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(Compiled by Dr. Apoorv Khare and Dr. Hari Sreekumar, Conference Co-Chairs, ICMD 2021)

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2. The connected era, consumer subjectivity, and well-being (Track Chair: Prof. Russell W. Belk)
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8. Poverty, markets, and vulnerable consumers (Track Chairs: Dr. Ramendra Singh and Dr. Apoorv Khare)
9. Rethinking consumer culture and development (Track Chair: Dr. Pia Polsa)
10. Climate change, markets, and consumption (Track Chair: Dr. Delphine Godefroit-Winkel)
11. Overall Conference related (Track Chairs: Dr. Sudeep Rohit and Dr. Satish Maheswarappa)

Track: Alternative imaginations of markets and development

Abstract

Choose your Own Future: The Sociotechnical Imaginaries of Virtual Reality

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Virtual Reality has been heralded variously as the next stepping stone in technological innovation, a utopian 'empathy-machine' and a dystopian addictive technology. Using critical discourse analysis, we explore the types of narratives underlying this global attention and the ideological values, beliefs and interests therein. We contribute to the critical marketing literature by demonstrating how an examination of sociotechnical imaginaries reveals the ways in which the market mediates the reception of new technologies and the kinds of worlds these technologies bring about. Through an interactive 'choose your own adventure' narrative, we bring these imaginaries into relief and invite readers to navigate alternative potential futures for VR. The data underpinning the narrative highlight the role of marketers and marketing in shaping our social, political and economic reality.

Track: The Connected Era, Consumer Subjectivity, and Well Being

Papers

Application of IoT in agricultural sector- a study on farmers' satisfaction about the adoption of new technology in Bihar, India

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ABSTRACT

The rapid increase in population and demand for food resulted in depletion at an alarming rate, hence, there is a dire need to preserve and use these resources properly. Farmers in the agricultural sector are adopting new methodologies to maximize their productivity at minimum use of resources and with minimum wastage. IoT and such advanced technological tools have bought a revolution in the field of farming by providing more innovative ways and solutions to leading problems in agribusiness. This in turn attracting researchers to study and find the loopholes in the adoption and applications of IoT and related technological tools in the agricultural sector.

Purpose: Our objective of the study is to identify factors affecting the adoption of the Internet of Things in agribusiness and to measure the effect of these dimensions on recommendations to the usage of IoT in agribusiness.

Methodology: In the study five cities in, Bihar, India – Patna, Bhojpur, Aurangabad, Nalanda, and Muzaffarpur-were selected for the survey and it was undertaken with the help of a structured questionnaire.

Findings: This study found that the adoption of the Internet of Things in agribusiness mainly depends on four crucial factors which are, “Anticipated Perks”, the second factor is “Credence” and the third factor is “Threat” and fourth is “Attitude”. In addition, farmers do recommend the usage of IoT in agribusiness for improved productivity and return with optimum utilization of resources.

Keywords: - Internet of Things, Farming, Farmer, Agribusiness, Technology

INTRODUCTION

India is an agro-based country where still sixty percent of its population depends upon agriculture for their live hood. It performs a vital role in daily life for majorities of Indians (Kaur et al., 2017). It can say that the urban kitchen lives are more reliant on rural Indian agricultural products (Reardon et al., 2011). India is placed 2nd in its global farm output (Dhawan. V., 2017). Only agriculture as an industry generates around 42.6% employment of the total workforce and contributes almost 20% of the entire GDP of India. India is a global leader in producing fresh fruits, vegetables, spices,

dairy products, etc. It is the world's second-largest leader in the production of wheat and rice after China. (BMEL India country report, 2016). Despite being such a great contributor to India's economy, the modern-day situation of agribusiness is endangering because of the absence of significance and improper maintenance given towards the crops and agribusiness expansion due to the sudden rise in the population, financial problems, societal issues, etc. (Abdulai & Huffman, 2005; Rajeswari et al., 2017; Trivelli et al., 2019). In India, many poor and marginal farmers are still unaware of the advancement in farming technology and technique and still follow the standard farming procedure (Chandra et al., 2018). The modern agricultural problems like weather change, global warming, energy crisis, and environmental issues, advancement in agribusiness is very much crucial to keep up with the demand for a product concerning the rise in population (Roy et al., 2017)

In recent times technologies like IoT, big data analysis, cloud storage, etc., has developed a lot

(Rajeswari et al., 2017). IoT (Internet of Thing) is the method of looking at expansive information sets to uncover covered-up designs, mysterious relationships, showcase patterns, customer inclinations, and other valuable commerce data (Kumar and Nagar, 2017). It has been developed by a British technology pioneer in 1999, who aimed to broaden the use of regular internet and fostered this idea (Gubbi et al., 2013; Peoples et al., 2013). IoT or Big data analysis is a worldview that thinks about unavoidable presence in the climate of assortment things just as articles through remote and wired associations alongside extraordinary correspondence convention can frame an intuitive environment. This eco-framework further collaborates with other comparative structure to make new applications just as administrations (Roy et al., 2017).

Before the arrival of IoT, applications use wireless sensor networks (WSNs) for digital agribusiness. It focuses on climate change, soil control, accuracy agribusiness, machines, process control computerization, and recognizability (Wang et al., 2006; Ivanov et al., 2015; De Lima et al., 2010; Merrill, 2010; Diaz et al., 2011; Amin et al., 2004). There has been a change in outlook from utilizing the WSN network for agribusiness to IoT as it combines all kinds of pre-existing software such as WSN, waves frequency, cloud computing, middleware system, and end-user applications (Rueda et al., 2016). For example, IoT uses digital yield tools, GPS, soil health, fertilizers, machinery health, and accurate farm predictions to uplift the farming techniques and increase the operational profit (Walter et al., 2017; Pham & Stack, 2017).

REVIEW OF LITERATURE

IoT has gained lots of attention in a short period and has got many applications in research fields (Fantana et al., 2013). Such applications and analytical tools are very effective in agriculture industries by generating better methods or techniques of farming, enhance the production of crops, higher earning, and a competitive advantage over others by using various methods to monitor and analyze the different environmental conditions and other aspects which might affect the crop production with the help of IoT (Kumar and Nagar, 2017, Rajeswari et al., 2017). It not only enhances the productivity of farms and produces income, but it also brings significant changes in the farm administrative work and feasible agribusiness exercises (Kite-Powell, 2016). Many capitalists have invested around 661 million dollars in agribusiness startups to transform agribusiness into the next big IoT industry (Burwood-Taylor et al., 2016). It has been speculated that using IoT analysis for farming methods can increase the global annual profit by 20 billion dollars (Bunge, 2014).

