relationships, and valence toward vlog endorsements on the perceived credibility of the vlogger and brand attitudes. Quantitative research method is employed to examine the proposed research model. Online questionnaire survey is used to gather the data from the target respondents, who are 18-35 year old and living in Vietnam, a developing country. The collected data will be processed and analyzed using SPSS and AMOS to test if there are relationships among

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audience participation, parasocial relationships, valence toward vlog endorsements, the vlogger's perceived credibility and brand attitudes.

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COMMON FACTORS IN SUSCEPTIBILITY TO PHISHING

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Abstract

Cybersecurity seeks to protect the data of individuals and organizations against those who would use it for gain, to the detriment of those affected. While many technological tools are in place to help protect data, the primary reason data are stolen is human error. In many instances, data are willingly given to malicious actors through phishing – tricking a person into yielding access to data by impersonating someone who the person trusts. As phishing is a significant vector to the loss of data, considerable research has been conducted to understand how to prevent phishing through a variety of lenses. This paper reviews current literature on the factors leading to one's susceptibility to phishing attacks. This research determines that age, gender, personality, and computer experience lead to phishing vulnerabilities.

Keywords: phishing, social engineering, susceptibility, personality traits, roleplay, human factors, emails, age, social engineering.

According to the FBI, (FBI Internet Crime Report, 2021), its Internet Crime Complaint Center received over 847,000 complaints about internet crime with reported losses of nearly $7 billion, and the most common complaints were due to phishing with an increase of 38% over 2020. It stands to reason that phishing will remain a significant problem in years to come. Despite advancements in technology, loss of data is often due to human error, often through general phishing scams or even target-specific spear phishing. People who fall for these scams put both data and money at risk, either their own or that of their organizations. Given the magnitude and significance of phishing attacks, much research has been conducted to discover their causes. This paper reviews current literature to answer this question: Has the research on phishing determined any consistent factors that influence whether individuals will fall for phishing? This review has uncovered many common factors that affect susceptibility to phishing, while the research does suffer notable limitations.

Background

The National Institute of Standards and Technology (NIST) defines phishing as "a technique for attempting to acquire sensitive data, such as bank account numbers, through a fraudulent solicitation in email or on a web site, in which the perpetrator masquerades as a legitimate business or reputable person." (NIST, 2022)

Many phishing studies consist of sending contrived phishing emails to organization employees who can choose to immediately delete the email, report the email to the IT department, open the email, respond to the email, click on a link within the email, or download an attachment to the email. Even opening a suspicious

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email can have negative cybersecurity consequences but clicking on links and downloading attachments are the most dangerous actions.

Some phishing studies use roleplay where volunteers are asked what they would do with a trial email, and what their thought process was in determining their answers. Some studies had participants provide demographic data to associate personal characteristics with susceptibility to phishing attacks.

The five major factors involved with phishing susceptibility discussed in this paper are (1) age, (2) gender, (3) computing experience, and (4) personality traits.

Discussion

Phishing and Age

A few studies looked at age as a factor in a person's vulnerability to phishing. The results largely saw a benefit to older age, as this group less likely to fall for phishing scams. The Gavette et al. (2017) study noted that of 193 participants, twelve did not fall for phishing due to their not entering their login information to a phishing website. These twelve were older adults. Lin et al. (2019) saw that during the 21-day study period, older men fell for their study's phishing emails the least (2.3%).

In contrast, younger adults tend to fall for phishing more often. In the Sheng et al (2010) study, two roleplay sessions were held – one to study susceptibility to phishing, and another to study improvements after anti-phishing training had been given to participants. Researchers in the study found that participants between the ages of eighteen and twenty-five were the most vulnerable group in the first roleplay and that they remained more likely to fall to phishing in a second roleplay. The researchers felt that the young were the most vulnerable because they had a lower level of education, fewer years of experience with the Internet, less exposure to training material, and less of an aversion to financial risks.

Older age is not a cure-all for phishing, however. Lin et al. (2019) found that, in contrast to their male counterparts, older women fell for phishing emails the most during the 21 days (4.1%). The researchers in the same study also compared the overall susceptibility for phishing along the entire 21-day period. For older users, their capacity to fall for phishing remained stable the entire time. For younger users, their capacity to fall for phishing declined as the study progressed. Age can be associated with increased experience and decreased impulsiveness.

Phishing and Gender

Gender was often analyzed in studies related to phishing, and it was found that women overall were largely more likely to be victims of phishing than men. In a Halevi et al. (2015) study, participants were given a phishing email, complete with a link to download a “missing” plugin, which would constitute successful phishing attack. Researchers found that of the participants who downloaded the plugin, 60% of them were women. In the Sheng et al. (2010) study, women were more likely to click on phishing links and enter information on phishing sites, with an average of 53% for women. Breaking down the results further, before training, 55% of women clicked on links in phishing emails. After clicking on a phishing link, women continued to give information to the corresponding phishing website 97% of the time, compared to 84% for men. After training, women were still more likely than men to go on to enter information into phishing

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websites. This was even when many of the female participants claimed that they had received anti-phishing education. Researchers could only conclude that prior exposure to anti-phishing education wasn't a significant mediator and that neither income nor education was as significant to phishing susceptibility as gender.

Some of the studies were not as definitive in associating gender with phishing vulnerability. Lin et al. (2019) did find that older women fell for phishing emails more (4.1%) than older men (2.3%). But younger men fell for phishing (3.4%) more than younger women (2.4%). Researchers in the Goel et al. (2017) study made a distinction between those who opened a phishing email and those who clicked on the phishing link, just like in the Sheng study. They found that women were more likely to open their emails (29.9%) compared to men (24.4%), regardless of the many types of phishing emails they received. However, only 14.1% of women went on to click the link (thus being phished), compared to 12.6% of men. This wasn't considered to be statistically significant, meaning that even though women were more likely to open a phishing email, they were not necessarily more likely to be phished. In the survey following the experiment, women and men seemed to have the same level of reported suspicion about the emails. This survey supports the findings in the Gavette et al. (2017) study, which found that there were not any significant differences in phishing susceptibility between men and women.

Phishing and Computing Experience

Many studies that have tried to determine if background knowledge and training act as a deterrent against phishing. The literature review confirms that for the most part, having knowledge and experience of phishing decreases a person's susceptibility to it.

Gavett et al. (2017) looked at a person's suspiciousness towards phishing attempts and found that participants who had more years of education were less likely to fall for phishing, though researchers determined that those years acted as a proxy for experience and familiarity with computers. Older adults who had prior knowledge of phishing were the most suspicious, and older adults without that knowledge were the least suspicious and thus, the most likely to fall for phishing. Knowledge about phishing specifically was associated with a significantly less likelihood of falling for phishing in the Downs et al. (2007) study. Sheng et al. (2010) determined that women's greater susceptibility to phishing was partially on account of their having less technical knowledge and training. This study also performed a linear regression analysis on the data which included participants' technical knowledge. The analysis determined that “for every standard deviation increase in their technical knowledge score, participants fell for 3.6% fewer phish” (Sheng et al., 2010, p.378).