The effectiveness of IoT in agribusiness can be perceived easily, as it has enhanced the scenario of the agricultural industry (Jayaramam et al., 2016). In recent studies, it has been found that the IoT in agribusiness has concentrated on difficulties and limitations for the entire supply of food chain in the agriculture sector (Brewster et al., 2017). Applications have already been taken into use that use IoT to measure the farmer's occupational health with weather mapping, etc. (Bendre et al., 2015; Maugard et al., 2018). The crucial role of IoT in agriculture is to make farms study regarding the prices, etc., educate farmers with correct methods and techniques of farming based on data collected from the soil health of the field, weather conditions, use of pesticides, and demand for the product (Rajeswari et al., 2017). According to (Manyika et al., 2011), apart from land, labor, and capital, many researchers considering IoT as a fourth factor of production. It will serve as an advantage to the farmers in rising products for their business and meeting the requirement of the growing population (Baird and Rigins, 2016; Brynjolfsson and McAfee, 2015).

IoT as an application creates a new cyber-bridge between the data scientist and farms (Wolfert et al., 2017; Lioutas et al., 2019). Looking at the current scenario of the rising demand for IoT will present a challenging situation for all data scientists in the upcoming time as the benefits of data analysis are promoting newer ways of agriculture (Tan and Hongfei, 2016; Carolan, 2017). IoT in agribusiness has shown a remarkable change in few years (Lokers et al., 2016). Still, the benefits of it are unaware of many (Kamble et al., 2019). Several factors obstruct the adoption of IoT in agribusiness (Katie, D. et al., 2014). According to many scholars and researchers, trust is one of the most crucial factors in embracing the IoT in agribusiness (Pavlou, 2003; Wu et al., 2011; Gefen et al., 2003; Akinwunmi et al., 2015). Apart from trust, risk, and security, privacy and other factors also play a crucial role in embracing IoT (Elijah et al., 2018).

The role of every individual farmer plays a crucial role in the adoption of IoT as an agricultural tool. Several studies have been carrying out, specifying the factors contributing important role in adopting IoT in industries (Schlick et al., 2013), but fewer studies have been defining the role of an individual farmer (Li and Wang, 2013).

IoT in agriculture is going to be the next big industry. Several studies found that data analysis will become one of the major components in farming which will provide benefits to many farmers and industries in several ways. But remaining poor or underprivileged farmers who cannot afford to for the data analysis for their field will face enormous digital lag (Chandra et al., 2018). This situation encourages researchers and scholars to study and find out the market gap. The government and other institutions have come up with web-based applications which are easily accessible to all so they can remove this gap between the data scientist and farms (Sindhu et al., 2012) providing them a better lifestyle.

OBJECTIVE

- To analyze the factor affecting the use of Internet of Things in agribusiness
- To measure the effect of these dimensions on recommendation to the usage of IoT in agribusiness.

RESEARCH METHODOLOGY

In the present study, five cities were selected on the basis of farming in Bihar, India – Patna, Bhojpur, Aurangabad, Nalanda, and Muzaffarpur. While doing any survey, sample size determination is a crucial matter. In this study, 320 samples were collected from the five different cities in Bihar, India, with the help of a structured questionnaire and informal discussions were held with the local residents. Five-point Likert scale ranging from 1: strongly disagree to 5: strongly agree, as used by Cronin and Taylor (1992), was introduced for the measurement of each parameter. Data after proper cleaning and validation were used for conducting multivariate analysis and logistics.

FINDINGS AND ANALYSIS

Objective 1: To analyze the factor affecting the use of Internet of Things in agribusiness

(Insert Table 1 here)

Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy usually varies or lies between 0 and

1. Values closer to one are considered better, while 0.5 is considered the minimum requirement. In the table given above (Table 1), KMO value is 0.774, that is greater than 0.5 and hence, better so, we can proceed further with the factor analysis. From the table, it can be seen that the Bartlett's Test of Sphericity is significant, as the significant value is less than 0.05 (0.000).

Considering both the tests together, they provide minimum required standards which need to be fulfilled before conducting a factor analysis.

(Insert Table 2 here)

In the table Total Variance Explained (Table 2), each individual component or a factor possesses a quality score or an eigenvalue which can be signified by the column 'Total' of 'Initial Eigenvalues'. Components with high eigenvalues are more likely to present true and real factors underlying. Components with eigenvalue of at least 1 are considered and selected in the study. Thus, from the table given above we got first two components or the factors with eigenvalue 1 or greater than 1. It can be seen that factor 1 accounts for 53.310 % of variance, factor 2 accounts for 12.307 % of variance, factor 3 account for 8.162 % of variance while, factor 4 accounts for 5.339 % of variance and together they account for 79.118 % of total variance.

(Insert Figure 1 here)

From the figure (Figure 1) it can be seen that the factors with Eigen values are greater than one is taken for the study. An Eigen value represents the amount of variance associated with the factor.

(Insert Table 3 here)

Rotated Component Matrix (Table 3) shows the association between the factors and the variables taken. Technically, a factor represents common feature that all the variables possess. From the table of rotated factor matrix, factor 1 includes the high coefficients for the variables like competitive advantages over other farmers, newer methodologies of farming, complications regarding the farming techniques, agribusiness management, bringing down the entire cost of farming, weather mapping for to prevent any kind of losses. Therefore, this factor may be labeled as the '**Anticipated perks**'. Factor 2 has high coefficients for the variables like faith over agribusiness provider, end to end encryption in your farm data, providing rebates to encourage the relationship, and so on. Hence, this factor may be detailed as '**Credence**'. Factor 3 includes the high coefficient variables like leak in your farm data, misuse of your farms data, authorized use of your farms data, and providing data to your competitors. So, this factor may be termed as '**Threat**'. On the other hand, Factor 4 includes the high coefficient variables like your reliability over agribusiness providers for your farm use, changes brought by IoT in your agribusiness, and positive outcome of IoT in your farm as compare to traditional farming methods. So, this factor may be termed as '**Attitude**'.

H₀: B₁ = 0

The null hypothesis implies that dependent variable, **Farmer Satisfaction** and the independent variables, '**Anticipated perks**', '**Credence**', '**Threat**', and '**Attitude**', does not have any association between them.

H₁: B₁! = 0

The alternative hypothesis implies that dependent variable, **Farmer Satisfaction** and the independent variables, '**Anticipated perks**', '**Credence**', '**Threat**', and '**Attitude**', do have association between them.

(Insert Table 4 here)

Model Summary determines the fitness of the regression model to the data. In a model summary

R or multiple correlation coefficient measure the quality of prediction of the dependent variable. From the table (Table 4) it can be seen that the value of R or the multiple correlation coefficient is 0.829, indicating a good level of prediction. While, R Square or the coefficient of determination shows the variance proportion in dependent variable which can be described by the independent variable. It can be seen that the R Square value is 0.687 which means our independent variables describes 68.7% of variability of our dependent variable.

(Insert Table 5 here)

ANOVA tests that whether the overall regression model is a good fit for the data or not, table 5, highlights that the regression model forecasts the dependent variable significantly well and it is statistically significant as the p-value is less than 0.05.

(Insert Table 6 here)

Coefficients table shows the required information in order to predict the dependent variable from the independent variables as well as to decide whether the independent variables are contributing to the model statistically significantly well (with the help of significant value). The coefficient table (Table 6) elucidates the overall satisfaction being derived from '**Anticipated perks**', '**Credence**', '**Threat**, and '**Attitude**' and it can be seen these factors are statistically significant to form a regression model or equation, which is given below:

$$\text{Use of IoT in Agribusiness} = 3.625 + 0.422 *(\text{Anticipated perks}) + 0.496 *(\text{Credence}) + 0.485 *(\text{Threat}).$$

OBJECTIVE 2: To measure the effect of these dimensions on recommendation to the usage of IoT in agribusiness.

H₀: B₁ = 0

The null hypothesis implies that **Farmer Satisfaction** and the factors '**Anticipated Perks**', '**Credence**', '**Threat**', and '**Attitude**', does not have any association between them.

H₁: B₁! = 0

The alternative hypothesis implies that **Farmer Satisfaction** and the factors '**Anticipated Perks**', '**Credence**', '**Threat**', and '**Attitude**', do have any association between them.

Block 0: Beginning Block

(Insert Table 7 here)

From the classification table (Table 7) it can be inferred that the model is inclined towards "YES" as the usage of Internet of Things is more towards YES than NO (228 as compared to 92) While, the overall percentage signifies that this approach is 71.3% time holds true.

(Insert Table 8 here)

Block 1: Method = Enter

(Insert Table 9 here)

From the above table of "Hosmer and Lemeshow Test" (Table 9), it can be seen that the entire model is properly fit for the data as the significance value is 0.633 (> 0.05), hence, the model is good.

(Insert Table 10 here)

(Insert Table 11 here)

Above table "Classification Table" (Table 11) is one the most important tables, and is totally similar to the classification table in BLOCK 0, that is, table 7, but this classification table is based on the descriptive variables in our study. It can be seen that the model is inclined towards "YES" as the recommendation to the usage of Internet of Things is more towards YES than NO (220 as compared to 86) While, the overall percentage signifies that this approach is 71.3% holds true.

(Insert Table 12 here)

From the table of variables in the equation (Table 12), logistic regression results can be seen. It can be inferred that the factor Anticipated Perks, Credence and Threat has a significant effect on the use of IoT in agribusiness, as the significant value (p-value) is less than 0.05, and Wald's value is also high. While, the factor Attitude do not have any such significant effect on the recommendations towards the usage of IoT in agribusiness as the significant value (p-value) is more than 0.05 and Wald's value is also very low. Thus, the logistic regression being formed is shown below:

$$\text{Log (p/1-p)} = 0.930 + 0.034 *(\text{Anticipated Perks}) + 0.029 *(\text{Credence}) + 0.270 *(\text{Threat})$$

CONCLUSION

Based on the perks served by the adoption and application of Internet of Things in farming, farmers don't hesitate to adopt it for improved productivity. Hence, these perks have a direct influence over farmer's choice of adoption. Further, improved productivity and returns make farmers trust IoT, which in turn build their confidence to make use of IoT and other technological tools in farming. On the other hand, threats and risks influences the choice of farmers negatively and they are less likely to adopt IoT. In spite of these perks, still many farmers lack access to

these technologies, hence, efforts need to be made to make farmers aware and knowledgeable towards existing technologies and their uses. Considering these factors and their consequences further studies can be made in future to understand and examine farmer's perception and behavior towards innovative technological tools solely based on its perks and threats.

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TABLES AND FIGURE

Table 1:- KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.774
Bartlett's Test of Sphericity	Approx. Chi-Square	8001.768
	Df	190
	Sig.	.000

Table 2:- Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %

1	10.662	53.310	53.310	10.662	53.310	53.310
2	2.461	12.307	65.617	2.461	12.307	65.617
3	1.632	8.162	73.779	1.632	8.162	73.779
4	1.068	5.339	79.118	1.068	5.339	79.118
5	.882	4.408	83.526			
6	.597	2.986	86.512			
7	.535	2.677	89.189			
8	.443	2.213	91.402			
9	.424	2.121	93.523			
10	.286	1.430	94.952			
11	.214	1.068	96.021			
12	.170	.851	96.871			
13	.151	.753	97.624			
14	.131	.654	98.278			
15	.098	.490	98.769			
16	.081	.406	99.175			

17	.062	.310	99.485		
18	.053	.267	99.752		
19	.034	.169	99.921		
20	.016	.079	100.000		

Figure 1:- Scree Plot

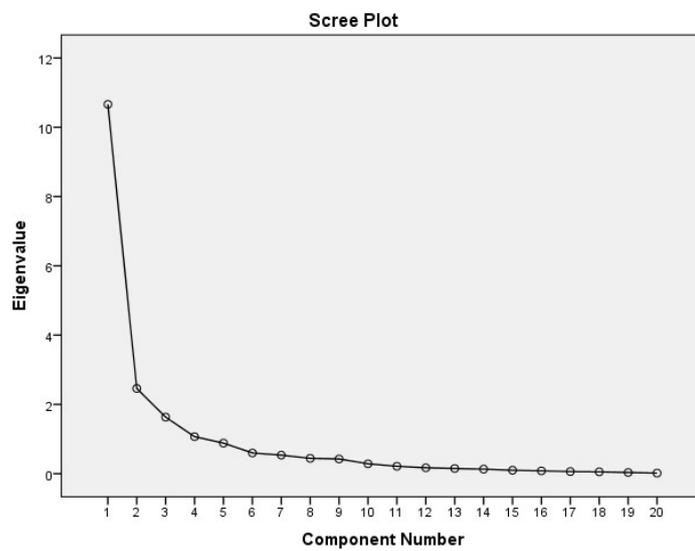


Table 3:- Rotated Component Matrix^a

	Component			
	1	2	3	4
Application of Internet of Things will bring down your farm's input cost	.883			
Application of Internet of Things will provide competitive advantage	.824			
Application of Internet of Things provides required information with respect to GPS - based mapping and weather forecasting	.776			
Application of Internet of Things will provide you new methodologies of farming	.773			
Application of Big Data Analytics will assist you to handle farming related complications	.706			
Application of Big Data Analytics will help you to manage your time more adequately	.690			
Application of Internet of Things improves environmental administration and green value	.471			
You have faith over agribusiness provider		.866		
Individual ranchers trust agribusiness innovation suppliers		.835		
Agricultural innovation suppliers are fervidly suggested by agribusiness expansion experts in rural area		.809		