General knowledge of various kinds of cybersecurity threats doesn't appear to confer protection from phishing. The Downs et al. (2007) study found that participants' knowledge about other computer threats (cookies, spyware, viruses, etc.) weren't significantly correlated with better protection from phishing.

Prior experience with phishing tends to make people less likely to be tricked. Older adults in the Gavett et al (2017) study were more likely to have been victims of phishing in the past. They believed that both knowledge and experience “may have offered useful protection against fraud” (p. 10). Participants in the Williams et al. (2018) employee study who had more experience with spear-phishing were more likely to

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know how to respond to phishing emails, namely by reporting them to proper authorities. Researchers in the Downs et al. (2007) study noted that participants who had experience with commonly spoofed sites (either having prior knowledge or having been fooled) were less likely than other participants to click on the phishing links.

Awareness of the risk and consequences for falling for phishing also reduces phishing failures. However, this only appears to work if people are already primed to look out for phishing. Employees in the Williams et al. (2018) study who had more experience in dealing with spear-phishing were also more aware of the risk of being targeted by these emails in the workplace. Pattinson et al. (2012) conducted an experiment where some participants were told they were in a phishing study while the others were not told. In the same experiment, participants were asked to advise someone on what to do with received emails (some of them secretly being phishing emails). Researchers noted that for participants who knew they were in a phishing study, the more familiar with computers participants were, the better they resisted phishing attacks. For non-informed participants, their familiarity with computers had no significant effect on how they managed phishing emails.

Anti-phishing training also had its intended effect on participants, though only one study had data on this type of training. The study by Sheng et al. (2010) performed a multivariate linear regression on the data collected following the study's completion. They found that participants who had previous anti-phishing training fell for 40% of phishing websites in the roleplay, whereas those who had no previous anti-phishing training fell for 60% of phishing websites. The researchers in that study believed that the participants' previous exposure to training significantly predicted their susceptibility to phishing to the point that they felt that it had a larger role than other factors. The Sheng et al. (2010) study had some participants randomly assigned some form of anti-phishing training between the first and second roleplay scenarios. Before this training, participants fell for phishing websites around 47% of the time, on average. After the training, this percentage was reduced to 28%, a 40% improvement. The Sheng et al. (2010) study also found that all training materials reduced participants’ tendency to enter information into phishing webpages by approximately 40%, while there was no statistically significant improvement for the control group. Admittedly, the researchers theorized that the anti-phishing training may have taught participants avoidance strategies in interacting with emails, rather than strategies for better detection of phishing, a feature also speculated upon with Williams et. al. (2018). Furthermore, even with training, participants still fell for 28% of the phishing emails in the second roleplay. Anti-phishing training is not a cure-all, but regular and frequently updated training can be a means of preventing successful phishing.

Phishing and Personality Traits

Three studies investigated personality traits to see if they were significant factors in making people more susceptible to phishing. It was discovered that the trait of conscientiousness was a strong factor, with extroversion, openness, and agreeableness following behind. However, what occurred alongside those traits were mixed, and often were tied to conditions that needed to be met first.

In the Goel et al. (2017) study, participants who opened the link (thus getting phished) were given a survey that asked them about their personality traits. Individual results from the survey were compared with

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each participant's results from the phishing experiment. Those who didn't get phished had a positive correlation between having the trait of conscientiousness and being suspicious--ambition and achievement-striving also had a similar correlation to suspiciousness. However, an opposite result was seen in the Halevi et al. (2015) study, where higher conscientiousness among women was significantly correlated with both clicking on the link in the email and clicking on the plug-in download button. The same study also found that conscientiousness, plus lower risk perception, meant that participants generally were more likely to download the plugin.

The Pattinson et al. (2012) study had the distinction of looking at personality traits alongside participants actively knowing or not knowing that they needed to look for signs of phishing. Being informed and having the trait of agreeableness made it harder for them to manage genuine emails. Not being informed and having the traits of either extroversion or openness made it easier to manage phishing emails. Researchers were surprised that the traits of extroversion and openness protected against phishing, considering that both traits were associated with being more trusting, and expected that this would result in participants with said traits thinking that some phishing emails were genuine.

Limitations to Phishing Studies

Many of the studies cited in this paper have limitations that affected the study's outcome, as well as their capacity to be useful to similar future papers on the subject.

The studies had a wide range of participant sample sizes. While there were some outliers (1975 students in Goel et al., (2017), and 1001 participants with Sheng et al., (2010)), most were on the low end. Three studies had below 100 volunteers (Williams et al., (2018), Downs et al., (2006), and Halevi et al., (2015)). Three other studies had between 100-200 participants (Gavett et al., (2017), Lin et al., (2019), and Pattinson et al., (2012)). Two studies were larger, with Downs et al., (2007) having 232 participants, and Rajivan & Gonzalez, (2018) having 445. This limited data could result in false conclusions or insignificant correlations. The Downs et al. (2007) study saw that few of its 232 participants clicked on the embedded link in their phishing email, making it difficult to draw significant inferences. Gavett et al. (2017) had 193 participants with only 12 refusing to be phished (all of them older). The limited sample size prevented them from drawing conclusions about correlations.

Virtually all the studies noted that self-selection bias was likely at play and would thus have greater abilities in certain subjects than the national average within their demographics. Participants may come from similar cultures and ages (Goel et al., 2017; Rajivan & Gonzalez, 2018; Pattinson et al., 2012; Downs et al., 2006), and have a similar level of education (Gavette et al., 2017; Pattinson et al., 2012; Downs et al., 2006; Sheng et al., 2010). Some may already have experience with phishing (Gavette et al., 2017). Participants may have a stronger interest in computers or cybersecurity than the average person (Williams et al., 2018; Downs et al., 2006; Sheng et al., 2010). They also may not reflect their demographic (Gavette et al., 2017).

Most studies didn't offer any rewards or consequences for behavior. Since they couldn't phish their volunteers, the impact of phishing them may have been lost on participants and would have affected their judgment as a result. Without stakes, participants may have been more risk-averse (Downs et al., 2007), may

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have taken more risks than they would have normally (Sheng et al., 2010), or may not have cared about the results at all (Pattinson et al., 2012). This effect on judgment could be significant, especially in comparison with the one study that had consequences for behavior (Rajivan & Gonzalez,2018), which featured rewards for crafting effective phishing emails. This study found that participants who got the reward early gave much more effort in writing subsequent phishing emails compared to participants who received the reward later. If the reward is delayed, efforts to make more effective changes to phishing emails for each attack decreases. They concluded by stating that to prevent phishing, attackers cannot get rewards quickly and easily--there must be high costs to the attackers.

Limitations in the phishing experiments prevented the evaluation of actual susceptibility to phishing. Studies were limited to roleplays, which themselves were limited in what subjects could do in them. Most studies that monitored the opening of phishing emails also included an embedded link, but subjects in the Pattinson et al. (2012) study didn't have links in phishing emails to click on. None of the roleplay studies allowed their participants the capacity to manage an email--they could only advise (Downs et al., 2006; Pattinson et al., 2012; Sheng et al., 2010). Other studies were limited in scale, which further restricted their evaluation capabilities. Williams et al. (2018) didn't have many phishing emails on hand in the experiment, so they couldn't use authority and urgency techniques that were central to the study. Downs et al., (2007) were equally limited in the amount and variety of both genuine and phishing emails they could offer to participants. Other factors that could influence susceptibility were missing, such as the timing of a received email (Williams et al., 2018), or a browser interface (Downs et al., 2007).

Due to their simulated nature, phishing experiment results may not reflect real-world behavior. Despite efforts by Gavett et al. (2017) to limit its influence, the study's participants were still affected by their environment. Researchers in Goel et al. (2017) never asked participants for personal information if participants opened and clicked on the link in a phishing email, so they couldn't determine if participants actually would allow themselves to be phished. Williams et al. (2018) couldn't use spear-phishing so they had no idea if the perception of risk towards spear-phishing reflected actual employee behavior.

Only one of the studies looking at personality traits as a factor in phishing susceptibility thought that their results could reflect a response bias (Goel et al., 2017).

Conclusion

No one wants to become a victim of phishing, but while finding and understanding common factors that increase this likelihood is a noble goal, the results must be investigated carefully. This is especially true if a common factor is influenced by other common factors. Older people are more likely to have more education, more experience with phishing, and are more risk averse. But other factors such as gender or the capacity to learn must be kept in mind. Experience, knowledge, education, and training have a largely positive effect on preventing phishing. However, the effects are limited by gender, specific knowledge on phishing (not general computer security knowledge), and a tendency of individuals towards an all-encompassing avoidance rather than educated judgment towards novel phishing scams. Women were seen as more vulnerable to phishing, but that could be due to a lack of knowledge and experience, and not due to gender. Women could still be just as suspicious of emails as men and may only fall for phishing up to a point. The

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personality trait of conscientiousness was a strong factor in falling for phishing, but the data was affected by other factors, such as gender, that couldn't be separated. Limitations in these studies included sample size, similar demographics, a lack of rewards and consequences, capacity to determine actual susceptibility or real-world behavior, and a lack of studies on a specific topic. This paper has summarized important factors that can significantly affect susceptibility to phishing while also warning about study limitations that can hamper attempts to create more comprehensive phishing studies in the future. Researchers must consider these factors when crafting their experiments and determine how to limit their influence on the subjects and possible results.

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IMPROVEMENTS MADE IN TECHNOLOGIES AND INNOVATIVE METHODS

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Abstract

The main objective of this research paper is to put emphasis upon bringing about improvements in technologies and innovative methods. To achieve personal and professional goals and sustain one's living conditions in a satisfactory manner, the individuals need to be aware in terms of technologies and innovative methods. It is comprehensively understood, within the course of the implementation of household responsibilities, pursuance of educational programs and while engaged in employment opportunities, when the individuals are making use of technologies and innovative methods, they are able to put into practice their job duties in a satisfactory manner and generate the desired outcomes. In some cases, the task of bringing about improvements can be carried out on one's own, whereas, in other cases, help and support needs to be obtained from others. Hence, it is of utmost significance for them to bring about improvements in technologies and innovative methods. It is understood that in all settings one makes use of these methods to not only generate the desired outcomes and bring about improvements in one's overall quality of lives. Therefore, in order to do well and achieve personal and professional goals, it is essential to bring about improvements in technologies and innovative methods. The main areas that are taken into account in this research paper are, understanding the significance of improvements in technologies and innovative methods, approaches taken into account to bring about improvements in technologies and innovative methods and how bringing about improvements in technologies and innovative methods have proven to be beneficial and meaningful.

Keywords: Approaches, Effectiveness, Improvements, Innovative Methods, Job Duties, Living Conditions, Technologies

It is comprehensively understood that individuals, irrespective of their age groups, categories, educational qualifications, personality traits, occupations and socio-economic backgrounds aim to enrich their living conditions. They have the primary objective of promoting well-being and goodwill and bringing about improvements in their overall quality of lives. In order to achieve personal and professional goals and sustain one's living conditions in an effective manner, there are number of factors that need to be taken into account. These are, being well-aware in terms of their job duties and responsibilities, forming cordial terms and relationships with others, implementing effective communication processes, generating a source of income, developing mutual understanding with others, being well-equipped with usage of technologies and innovative methods, conducting research on regular basis, implementing peaceful conflict resolution methods, being well-equipped in terms of pioneering strategies and approaches and ensuring these are put

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into practice in an effectual manner. When these are put into practice they need to be beneficial to the members as well as the organizations as a whole. Therefore, it is of utmost significance for all individuals to be well-aware in terms of their job duties and responsibilities. Furthermore to do well in them, one needs to utilize technologies and innovative methods.

In the present existence, to achieve personal and professional goals and sustain one's living conditions in an effective manner, the individuals need to be well-equipped in terms of technologies and innovative methods. From the stage of early childhood, the individuals are imparted with information in terms of meaning and significance of technologies and innovative methods. They are made to understand that when they will make use of them in the implementation of tasks and activities, they will be able to do well in their jobs and generate the desired outcomes. In some cases, these methods are difficult to make use of, but getting engaged in regular practice will enable the individuals to be well-versed with them. These methods have proven to be beneficial to them in the implementation of job duties, achieving personal and professional goals and bringing about improvements in their overall quality of lives. From the stage of early childhood throughout the lives of the individuals, they are required to make use of these methods. These are made use of in personal and professional lives of the individuals. Therefore, one can understand on a comprehensive basis that making use of technologies and innovative methods lead to enhancement of one's living conditions.

Within the course of time, the individuals need to bring about improvements in technologies and innovative methods. In the past, there were landline phones in offices as well as in homes. They are available in the present as well. But with advancements taking place, the mobile phones are made use of by the individuals for communicating. Furthermore, these are made use of for number of purposes i.e. sending messages, emails, videos, leisure and recreation purposes, communicating through video calling and so forth. When there is internet connection available in the mobile phones, they can be used for number of purposes. When the individuals are getting engaged in any job duties and need to look up the meaning of any word, then instead of opening dictionaries, they look up meanings on their mobile phones. Hence, in this manner, the utilization of technologies have been beneficial to the individuals on a large scale. The individuals, belonging to all age groups, communities, categories and backgrounds need to make use of technologies and innovative methods. Hence, they need to be aware in terms of measures and approaches that are made use of to bring about improvements in technologies and innovative methods. Furthermore, they need to ensure, they make use of them in an effectual manner.

Understanding the Significance of Improvements in Technologies and Innovative Methods

Within the course of time, it is necessary for the individuals to bring about improvements in technologies and innovative methods. The major reason behind it are, with advancements taking place and with the advent of modernization and globalization, it is necessary to identify the areas, which need to be improved. Bringing about improvements in technologies and innovative methods are regarded as the key factors needed in leading to enrichments in one's overall quality of lives. The internet is regarded as the prominent source that is imparting information to the individuals in terms of all subjects, concepts and factors. For example, when technologies are made use of to prepare articles, through utilization of the

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internet, the individuals understand how to convert the MS Word documents in the pdf format. Furthermore, the internet is utilized to obtain access to innovations such as, charts, graphs, maps, pictures, images, models, reports, projects and so forth. Therefore, when internet is made use of to augment one's knowledge and understanding in terms of various areas, one is able to recognize its significance.