Agricultural innovation suppliers are required in order to be updated with innovative techniques of farming		.751	
Compliance of intelligible access of data, its possession and protection will make you trust your agricultural innovation supplier more		.685	
As agricultural innovation suppliers are well known for giving rebates and free counselling, you look for enduring relationship with them	.555	.636	
It is highly expected that your agricultural innovation supplier will leak you farm's raw data to other farmers, without your knowledge			.801
It is highly expected that your farm's raw data will authorize your agricultural innovation supplier to make conclusions for you.	.518	.725	
It is highly expected that your agricultural innovation supplier will utilize your farm's raw data, without your knowledge.	.457	.704	
Application of Internet of Things multiply the risk of leak, breach of misuse of farm's data		.622	
You are entirely reliable on Internet of Things for improved productivity of farming			.925
Application of Internet of Things provide more positive outcomes as compared to traditional farming			.890
Application of Internet of Things have brought visible changes in agribusiness			.876

a. Dependent Variable: Farmers are satisfied with the adoption of Internet of Things in farming as compared to traditional methods of farming

b. All requested variables entered.

Table 4:- Model Summary

R Square	Adjusted R Square	Std. Error of the Estimate
.687	.683	.545

a. Predictors: (Constant), Attitude, Threat, Credence, Anticipated perks

Table 5:- ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	205.453	4	51.363	172.955	.000 ^b
Residual	93.547	315	.297		
Total	299.000	319			

a. Dependent Variable: Farmers are satisfied with the adoption of Internet of Things in farming as compared to traditional methods of farming

b. Predictors: (Constant), Attitude, Threat, Credence, Anticipated perks

Table 6:- Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.625	.030		118.994	.000
1 Anticipated perks	.409	.031	.422	13.390	.000
Credence	.480	.031	.496	15.736	.000
Threat	.469	.031	.485	15.377	.000
Attitude	-.163	.031	-.168	-5.334	.000

a. Dependent Variable: Farmers are satisfied with the adoption of Internet of Things in farming as compared to traditional methods of farming

Table 7:- Classification Table^{a,b}

	Observed	Predicted		
		R1		Percentage Correct
		YES	NO	
Step 0	R1 YES	228	0	100.0
	NO	92	0	.0
	Overall Percentage			71.3

a. Constant is included in the model.

b. The cut value is .500

Table 8:- Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 0 Constant	-.908	.124	53.991	1	.000	.404

Table 9:- Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	6.129	8	.633

Table 10:- Contingency Table for Hosmer and Lemeshow Test

	R1 = YES		R1 = NO		Total	
	Observed	Expected	Observed	Expected		
Step 1	1	26	25.703	6	6.297	32
	2	28	25.082	4	6.918	32
	3	29	30.651	11	9.349	40
	4	22	24.033	10	7.967	32
	5	25	23.666	7	8.334	32
	6	23	22.543	9	9.457	32
	7	19	21.889	13	10.111	32
	8	24	20.695	8	11.305	32
	9	18	19.838	14	12.162	32
	10	14	13.901	10	10.099	24

Table 11:- Classification Table^a

	Observed	Predicted		Percentage Correct
		R1		
		YES	NO	
Step 1	R1 YES	220	8	96.5
	R1 NO	86	6	6.5
	Overall Percentage			71.3

a. The cut value is .500

Table 12:- Variables in the Equation

	B	S.E.	Wald	Df	Sig.	Exp(B)
Step 1 ^a Anticipated Perks	.034	.129	5.110	1	.011	1.049
Credence	.029	.125	4.910	1	.020	.966
Threat	.270	.132	4.580	1	.032	1.376
Attitude	-.930	.128	2.371	1	.124	1.261
Constant	-.930	.129	45.748	1	.000	.417

a. Variable(s) entered on step 1: Anticipated_Perks, Credence, Threat, Attitude

The importance of the social dimension in the multi-channel consumer experience: exploratory study

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Abstract

The contemporary consumer no longer hesitates to migrate from one channel to another before finalizing his transaction, therefore living a mixture of experiences during the different phases of his buying process and in the various channels frequented. The aim of this paper is to explore, from an exploratory study, the different social interactions that the consumer performs during his multi-channel experience ROPO (research Online, purchase Offline). These interactions represent the social dimension of the consumer experience that it cannot be denied its important role in optimizing the overall of today's consumer experience.

Keywords: Multi-channel ; Experience; Social ; Consumption, ROPO

Introduction

Since the emergence of the experiential approach, many studies have been conducted in order to better understand the consumption experience (Bonnin, 2003; Filser, 2002; Hetzel, 2002; etc.) by exploring its antecedents, its consequences and its content, both in the real and virtual spheres (Kim et al). But today, with the integration of different digital tools in the daily life of consumers, they no longer hesitate to move from one channel to another, moving as they like between the virtual and real spheres (Badot and Navarre, 2002; Heitz-Spahn, 2013). Understanding the experiences during these hybrid experiences is a strategic imperative for researchers and retail professionals. Previous researches have shown the diversity of dimensions that compose the consumer experience with a dominance of the hedonic (represents the aesthetic, experiential and pleasurable aspect of the experience), utilitarian (corresponds to the functional, instrumental and practical character of the consumption object) and social facets, which will be addressed in our work, and which corresponds to the analysis of the different interactions that consumers carry out throughout their multichannel shopping journey whether with sellers or other consumers (Gentile, Spiller and Noci, 2007).

Most studies have been conducted on single-channel experiences and in service or entertainment contexts. In our paper, we will focus on the analysis of this dimension in the case involving purchases of goods made during a multi-channel experience of the ROPO type (Research Online, Purchase Offline). The research proposed in this paper aims to answer the following question: To what degree does the social dimension participate in the explication of the multichannel consumption experience.

In order to do so, it will be interesting to proceed with a literature review that first focuses on the concept of multi-channel consumption experience and the exploration of its social dimension. Then, it is a question of presenting the results of the exploratory study carried out on the explicative factors of the social interactions chosen during the two phases of the multichannel consumption experience of the ROPO type.

1-Theoretical framework

1-1 The multi-channel experience.