The various types of technologies such as, computers, lap-tops, I pads, mobile phones, photo-copiers, printers, scanners, audio-visual aids, projectors, and other types of technologies need to be maintained in a well-organized manner. When they are utilized, one needs to be aware in terms of competencies and abilities. Furthermore, the technologies need to be made use of in a moral and ethical manner and excessive usage should be avoided. In educational institutions at all levels and in various types of organizations, the individuals in leadership positions need to impart adequate information to their subordinates in terms of ways of maintaining technologies and innovative methods. The various types of innovative methods, such as, charts, graphs, maps, pictures, images, models, reports, projects and so forth need to be kept in safe places and utilized in an appropriate manner. Therefore, when the individuals are aware and augment knowledge and understanding in terms of various areas, they are able to recognize the significance of technologies and innovative methods.

Putting into practice technologies and innovative methods is not a manageable task. The individuals need to learn to cope with various types of problems and challenges. Furthermore, these need to be prevented from assuming a major form. For this purpose, they need to inculcate the traits of diligence, resourcefulness and conscientiousness and develop technical skills. These can be inculcated through getting engaged in regular practice, conducting research through various sources, and implementing appropriate methods and strategies. These aspects render an important contribution in making use of technologies and innovative methods in putting into practice various types of job duties and responsibilities. As a result, the individuals are able to not only do well in one's job duties, but lead to up-gradation of the overall structure of the organizations. In this manner, they are able to meet the expectations of their superiors and enhance their career prospects. Therefore, it is understood on a comprehensive basis, when the individuals are aware and augment knowledge and understanding in terms of ways to cope with various types of problems and challenges, they are able to recognize the significance of technologies and innovative methods.

Approaches taken into account to bring about Improvements in Technologies and Innovative Methods

Improvements are an integral part of the lives of the individuals. Within the course of time, there are number of areas in which improvements are to take place (Dialani, 2019). These include, tasks, activities, job duties, methods, approaches, strategies and so forth. When the individuals are focused upon bringing about improvements, they need to conduct research on regular basis through making use of various sources. Furthermore, they need to put into practice communication processes in an effective manner and exchange ideas and viewpoints (MIT Technology Review, 2020). In educational institutions at all levels and in various types of organizations, the superiors impart knowledge and understanding to their subordinates in terms of approaches to bring about improvements in technologies and innovative methods. The approaches taken into account to bring about improvements in technologies and innovative methods are stated as follows:

Getting Engaged in Regular Practice – In some cases, the individuals do not feel comfortable with the

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usage of various types of technologies. In other words, they feel apprehensive and vulnerable. But when they need to make use of them in an efficient manner and ensure that they prove to be favourable and meaningful, they need to be well-equipped with them. Hence, getting engaged in regular practice is regarded as one of the crucial approaches taken into account to bring about improvements in technologies and innovative methods. Within the course of making use of technologies and innovative methods, there are number of problems and challenges that take place. The individuals need to put emphasis upon overcoming them to generate the desired outcomes. Hence, whether the individuals are pursuing education or they are engaged in employment opportunities, they need to get engaged in regular practice. Therefore, it can be stated, getting engaged in regular practice is regarded as one of the crucial approaches taken into account to bring about improvements in technologies and innovative methods.

Conducting Research through various Sources – The individuals need to conduct research in terms of technologies and innovative methods through making use of various sources. These include, books, articles, reports, projects, other reading materials, technologies and internet. For example, when the individuals are to generate information regarding learning apps, they will make use of the internet to augment their knowledge and understanding. Research is usually conducted, when the individuals need to augment their information, particularly in terms of implementation of a particular task and achieving the desired goals and objectives. Hence, when the individuals conduct research through various sources, they will be able to render a significant contribution in making use of technologies and innovative methods. Furthermore, they will be able to contribute in an efficacious manner in developing competencies and abilities. Therefore, one is able to understand on a comprehensive basis that conducting research through various sources is regarded as one of the approaches taken into account to bring about improvements in technologies and innovative methods that is acknowledged on a large scale.

Implementing Appropriate Methods and Strategies – When technologies and innovative methods are utilized in the implementation of various types of tasks and job duties, there are certain methods and strategies in terms of which the individuals need to be aware (Method, 2021). The internet is regarded as the prominent source, which renders a significant contribution in augmenting one's knowledge in terms of various areas, concepts, topics, factors and so forth. For example, the individuals need to prepare a particular handicraft. In such cases, the utilization of technologies and innovative methods will prove to be effective and worthwhile to the individuals to put into practice their job duties successfully and generate the desired outcomes. Hence, implementing appropriate methods and strategies are regarded as the key area that is necessary to carry out job duties meaningfully. Therefore, one is able to understand on a comprehensive basis that implementing appropriate methods and strategies is regarded as one of the approaches taken into account to bring about improvements in technologies and innovative methods in all fields.

Being well-aware in terms of Job Duties and Responsibilities – Whether the individuals are pursuing education or they are engaged in employment opportunities, or are putting into practice the household responsibilities, they need to be well-aware in terms of job duties and responsibilities. When they are required to make use of technologies and innovative methods in putting into practice their job duties and responsibilities, in such cases, they will work diligently towards being well-equipped with them. Furthermore, they will implement appropriate methods and strategies. Hence, being well-aware in terms of

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job duties and responsibilities is regarded as vital in the personal as well as professional lives of the individuals. In some cases, the individuals are aware on their own, whereas, in other cases, they are imparted with information in terms of them by their superiors. This is within as well as outside the homes. Therefore, one can acknowledge in all fields that when the individuals are well-aware in terms of job duties and responsibilities, they will bring about improvements in technologies and innovative methods that they need to make use of.

Implementing Effective Communication Processes – It is of utmost significance for the individuals to develop a social circle. This can be facilitated when they implement effective communication processes with others. Through implementing effective communication processes, the individuals are able to generate ideas and viewpoints in terms of various areas and provide solutions to their problems. The individuals cannot put into operation their job duties and achieve the desired goals and objectives in seclusion. They need to work in co-ordination and integration with each other. Through the utilization of technologies, the individuals communicate with each other in a verbal and in a written form. When the individuals are communicating with each other, they need to impart factual information and treat each other with respect. This applies to all individuals, irrespective of their job positions in the hierarchy of the organizations. Therefore, it is well-understood, implementing effective communication processes is an approach taken into account to bring about improvements in technologies and innovative methods in all areas, which are personal as well as professional.

Inculcating the Traits of Morality and Ethics – When the individuals are making use of technologies and innovative methods, they need to inculcate the traits of morality and ethics (What's the Difference between Morals vs. Ethics? 2021). The technologies need to be made use of in a moral and ethical manner. For example, when photo-copiers are made use of for photo-copying the documents or when printers are being made use of for taking out print-outs, excessiveness should be avoided. When the individuals are communicating with each other, they need to impart factual information and treat each other with respect and courtesy. When the individuals have inculcated the traits of morality and ethics, they need to differentiate between appropriate and inappropriate, implement the traits of honesty, righteousness and truthfulness and ensure their tasks and job duties prove to be favourable to others and the overall organizations. Therefore, it is widely acknowledged, inculcating the traits of morality and ethics is an approach taken into account to bring about improvements in technologies and innovative methods in all fields.