During a multi-channel shopping experience, the individual lives a "meta-shopping experience" (Anteblian&al, 2013) made up of a number of successive or simultaneous microexperiences of different natures, either virtual or real. These micro-experiences could take different forms (Badot and Lemoine 2013). According to Collin-Lachaud and Vanheems 2015, the «accumulation of purchase experiences accumulated in the different channels used " help to transcend the global experience lived by the consumer on each of the dimensions of the experience. Roederer (2008; 2012) has identified four dimensions that make up an experience, namely a hedonic-sensory dimension (pleasure/displeasure), a praxeological dimension (interactions with the object consumed and/or other people present during the experience), a rhetorical dimension (symbolic value of an element of the context in the more global sense of the story that the experience "tells") and a temporal dimension. These dimensions of experience, which the author believes are decontextualized, should be identified regardless of the experience, including when the experience is lived in contact with virtual and real channels.

1-2 The social dimension of the multi-channel consumption experience

Social interaction is an essential dimension of the consumer experience. Indeed, the community link, as well as the situations providing a sharing of emotions and experiences, take a considerable importance in the life of individuals. Consequently, the consumption experience only has real meaning if it is shared (Carù and Cova, 2006). Moreover, social interaction is often seen as a source of satisfaction (Fornerino, Helme-Guizon and Gotteland, 2008).

First of all, the social dimension of the experience is experienced individually since it allows the consumer to reveal his or her ideal self-image (Schmitt, 1999b; Carù and Cova, 2006). Then, it implies a connection with others since it is in front of society that the consumer's identity will be validated and built. As a result, the choice of a brand can result in a sociocultural experience lived to satisfy a need for social identity (Schmitt, 1999b). This experience allows the consumer to create a sense of belonging with certain groups of individuals and to distinguish him socially (Gentile et al., 2007).

In terms of interactions with others, we find that there are relationships that the consumer has with the sales staff and with the other customers present in the store. For the social experience in the store, Soderlund (2011) showed that there are three social factors that can impact the consumer's evaluation of the store: the number of customers, the visibility of purchases and activities of other customers, and the interactions the consumer has with other customers.

In a multi-channel context, several researchers have demonstrated the importance of social interactions between customers on the one hand and between customers and sellers on the other. Thanks to his journey combining the virtual and real spheres, the consumer lives in an extended social space, he can at any time get information, be accompanied and get advised. As a result, companies are increasingly faced with well-informed, exigent and aware customers, whose expectations of their interlocutors are different from those of single-channel customers (When the consumer exchanges with others on the Internet to get their opinion on products, the fruit of this exchange will follow him into the store and will modify the encounter with others in the physical space (Collin Lachaud and Vanheems (2015)).

According to the transformation of customer expectations, the company can create new relationships through its salespeople of tomorrow (Vanheems 2015). Another specificity of the multi-channel experience is the omni-presence of the customer's social network - both close ones and unknowns. This connection of consumers and their skills invites companies to design new forms of dialogue and relationships with their customers (Cova and Herbert, 2014).

1-3 The social dimension during a multi-channel experience of consumption of the ROPO model (research on line, purchase off line):

The ROPO experience corresponds to a process combining the preparation of a purchase, mainly carried out via the Internet, with a purchase made in a store. Nicholson and al (2002) show that the Internet is suitable for researching information before a purchase, while the store continues to respond to the final re-evaluation of the product and to the transaction step.

1-3-1 The social dimension during the online information search phase RO:

The social dimension is so important and constitutes according to Michaud-Trévinval and Stenger (2014), the fourth dimension of the online shopping experience. It concerns the aspects of socialization undertaken by the consumer with his network during his online experience and the steps

taken to help him make a purchase decision (ability to access to the opinions of Internet users, to "friends" on Facebook...).

Table 1: Conceptual framework for LSE from Michaud-Trivinal and Stenger (2014)

Dimensions	Components	Characteristics
Social dimension	Socialization	Companions: friends ,peers ,family ,vendors
	Decision support	Friends Internet users' opinions

1-3-2 The social dimension during the in-store phase PO :

Social interactions with store staff: Since customers have already prepared their purchase on the Internet, their behavior in the store has changed, and their relationship with the store staff has been transformed considerably. Consumers already know what they are looking for and go directly to the store. If they don't see the pre-selected items, they go directly to the salespeople, with more ease than other customers because they seem to have more confidence in them (Bouزيد and Vanheems 2013). Vanheems 2012 divided consumers with ROPO behavior into two categories, those who have spent time on the net, who have a very advanced knowledge and who wish to go even further when meeting with the salespeople in the store so they expect more from their interaction with the sales staff and demand more information in the store. And those for whom the knowledge acquired on the Internet is a way to spend as little time as possible in the store and to quickly access the product selected on the website. The contact with the salesperson only allows them to confirm their choice and to reassure them before making a purchase.

Social interactions with other consumers: The customer can also come into contact with other consumers on the web while being present in a physical point of sale (Vanheems and collin-lachaud, 2015). In this way, real social interactions in a sales space are combined with interactions with a more or less distant virtual sphere (such as the case of the consumer who takes a photo of a product in order to post it on his Facebook wall and thus get an opinion from his personal sphere). The social space in the commercial sphere is at the same time extended through a connection with unknown people, but it is also linked to the private sphere, especially if the consumer has gone to the store with his family or friends.

2-Objectives of the research and methodology:

This research aims to better understand the multi-channel consumption experience through the analysis of the social dimension. On the one hand, it aims to identify the different social interactions established by consumers during the different phases of the multi-channel ROPO consumption experience. On the other hand, it seeks to identify the factors that explain the choice of these social interactions during the two phases of the multi-channel consumption experience, i.e. the online information search and the in-store purchase.

2-1 Research Methodology

A qualitative methodology was adopted for this research, due to the exploratory nature of the study. Forty-three stories of shopping experiences were recounted by 21 respondents of the exploratory

qualitative study, an average of more than two stories of shopping experiences per respondent, belonging to an age range between 16 and 45 years. To answer our research questions, we chose cosmetic products as the field of study. Indeed, few studies have been carried out on this category of products, which have the advantage of being, on the one hand, implied goods (which may therefore require a phase of preparation for purchase) and, on the other hand, experiential goods (which often require a physical phase for the finalisation) of the purchase: touching, real colors, fitting, etc.. After having consented to participate in the study, a private face-to-face interview took place. This conversation consisted of sequential exchanges in which the respondent was asked to answer a new question once she had answered the previous one. At the end of these interviews, only those customers who had already adopted a multi-channel behavior when purchasing cosmetic products for themselves were retained. In terms of methodology, the choice of interviews is justified by its practicality and its capacity to provide enriching information given its flexible and open character.

The interview guidelines are not very formalized and are limited to two themes: identification of social interactions during the search for information online and during the purchase phase in the store, which allows for the adaptation of the questions to the interviewees' speech, as they were asked to report on their latest cosmetic purchase experiences. We then proceeded to the thematic content analysis of the interviews according to the following steps: the transcript of the interviews, the categorization of the social interactions conducted and the reasons for the choices.

2-2 Results

The results of this qualitative study indicate that the choice, the number and the sequencing of the interactions made during the multi-channel ROPO consumption experience, depends on the age of the consumer, the purpose of the interaction, and the previous experience that the consumer has on the product category. We will see in the following the detailed results of this exploratory study.

2-2-1 Social interactions while searching for information online:

The vast number of social interactions made during the online information search phase were with other consumers. The youngest respondents (between 16 and 26 years old) have a tendency to vary their social interactions and do not find it difficult to interact with several consumers during their online information search,

"Ghita 17 years old....I watch videos regularly from youtubers and when I decide to buy a product I can contact her either directly during the live chat she launches once a week or I leave my question on her wall.....

They try to get in touch with the consumers directly and they qualify their advice and information as the most credible and reliable sources.

"Loubna 19 years old....The youtubers give me a living experience on how to use....I feel that the information they give, is very real especially they use several brands and they don't represent any one of them

Then, they interact with their friends and family to ask for more useful information about price, composition of the products.

As for the younger consumers (between 27 and 45 years old), they interact less than the first age group. They tend to talk to their friends on social networks first to help them make their decision, especially when it comes to product categories where they have no previous experience.

"Laila 34 years old....For me, it's the first time I'm going to buy the primer, I always used to put only foundation, but when I saw the publication of a friend on a facebook group, I contacted her privately, then I informed myself even more on the instructions of the product by asking a question on a forum specialized in cosmetic products to decide if I should buy it or not.....

Then they can share with other consumers on forums and facebook groups to get feedback on other women's experiences. And finally, they can contact the sellers through the social network pages administrated by the company to ask for information on the price and availability of the product.

"Laila 34years oldI often check the official brand page on facebook to see the reviews and ask for more information on prices from the saleswomen online....

2-2-2 Social interactions during the shopping process:

During the purchase phase in the store, consumers between the ages of 16 and 26 always favor social interactions with other consumers, whether with those they accompany (friends or family) or with others present at the points of sale, in order to help them choose the product.

.... I often have a girl of my age ask me in the store if I use the product or she takes my opinion on a lipstick or blush color

For the younger consumers who have previous experience in the category of products they want to buy, they ask more than the others for more details and advice from the salespersons present in the store so that they can give them advice on the products and the new products in the range they are looking for. These interactions become essential especially if the consumer goes to the store alone.

"Doha 28 years old...Once in the store, I asked the saleswoman to tell me the difference between two concealers that I had already searched for on the net while mentioning the brand I was using before...

Results discussion

The results of the research allowed us to identify the forms of social interaction that were set up during the two phases of the multi-channel ROPO consumption experience. And to highlight the elements that influence the choice, the number and the ordering of the types of social interactions performed by each age group of consumers.

Social interactions with other consumers are most frequent during the online information research phase. While during the store visit, both types of interactions are conducted, with the staff in contact and with other consumers. The average number of interaction patterns is three interactions during each phase.

Age of consumer	Online information search phase			In-store purchase phase		
	1st interaction	2nd interaction	3rd interaction	1st interaction	2nd interaction	3rd interaction
Between 16 and 26 yearsold	Virtual network	Friends and family	Saleswomen on RS	Friends	Other consumers present in the store	Saleswomen

Between 27 and 45	Friends	Other consumers on the RS	Saleswomen on the RS	Saleswomen	Friends or family who accompany the customers	-----
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The factors that influence the choice of social interactions during the two phases are the age of the consumer, the type of information that is the object of the social interaction, and the experience in the category of the searched product.

Indeed, we notice that the younger the consumer is, the more she is ready to interact first with other consumers through the different social networks, then she contacts her personal environment and finally the saleswomen during her visit to the store. As for the nature of the information that is the object of the social interaction, it is mainly experiential and noncommercial hedonic information that leads consumers to interact with their network, especially during the online information search phase. But after, in the store, they look for utilitarian commercial information (price, quality) and experiential information (texture, smell, testing the product..).To a lesser extent, experience in the product category can also influence the choice of social interactions.

Considering the frequency of purchase of a product category, the consumer's behavior becomes more rational, so she may limit herself to interactions with salespeople during both phases of the purchase experience.

Conclusion

In conclusion of this paper, we raise the observation that social interactions represent an essential dimension to understand the consumer experience during the multi-channel ROPO journey. Studies on this dimension are relatively rare despite the importance for research as well as for professionals to mobilize this dimension in order to optimize the global experience lived during an experience combining the two virtual and real spheres.

Indeed, at the level of theory, and taking into account the insufficiencies of academic research specific to the social dimension, our study would allow us to deepen and complete the results obtained at the moment.

Furthermore, and from a managerial perspective, the awareness of the determinants of choice of social interactions during the online information search phase and during the visit to the store, should be significant to companies insofar as it would allow them to know exactly how their customers interact with each other before carrying out the transaction and how they should interact with them so as to optimize and make their consumption experience more gratifying and satisfactory. However, this modest study represents several limitations related primarily to the small number of interviews conducted. Indeed, this study would benefit from being confirmed by a larger scale empirical study before being able to generalize its results.

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Track: Gender, markets, and the Global South

Papers

GENDERED EMOTIONS IN THE SELF-FASHIONING OF FILM DIRECTORS IN INDIA

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Abstract

In this study, I adopt a narrative methodology to engage with film directors working in the space of commercial cinema in India to understand the emotions they experience at different stages of the film making process. I draw on Derrida's work to show that emotions are not about the intentional expressions of an autonomous individual, but involve mediation, difference and imagination to shape the contours of unstable selves. I indicate that the emotions of pride and self-assurance are associated with concealing the precariousness of film directors, and make the logic of profit and business alluring and acceptable. I also show that the emotions of apprehension and excitement are linked to the construction of the enterprising self which conceals the departure of art from an inquiry into ambiguities and ethical aporias.

Keywords: Derrida, emotions, enterprising self, film directors, precariousness

Introduction

The creative industries are sites of labour where artists seek to embed stories in emotional worlds in order to appeal to the aesthetic sensibility of the audience (Coget, Haag and Gibson, 2011; Lindgren, Packendorff and Sergi, 2014; Lubart and Getz, 1997). The emotional work done by artists presumes that emotions can be intentionally conveyed to create aesthetic and social layers of satisfaction (Brooks, 2014; Rodell et al., 2017; Tamir, Chiu and Gross, 2007). This assumption is located in a broader stream of literature which believes that emotions impact decision making in organisations to influence key outcomes

(Bindl, 2019; Bordia, Irmer and Abusah, 2006; Brooks, 2015). Emotions are viewed as a resource which actors can engineer effectively to achieve the desired outcomes (Chen and Avoko, 2012; Dasborough, Hannah and Zhu, 2021; Hambrick and Wowak, 2021). At the same time, mainstream scholars urge organisational actors to be aware of potential negative outcomes of emotions, and the necessity of regulating emotions in some contexts (Chen et al., 2018; Evans and Crosby, 2021; Gutierrez and Berggren, 2020).