Inculcating the Traits of Diligence, Resourcefulness and Conscientiousness – Inculcating the traits of diligence, resourcefulness and conscientiousness is regarded to be of utmost significance in achieving personal and professional goals, sustaining one's living conditions in an effective manner and bringing about improvements in one's overall quality of lives. When the individuals are to bring about improvements in technologies and innovative methods, there are certain factors, which they need to take into consideration. These are, getting engaged in regular practice, conducting research through various sources, implementing appropriate methods and strategies, and developing skills and abilities (Tripp, 2021). The traits of diligence, resourcefulness and conscientiousness render an important contribution in making use of technologies and innovative methods in putting into practice various types of job duties and responsibilities. The individuals

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need to focus upon leading to up-gradation of these traits on a regular basis throughout their lives. Therefore, for all individuals, irrespective of their occupations, categories and backgrounds need to inculcate the traits of diligence, resourcefulness and conscientiousness to bring about improvements in technologies and innovative methods.

Servicing and Maintaining Technologies and Innovative Methods – Servicing and maintaining technologies and innovative methods is an important approach to bring about improvements in technologies and innovative methods. The various types of technologies such as, computers, lap-tops, I pads, mobile phones, photo-copiers, printers, scanners, audio-visual aids, and other types of technologies need to be serviced and maintained well. When the battery is low, they need to be charged. Furthermore, the technologies need to be made use of in a moral and ethical manner and excessiveness should be avoided. In educational institutions at all levels and in various types of organizations, the individuals in leadership positions need to impart adequate information to their subordinates in terms of ways of servicing and maintaining technologies and innovative methods. The various types of innovative methods, such as, charts, graphs, maps, pictures, images, models, reports, projects and so forth need to be kept in safe places. Therefore, servicing and maintaining technologies and innovative methods is an approach to bring about improvements in technologies and innovative methods, which is acknowledged in educational institutions at all levels, in various types of organizations and homes.

Developing Skills and Abilities – The individuals need to develop their skills and abilities. From the stage of early childhood, throughout the lives of the individuals, they need to be well-equipped in terms of various kinds of skills and up-grade their abilities (10 Best Skills to Include on a Resume (With Examples, 2021). When the individuals are to bring about improvements in technologies and innovative methods, they need to put emphasis upon technical skills, problem solving skills, analytical skills, critical thinking skills, decision making skills, communication skills, presentation skills, professional skills, leadership skills and time management skills. In order to achieve personal and professional goals and sustain one's living conditions in an effective manner, the individuals need to focus upon developing skills and abilities. In the implementation of this task, they either work on their own or obtain help and support from others. These include, instructors, classmates, supervisors, employers, colleagues, family and community members and so forth. Therefore, developing skills and abilities is an approach to bring about improvements in technologies and innovative methods, which is acknowledged in educational institutions at all levels, in various types of employment settings and within households.

Leading a Healthy Lifestyle – It is comprehensively understood that individuals, irrespective of their communities, age groups, religion, gender, categories, educational qualifications, personality traits, occupations and socio-economic backgrounds aim to enrich their living conditions. They have the main objective of promoting well-being and goodwill and bringing about improvements in their overall quality of lives. In order to achieve personal and professional goals and sustain one's living conditions in an effective manner, they need to be well-equipped with the usage of technologies and innovative methods. When the individuals are focused towards leading a healthy lifestyle, they are usually aware in terms of their job duties and responsibilities. Furthermore, they need to ensure that their job duties, tasks and activities prove to be beneficial to the individuals, organizations and community as a whole. Furthermore, the individuals are able

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to form an effective social circle and alleviate loneliness. In addition, the individuals need to implement appropriate methods and strategies, and be well-aware in terms of job duties and responsibilities. Therefore, for all individuals, irrespective of their occupations, categories and backgrounds need to lead a healthy lifestyle to bring about improvements in technologies and innovative methods.

How bringing about Improvements in Technologies and Innovative Methods have proven to be Beneficial and Meaningful?

Bringing about improvements in technologies and innovative methods have proven to be beneficial and meaningful on a large scale. The important areas in terms of which they have been beneficial and meaningful are, doing well in one's job duties, achieving desired goals and objectives, developing competencies and forming cordial and pleasant terms and relationships with others. The individuals need to generate awareness in terms of areas, which cannot be facilitated without the utilization of technologies and innovative methods. When the individuals are pursuing education or are engaged in employment opportunities or are putting into practice the household responsibilities, they need to be well-equipped with the usage of technologies and innovative methods. When the individuals make use of them, they ensure that they contribute significantly in generating the desired outcomes. In various types of organizations, agencies, financial institutions, educational institutions and so forth, technologies are made use of for maintaining records, preparing spreadsheets, worksheets, articles, reports and so forth. Therefore, it can be stated, when technologies and innovative methods are put into practice to do well in one's job duties, the individuals recognise their benefits and meaning.

The individuals have the primary objective of promoting well-being and goodwill and bringing about improvements in their overall quality of lives. In order to achieve personal and professional goals and sustain one's living conditions in an effective manner, they need to be well-equipped with the usage of technologies and innovative methods. It is comprehensively understood that whether the individuals are pursuing educational programs or they are engaged in employment opportunities, they need to carry out the household responsibilities. Paying of various bills, i.e. electricity, gas, water, television, insurance and so forth are implemented through the utilization of technologies and internet. Hence, these methods are acknowledged in the implementation of household responsibilities as well. On the other hand, these methods are regarded as indispensable in the achievement of educational goals and within the course of pursuance of employment opportunities. Therefore, one can understand on a comprehensive basis, achieving desired goals and objectives is a vital factor when technologies and innovative methods are put into practice. In this manner, the individuals are able to acknowledge their benefits and meaning.

In educational institutions at all levels and in various types of organizations, the superiors convey the information to their subordinates in terms of approaches to bring about improvements in technologies and innovative methods. On the other hand, within households, when individuals are making use of technologies and innovative methods, they need to maintain them in an effectual manner. The competencies need to be developed in terms of methods and strategies. The internet is regarded as the prominent source, which renders a significant contribution in augmenting one's knowledge in terms of various areas, concepts, topics, factors and so forth. Furthermore, the individuals need to be well-equipped in terms of their job duties and

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responsibilities. When the individuals are determined and focused towards the achievement of desired goals and objectives, and bringing about improvements in the overall structure of the organizations, they need to pay attention towards the development of competencies. Therefore, development of competencies is an important factor that highlights how bringing about improvements in technologies and innovative methods have proven to be beneficial and meaningful.

In the formation of cordial and pleasant terms and relationships with others, the individuals need to take into account important factors. These are, communication processes need to be implemented in an effective manner, the individuals need to treat each other with respect and courtesy, eliminate the negative feelings of antipathy and resentment and the subordinates should carry out their job duties in accordance to the expectations of their superiors. In some cases, the individuals do not feel comfortable with the usage of various types of technologies. In other words, they feel anxious. When they find them challenging, they need to communicate and obtain help and assistance from others. Furthermore, when the individuals possess appropriate technical skills, they can provide help to others in a manageable manner. When the individuals are working on group projects, they work in collaboration with others. In this manner, they do not feel much concerned with the usage of technologies and innovative methods. Therefore, it can be stated, formation of cordial and pleasant terms and relationships with others is an indispensable factor that highlights how bringing about improvements in technologies and innovative methods have proven to be beneficial and meaningful.

Conclusion

To achieve personal and professional goals and sustain one's living conditions in an effective manner, the individuals need to be well-equipped in terms of technologies and innovative methods. Hence, when the individuals understand that these are important, they need to focus upon bringing about improvements in them. The approaches taken into account to bring about improvements in technologies and innovative methods are, getting engaged in regular practice, conducting research through various sources, implementing appropriate methods and strategies, being well-aware in terms of job duties and responsibilities, implementing effective communication processes, inculcating the traits of morality and ethics, inculcating the traits of diligence, resourcefulness and conscientiousness, servicing and maintaining technologies and innovative methods, developing skills and abilities and leading a healthy lifestyle. The important areas in terms of which technologies and innovative methods have been beneficial and meaningful are, doing well in one's job duties, achieving desired goals and objectives, developing competencies and forming cordial and pleasant terms and relationships with others. Finally, it can be stated, when improvements are brought about in technologies and innovative methods, the individuals can render a significant contribution in achieving the desired goals and objectives in their personal and professional lives and leading to enrichment of their living conditions.

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CLASSIFICATION OF INNOVATIONS IN VARIOUS FIELDS

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Abstract

With advancements taking place and with the advent of technologies, it is essential to make use of modern, scientific, technical and innovative methods in the implementation of various types of tasks and functions. These methods are facilitating the implementation of job duties in a less time consuming and efficient manner. Within the course of pursuance of education in educational institutions at all levels and within the course of pursuance of employment opportunities, the individuals will be able to do well and generate the desired outcomes, when they are making use of innovations. In case of some tasks and activities, making use of innovations is not manageable. In other words, the individuals are able to experience number of problems and challenges. But when they augment their skills and abilities to overcome the problems and challenges, they are able to do well and generate the desired outcomes. Therefore, it is comprehensively understood, in educational institutions at all levels and in various types of organizations, when the individuals are making use of modern and innovative methods, they are able to benefit to a major extent. This is the primary reason that the individuals, belonging to all fields are putting emphasis upon bringing about improvements in innovations. The main areas that are taken into account in this research paper are, types of innovations in business, categories of innovations in various fields, and benefits of innovation.

Keywords: Business, Communities, Concepts, Educational Institutions, Fields, Individuals, Innovations, Organizations

An innovation is an idea that has been transformed into practical reality. For a business, it is referred to the product, procedure, approach or business concept or combinations (What is Innovation? 2021). Innovations are commonly defined as carrying out new combinations. These include, the introduction of new goods, new methods of production, new approaches, measures and strategies, the opening of new markets and so forth. When innovations are brought about, it needs to be ensured that they prove to be beneficial and worthwhile to the individuals, organizations and community as a whole. The members need to work in collaboration to bring about innovations. When the innovative methods and approaches are introduced, it needs to be ensured that they are manageable. Furthermore, the individuals need to put them into operation in a well-organized and regimented manner. The two important strategies that the individuals need to take into account are, conducting research on regular basis in terms of all the factors and getting engaged in regular practice. When they acknowledge these strategies wholeheartedly, they are able to get engaged in their jobs and functions in an appropriate manner. Therefore, it is of utmost significance for the individuals to recognise the classification of innovations in various fields.

It is apparently understood that all individuals, irrespective of their caste, creed, race, ethnicity, religion, gender, age, educational qualifications, personality traits, occupations, and socio-economic

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background aim to sustain their living conditions in an adequate manner. They have personal and professional goals, which they aim to achieve (Lead Innovation Blog, 2021). In the present existence with advancements taking place and with the advent of modernization and globalization, it is necessary for the individuals to augment their knowledge and understanding in terms of innovative methods. Whether the individuals are pursuing educational programs or they are engaged in employment opportunities, they need to make use of modern, scientific and innovative methods to do well in their job duties and generate the desired outcomes. The individuals make selection of fields in accordance to their interests, abilities and requirements. Hence, in all the fields, which they select, they need to make use of innovative methods. When the individuals are well-equipped in terms of these methods, they are able to bring about improvements in the implementation of tasks and functions. Therefore, one is able to understand in an efficient manner that generating awareness and augmenting one's knowledge in terms of innovative methods has proven to be beneficial to the individuals on a large scale.

In the implementation of innovative methods and approaches, the actions are required to create new ideas, viewpoints, perspectives, processes, methods, products and services. When the individuals are putting into practice modern, scientific and innovative methods, they are making novice inventions. It is of utmost significance for the individuals to bring about changes and improvements within the course of time. These are brought about in methods, procedures, approaches, job duties and various aspects of the overall organizations. When the individuals are thinking of bringing about changes and improvements, they need to put into practice modern, scientific and innovative methods. In all types of organizations and in all fields, implementing innovations is not a manageable task. The individuals are required to experience number of problems and challenges. They need to be aware in terms of the ways to cope with these problems and challenges and prevent them from assuming a major form. When innovative methods and approaches are acknowledged in a well-ordered and satisfactory manner, the individuals and the organizations are able to benefit to a major extent. One of the crucial benefits of innovations is, the individuals are able to create new values, principles and standards. Therefore, one can acknowledge the significance of innovations.

Types of Innovations in Business

Whether the business is in the initial stage of exploring innovation or has been making use of it for a certain period of time, there are occurrence of new opportunities across the growth cycle. By classification of innovations into four distinct categories, the organizations can assess the opportunities that exist. When the members of the organizations are putting emphasis upon the development of innovative methods and approaches, it needs to be ensured that they prove to be valuable and encouraging to the individuals and the organizations as a whole. Hence, one is able to acknowledge that developing creative ideas are one of the important categories of innovations that are identified, in educational institutions at all levels and in various types of organizations. In addition, the new approaches need to be put into practice to create and develop new value. The different types of innovations utilized in business are, incremental innovation, architectural innovation, disruptive innovation and radical innovation. These are stated as follows: (Doyle, 2020).

Incremental Innovation

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Incremental innovation is referred to the continuous improvement of existing products or services to provide more value to the existing market. This is the primary job duty of the workforce, particularly when they are employed in production and manufacturing organizations. Furthermore, another important aspect that needs to be taken into account is, they should be beneficial to the individuals. It puts emphasis upon leading to a decline in the flaws and inconsistencies. It is apparent that there are occurrence of limitations in the implementation of various tasks and activities and achievement of goals and objectives. In such cases, incremental innovation proves to be effective and meaningful. When improvements are to take place in the existing products or services, they are rendering a significant contribution in leading to an increase in productivity and profitability. Therefore, it can be stated, incremental innovation is a vital type of innovation, particularly acknowledged in case of bringing about improvements in products and services.