There are two important gaps which emerge in the consideration of emotions in mainstream literature. *First*, while mainstream literature focuses on the role of emotions in furthering instrumental outcomes such as strengthening of commitment and fostering exchange of ideas (Bordia et al., 2006; Hambrick and Wowak, 2021; Hayward and Hambrick, 1997; Lucas et al., 2017), it fails to take into account contradictions and dilemmas that people may experience while engaging in emotional displays that advance organisational agendas. These dilemmas are likely because emotions emerge from multiple sources, and are unlikely to be mapped into the production of desired

outcomes, and may contain leakages that produce other outcomes (Lindgren, Packendorff and Sergi, 2014). *Second*, mainstream literature assumes that emotions can be intentionally expressed and the self can be transparently known (Ng et al., 2021; Pillay et al., 2020; Rodell et al., 2017; Vornov and Yorks, 2015), yet there are many uncertainties in the organisational world and several unanticipated interactions and reflections can take place. Some of these reflections may also be about the political implications of work, and how the instrumental colonisation of work could prevent broader political potentialities from being realized (Jagannathan and Rai, 2017).

In order to address the above gaps, in this study, I explore the research question of what ideological aspects of work the presentation of emotions conceal and how do these concealments normalise instrumental offerings, thereby repressing broader possibilities of work.

In order to engage with this research question, I draw on Jacques Derrida's work to chart a critical view of emotions. Derrida (2008) indicates how the inhabiting of emotions is used to present a celebratory view of the human being as a subject who can reason and feel, indicating how emotions are put to a political purpose of announcing exceptionality.

Derrida's views are important for a critical theory of emotions as critical scholars have examined the double binds and contradictions that inhere in emotional experiences, outlining the need to understand a dramaturgy of emotions, emerging from multiple iterations of an experience (Calcagno, 2009; Ergin, 2017; Figlerowicz, Maitland and Miller, 2016).

Derrida's (2006, 1998, 1993) work has implications for a conceptualisation of emotions that unsettles any understanding of a coherent, stable self as he outlines a method of engaging with shifting meanings through an immersion in spatial and temporal differences. The instability of the self is a theme that critical scholars of emotions have worked on, particularly with respect to understanding the social embeddedness of emotions, where the person expressing, experiencing, narrating or authoring an emotion endlessly disappears in the play between interiority and exteriority (Foucault, 1977; Lindgren et al., 2014; Napolin, 2016).

In order to engage with the above conceptualisation of emotions that rejects the idea that emotions convey information about the essentiality of an interior, unchanging self, I situated my study in the context of commercial cinema. Specifically, I inquire into the emotional experiences of film directors in Indian cinema in order to understand the social embeddedness of emotions and their political implications. The context of creative labour is interesting to study emotions as it signifies the possibility of exteriorising emotions such as adventure and thrill while interiorising the precariousness of performing work in neoliberal conditions (Lindgren et al., 2014). It is also useful to throw critical light on the understanding of emotions in the process of creative labour, particularly when emotions have been viewed as instrumental resources where intuition aids rational decision making in structuring artistic decisions (Coget et al., 2011; Lubart and Isaac, 1997). In contrast to such instrumental views, the context of art can reveal unexpected occurrences of resonance, which are still crucial for a plot to be plausible or politically productive (Napolin, 2016).

I engage with film directors using a narrative methodology as it offers the opportunity to engage with stories beyond the narrowness of facts, and encompasses fantasies, desires, regrets and political avowals (Gabriel, 2004; Jagannathan and Rai, 2017; Polkinghorne, 2007). I interviewed fifteen film directors working in the space of Indian cinema for this study and asked them to narrate stories where they experienced different emotions while crafting their films. I look upon these stories, not as individualised, autonomous accounts, but as ways in which "the most private – the inner voice ... holds

the town voices of others across distance, which fuse themselves to a free indirect discourse, both intimate and populated” (Napolin, 2016: 173). My analytical effort in engaging with narratives was to locate claims of emotions felt in the interiority in exterior processes of world making, where the many populating the private could be discerned, thereby making the interpretation of the ideological consequences of emotions possible. Narratives offer a way for understanding how people continuously reconceptualise their intellectual and political projects in the light of different experiences, a Derridean (2006) move of tracing the iterations of meaning and imagination.

By using narrative methodology to engage with the emotions of film directors, I make two contributions in this study. *First*, I depart from mainstream literature which suggests that emotions of pride and self-assurance are related to commitment and persuasiveness (Hambrick and Wowak, 2021; Hayward and Hambrick, 1997; Pillay et al., 2020) to show that narratives of pride conceal the precariousness experienced by film directors and normalise problematic tropes such as the commodification of women’s bodies in commercial cinema. The emotions of pride and self-assurance reveal the imagination of a community with other actors in commercial cinema, and convey the need to appear heroic in the choices that a film director has made to persuade herself about the meaningfulness of her work. *Second*, I problematise mainstream literature which posits the emotions of apprehension and excitement as being linked with the possibility of an enterprising self and learning from conflicts (Bordia et al., 2006; Lucas et al., 2017; Voronov and Yorks, 2015), to show that the imagery of the enterprising self is used to valourise commercial cinema and mask its departure from an artistic engagement with ethical aporias. The need for the emotions of excitement and apprehension emerges from the quest for mastery and to show the self as having made decisions which understand the pulse of the audience.

Theoretical Framework:

Derrida, impossibility of self-knowledge and problematising mainstream literature on emotions

In this section, I first review the mainstream literature on emotions and find that several scholars have focused on emotions as within the intentional reach of organisational actors, and believe that these actors can regulate their emotions to achieve key instrumental outcomes (Bordia et al., 2006; Brooks, 2015; Chen et al., 2018; Dasborough et al., 2020). Mainstream scholars often conceptualise emotions as a resource that can help in adding intuiting to the rationality of decision making, thereby enhancing the quality of decision making (Chen and Ayoko, 2012; Coget et al., 2011; Guttierrez and Berggren, 2020). After reviewing mainstream literature, I indicate how I turn away from it to draw from Derrida (2008, 2006, 1998) to indicate that emotions are not about self-knowledge or a stable, coherent self, but about social embeddedness, difference and imagination. For Derrida (1998, 1978), emotions reside in a play of alterity, memory and shifts in meanings with the passage of time. I outline that the Derridean view on emotions is compatible with critical work on emotions which encompasses concepts such as the problematisation of first-person experience, the role of socially embedded discourses and ideological productions of legitimacy (Figlerowicz et al., 2016; Lindgren et al., 2014; Napolin, 2016).