Architectural Innovation

Architectural innovation is the innovation that puts emphasis upon the modification of the existing products. This innovation is acknowledged by the individuals, when they need to bring about changes in the overall design of the products. Furthermore, it needs to be ensured that they are useful to the customers. In the architectural innovation, the components are put together in new ways. The time duration of this innovation is short to medium term. When innovative methods and approaches are acknowledged in a well-ordered and satisfactory manner, the individuals and the organizations are able to benefit to a major extent. Therefore, it can be understood, architectural innovation is a type of innovation, particularly acknowledged in case of bringing about improvements in products.

Disruptive Innovation

Disruptive innovation is the innovation that puts emphasis upon the tasks and activities that are put into practice to make use of new technologies and products to serve the existing market. In addition, they should be favourable and beneficial to the individuals. Businesses can apply disruptive innovation to serve the evolving needs of the customers. When the customers make demands, then the members of the organizations need to bring about innovative methods and approaches. Therefore, it can be understood, disruptive innovation is a type of innovation, particularly acknowledged in case of bringing about improvements in tasks and functions. Furthermore, the individuals will be able to generate the desired outcomes and achieve the desired goals and objectives.

Radical Innovation

Radical innovation is the innovation when an organization applies new technology in the products to serve the existing market and satisfy the demands and requirements of the customers. In the present existence, the utilization of technologies have acquired prominence. The human resources employed in the organizations are making use of various types of technologies in putting into operation various tasks and activities. Technologies are the innovative methods that contribute in the implementation of job duties in a less time consuming and efficient manner. Therefore, it can be understood on a comprehensive basis, radical innovation is a type of innovation that is put into practice when the individuals are making use of

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technologies.

Categories of Innovations in various Fields

When the individuals are putting emphasis upon enhancing their career prospects, they need to put emphasis upon two important areas, i.e. acquisition of education and getting engaged in employment opportunities (Innovation: Definition, 2020). When they are pursuing educational programs or are putting into practice their job duties, they need to be well-aware and make use of innovations. The different fields, which they select include, education, business, management, administration, architecture, science, technology, engineering, English, arts, law, and so forth. In leading to enhancement of their career prospects and bring about improvements in their overall quality of lives, the individuals need to make use of innovative methods. These need to be made use of in a competent, resourceful and proficient manner. Furthermore, the individuals need to ensure that they are preserved and managed in an appropriate manner. In educational institutions and in organizations, job duties are assigned to the individuals to manage them. The categories of innovations in various fields are stated as follows:

Pictures and Images – When the individuals are working on any assignment or project and when they put in pictures and images, it is stated, they are making use of innovations. These render an important contribution in enhancing the appearance of the article or other documents. The picture is the drawing, painting or artwork that is created on the computer. The pictures are also created making use of the camera or scanner. When the individuals are skilled at making artworks, drawings and paintings, they make them on their own. The image is the visual representation of something. The images are copied, created and stored in an electronic form. When there are pictures and images present in the articles, books, reports, advertisements and so forth, the individuals are able to acquire a clear understanding of the products or services. Therefore, it can be stated, pictures and images are regarded as one of the crucial categories of innovations that are acknowledged in various fields.

Diagrams – Diagrams are the symbolic representation of information using visualization techniques. Diagrams have been made use of since ancient times on the walls of the caves and gained significance during the period of entertainment. In the present existence, they have acquired prominence in all fields. In the implementation of this technique in some cases, one makes use of the three-dimensional visualization, which is then projected into a two-dimensional surface. In some cases, they are manageable to understand, whereas, in other cases, they are complicated. The diagrams can be created through making use of technologies or they can be made by hand. In the fields of economics, architecture, science, technology, engineering, and so forth, the students can acquire an efficient understanding of the concepts through diagrams. Therefore, one is able to understand well that, diagrams are regarded as one of the vital categories of innovations that are identified in various fields.

Charts – A chart is the graphical representation of data. The charts are prepared in three forms, i.e. bar, line and pie. The data is represented by bars in a bar chart, lines in the line chart and pie in a pie chart. Through the utilization and preparation of charts, the individuals are able to acquire an understanding of the facts and information in an appropriate manner. In educational institutions, within the course of acquiring an efficient understanding of the academic subjects and lesson plans and in different types of organizations

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within the course of implementing job duties, the charts render an important contribution in facilitating an understanding of the concepts. These are normally prepared through making use of technologies. But in schools, they are prepared by students manually as well. Therefore, one is able to understand well that, charts are regarded as one of the essential categories of innovations that are identified in various fields.

Graphs – Graphs are the innovative methods that can be defined as the pictorial representation of the facts, data and information. Graphs are also referred to as diagrams. These represent data or information in a well-ordered and clear manner. The points on the graph represents relationship between two or more things. A graph is a non-linear data structure consisting of nodes and edges. In educational institutions, when the students are acquiring an efficient understanding of the academic subjects and lesson plans and in different types of organizations within the course of implementing job duties, the graphs render an important contribution in facilitating an understanding of the concepts. These are normally prepared through making use of technologies. But in schools, they are prepared by the students on a manual basis. Therefore, one is able to acknowledge, graphs are regarded as one of the essential categories of innovations that are recognized in various fields.

Maps – Maps are the diagrams, plans, charts, and drawings, which are made use of by the individuals when they need to identify a location, city, state or country. In educational institutions, when the students are studying geography, they need to study maps. The maps can be physical and political. The physical map provides information regarding natural resources, i.e. rivers, mountains etc. Whereas, the political map provides information in terms of cities, states, counties and countries. In different types of organizations within the course of putting into practice one's job duties, the utilization of maps render an important contribution in facilitating an understanding of the concepts. When the individuals need to transfer from one region to another, then too the utilization of maps prove to be effective and beneficial. Therefore, one is able to acknowledge, graphs are regarded as one of the essential categories of innovations that are taken into account, particularly in the subject of geography.

Models – In educational institutions, within the course of acquiring an efficient understanding of the academic subjects and lesson plans and in different types of organizations within the course of implementing job duties, the utilization of models render an important contribution in facilitating an understanding of the concepts. In the fields of architecture, interior designing and fashion designing, when the instructors are imparting information to the students, the models are used to facilitate better understanding of the concepts. In some cases, one cannot understand the concepts, just through making use of books, articles, reports, projects, other reading materials and technologies, but utilization of models is necessary. The models are usually not prepared but they are purchased. In showrooms as well, when marketing of garments is to be promoted, models are made use of. Therefore, one is able to understand, models are regarded as one of the essential categories of innovations, particularly in the subjects of architecture, interior designing and fashion designing.

Technologies – The utilization of technologies have acquired prominence in all fields. The human resources employed in the organizations are making use of various types of technologies in putting into operation various tasks and activities. These are computers, lap-tops, I pads, scanners, printers, photo-copiers, projectors and so forth. These are put into practice in educational institutions at all levels and

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in various types of organizations in doing well in one's job duties and in generating the desired outcomes. Technologies are the innovative methods that contribute in the implementation of job duties in a less time consuming and efficient manner. Hence, the individuals need to be well-equipped in terms of usage of technologies from the stage of early childhood throughout their lives. One needs to get engaged in regular practice to be well-equipped in terms of their usage. Therefore, one is able to understand on a comprehensive basis that technologies are regarded as one of the essential categories of innovations that are taken into consideration in educational institutions at all levels and in various types of organizations.

Audio-Video Tools – Audio-video tools are the categories of innovations that are put into practice in educational institutions at all levels and in various types of organizations. When the instructors are imparting information to the students in terms of academic subjects and lesson plans, they in some cases make use of audio-video tools. Through these tools, the individuals are able to hear as well as observe pictures, images, presentations, dialogues, movies, shows and so forth. When these are made use of in educational institutions, the students are not only acquiring a better understanding of the subjects and concepts, but they are able to develop motivation towards learning as well. On the other hand, in various types of organizations, when the individuals are engaged in employment opportunities, the audio-video tools are used to implement one's job duties in a satisfactory manner and generate the desired outcomes. Therefore, one is able to understand on a comprehensive basis that audio-video tools are regarded as one of the essential categories of innovations that are put into practice in educational institutions at all levels and in various types of organizations.

Books, Articles, Reports, Projects, and Other Reading Materials - In educational institutions, when the students are acquiring an efficient understanding of the academic subjects and lesson plans and in different types of organizations within the course of implementing job duties, the individuals are making use of books, articles, reports, projects, and other reading materials. When the students need to focus towards the pursuance of academic goals or when the instructors need to prepare themselves in an efficient manner to perform their job duties in a well-organized and satisfactory manner, they make of books, articles, reports, projects, and other reading materials. One of the major benefits of these innovative materials are, they are made use of to up-grade the knowledge and understanding of the individuals in terms of concepts and factors. When they are well-aware, they will be able to do well in their jobs and generate the desired outcomes. Therefore, one is able to understand on a comprehensive basis that books, articles, reports, projects, and other reading materials are one of the indispensable categories of innovations that are implemented in educational institutions at all levels and in various types of organizations.

Developing Creative Ideas – When the individuals are putting into practice modern, scientific and innovative methods, they are making novice developments. It is of utmost significance for the individuals to bring about modifications and improvements within the course of time. These are brought about in methods, processes, strategies, job duties and various aspects of the overall organizations. When the individuals are thinking of bringing about changes and improvements, they need to develop creative ideas (16 Innovative Ideas to Make Your Teaching Methods more Effective, 2017). The development of creative ideas is regarded as a way that leads to initiation of innovations. In the development of creative ideas, either the individuals conduct research on their own, or they communicate with others to generate ideas and viewpoints. When these ideas are developed, it needs to be ensured that they prove to be beneficial and favourable to the

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individuals and the organizations as a whole. Therefore, one is able to acknowledge that developing creative ideas are one of the important categories of innovations that are put into operation by the individuals in educational institutions at all levels and in various types of organizations.

Benefits of Innovation

When research is conducted on innovation, it is understood that there are numerous benefits of innovation. When this is acknowledged and put into practice in a well-ordered and satisfactory manner, the individuals are able to benefit in number of ways. Some of the important benefits are, leading to an increase in productivity and profitability, one is able to carry out job duties in an efficient manner, provide solutions to problems in an effectual manner and lead to development of skills and abilities. When the members of the organizations are well-equipped in terms of innovative methods, they are putting into practice their job duties in such a manner that they are able to lead to an increase in productivity and profitability. One of the important benefits is, the individuals are able to carry out their job duties in a less time consuming and efficient manner. In this way, the individuals are enhancing their career prospects as well as leading to up-gradation of the overall structure of the organizations. Therefore, it can be stated, leading to an increase in productivity and profitability is one of the important benefits of innovation.

In educational institutions and in employment settings, within the course of acquiring an efficient understanding of the subjects and lesson plans and in different types of organizations within the course of implementing job duties, the utilization of innovative methods render an important contribution in facilitating an understanding of the concepts. When the individuals aspire to do well in their job duties and generate the desired outcomes, they need to be well-equipped in terms of innovative methods. In the development of innovative methods, either the individuals conduct research on their own, or they communicate with others to generate notions and viewpoints. When these ideas are developed, it needs to be ensured that they prove to be beneficial and favourable to the individuals and the organizations as a whole. In the implementation of job duties in an efficient manner, the individuals need to learn to cope with various problems and prevent them from assuming a major form. Therefore, it can be stated, carrying out job duties in an efficient manner is a benefit of innovation, which is acknowledged to a major extent.

Within the course of implementation of job duties in an efficacious manner, achieving the desired goals and objectives and in leading to up-gradation of the overall structure of the organization, there are number of problems and obstacles that take place. These need to be coped with in an effective manner and prevented from assuming a major form. When the members of the organizations are well-equipped in terms of innovative methods, they are putting into practice their job duties in such a way that they can cope with problems in a manageable manner. Furthermore, the individuals need to take into account two important factors. These are, being well-aware in terms of their job duties and responsibilities and forming cordial and amiable terms and relationships with others. In order to make use of modern, scientific and innovative methods in an effective manner, the individuals need to work in collaboration and integration with each other. In educational institutions, when the instructors want students to make use of them, they impart them information in terms of the techniques. Furthermore, they help them to cope with various types of problems. Therefore, it is well-understood, providing solutions to problems in an effectual manner is a benefit of

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innovation, which is identified in educational institutions at all levels and in various types of organizations.

In the implementation of job duties in an efficacious manner, achieving the desired goals and objectives and in bringing about improvements in one's overall quality of lives, the individuals need to pay attention towards the development of skills and abilities. The various types of skills, which need to be honed are, communication skills, analytical skills, critical thinking skills, problem solving skills, decision making skills, time management skills, personal skills, professional skills, leadership skills, negotiation skills, presentation skills, and creative skills. The individuals need to inculcate the traits of diligence, resourcefulness and conscientiousness in honing these skills. When the individuals are putting into practice modern, scientific and innovative methods, they are rendering a significant contribution towards development of skills. Therefore, leading to development of skills and abilities is regarded as one of the crucial benefits of innovation, which is acknowledged by the individuals in their personal as well as professional lives.

Conclusion

An innovation is an awareness that has been transformed into practical reality. For a business, it is referred to the product, approach or business concept or combinations. The innovative methods include, the introduction of new goods, new methods of production, new approaches, measures and approaches, the opening of the new markets and so forth. When innovations are brought about, it needs to be ensured that they prove to be advantageous and meaningful to the individuals, organizations and community as a whole. The different types of innovations utilized in business are, incremental innovation, architectural innovation, disruptive innovation and radical innovation. The categories of innovations in various fields are, pictures and images, diagrams, charts, graphs, maps, models, technologies, audio-video tools, books, articles, reports, projects, and other reading materials and developing creative ideas. The benefits of innovation are, leading to an increase in productivity and profitability, one is able to carry out job duties in an efficient manner, provide solutions to problems in an effectual manner and lead to development of skills and abilities. Finally, it can be stated, when the individuals are making use of innovative methods, they are able to render a significant contribution in achieving the desired goals and objectives and leading to overall functioning of the organizations in an efficient manner.

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