Emotions and instrumental outcomes

Mainstream scholars have seen emotions as aiding or impeding the effectiveness of decision making and focus on issues such as growth and leadership (Coget, Haag and Gibson, 2011; Hambrick and Wowak, 2021; Hayward and Hambrick, 1997; Tamir et al., 2007). Out of the many emotions that mainstream scholars have engaged with, I focus on the emotions of pride, self-assurance, apprehension and excitement, as these emotions have been reported to have an impact on a sense of accomplishment, making a difference, and enthusiasm, thereby shaping group level emotional climates (Bordia et al., 2006; Brooks, 2014; Chen et al., 2018; Rodell et al., 2017). I focus on the emotion of pride as its expression is related to the assertion of articulating a position beyond the ordinary, and is related to a tactic of influence by the speaker to persuade others about the issue at hand (Dasborough et al., 2020; Hambrick and Wowak, 2021; Matta et al., 2020; Ng et al., 2021; Rodell et al., 2017). I explore the emotion of self-assurance as it has been found to degenerate into hubris with attended consequences of illusions of superiority, over-estimation and erroneous decisions (Chen et al., 2018; Hayward and Hambrick, 1997; Lejarraga and Lejarraga, 2020). I engage with the emotion of apprehension as it has been linked to anxieties located in self-esteem, fear, the possibility of creating an undesired impression, loss of focus, and the lack of quality or usefulness of a person's actions (Bordia et al., 2006; Guttierrez and Berggren, 2020; Trougakos, Chawla and McCarthy, 2020). I pay attention to the emotion of excitement as it is related to optimism, improved motivation and high self-confidence in accomplishing tasks (Brooks, 2015, 2014; Lucas et al., 2017).

Pride is associated with increasing positive feelings related to group affiliation, self-image, inspiration and greater commitment to work (Rodell et al., 2017). People who feel proud of their actions expect praise from others and believe that they are engaging in ethical behaviours that improve the functioning of settings in which they are involved (Dasborough et al., 2020). People who feel proud of their actions want them to be visible and seek to attract the attention of others (Hambrick and Wowak, 2021). Pride is related to the strengthening of social identity and emerges from the belief that people who identify with each other consistently show fairness towards each other (Matta et al., 2020). Pride is an emotion embedded in social exchange which an employee expresses towards her organisation when she feels indebted to it (Ng et al., 2021).

Excessive self-assurance leads to overconfidence and impedes learning which can enable actors to effectively update their beliefs (Chen et al., 2018). Self-assurance degenerates into hubris when leaders infuse large elements of self-importance in appraisals of recent organisational success and media praise (Hayward and Hambrick, 1997). Self-assurance is an emotion that relates to feelings of knowing and "reflects the correspondence between reality and people's beliefs" (Lejarraga and Lejarraga, 2020: 202). More than the accumulation of self-assurance over a period of time, emotional control which counteracts the erosion of self-assurance arising from recent failures, is a more important predictor of performance (Evans and Crosby, 2021). In times of uncertainty, organisations need to find mechanisms to inculcate self-assurance in employees and help them overcome fear and frustration (Manucci, 2021).

People experience apprehension when they feel the context to be uncontrollable and stressful and an emphasis on greater inter-personal contact can reduce apprehension (Bordia et al., 2006). Apprehension reduces task efficiency as it is associated with stress, unpleasantness and distraction (Guttierrez and Berggren, 2020). Apprehension can lead to an unhealthy suppression of the expression of emotions, diminishing the fulfilment of psychological needs and the achievement of goals (Trougakos et al., 2020). A consideration of the emotion of apprehension while evaluating risks can

expand the sphere of participatory policy making by taking account of emotional appraisals of possible dangers (Kahan, 2007). When people experience apprehension, they perceive the current roles in which they are engaged in as provisional and changeable, and are less willing to believe that there are aspects of these roles which are natural and unquestionable (Lupu, Ruiz-Castro and Leca, 2020).

Excitement can diminish the ability to process vital information and can lead to sub-optimal outcomes in processes such as negotiation (Brooks, 2015). At the same time, excitement can lead to positive performance outcomes by reappraising negative emotions through positive cognitive channels, and finding the energy to get things done (Brooks, 2014). Excitement is often a collectively shared emotion and indicates joy at collective achievements that people are invested in (Lucas et al., 2017). Excitement is a function of the likelihood of an event occurring, and uncertainty produces greater excitement for people who identify with the event (Lacey et al., 2021). Task related conflicts have the potential to produce greater excitement among employees and can eventually lead to greater workplace trust (Chen and Ayoko, 2012).

A review of the mainstream literature on emotions indicates three ways in which traditional scholars embed the study of emotions in instrumental outcomes. *First*, the literature aims at responsabilising individuals for the emotions they experience and places an injunction on them to regulate their emotions to manage camaraderie, learning, stress and negotiations (Bordia et al., 2006; Brooks, 2015; Chen et al., 2018; Dasborough et al., 2020). *Second*, the literature disassociates organisational spaces from any humanising ethics and consolidates them as optimising engines, urging them to engineer emotions in ways which enhance commitment and excitement, while reducing fear and distraction (Chen and Ayoko, 2012; Guttierrez and Berggren, 2020; Manucci, 2021; Rodell et al., 2017). *Third*, the literature attempts to reduce the self into a knowable, controllable and engineerable project by focusing on issues of visibility, self-importance, psychological investments and needs (Hambrick and Wowak, 2021; Hayward and Hambrick, 1997; Lacey et al., 2021; Trougakos et al., 2020). These three aims of the mainstream literature on emotions are an attempt at colonising emotions for the achievement of instrumental outcomes.

Derrida, locating emotions in the unknowability of the self

In contrast to the instrumentalities in which the mainstream literature on emotions is located,

I now outline Derrida's views on emotions which emphasizes the importance of accidents and imagination. For Derrida, emotions are embedded in "an advent that will never come to show itself fully (the promise)" (Calcagno, 2009: 49). The promise of emotions is never fully realized because rather than being located in expressing the self, affects become the accidental basis for the self to become unsettled. The emotional unsettling of the self has implications for markets as it questions the belief that "the future ... was to become the global triumph of free market economies" (Magnus and Cullenberg, 2006: vii). The emotional unsettling of the self questions the situatedness of the self in neoliberal subjectivities thereby problematising the market instrumentalities that the self is supposed to service. While there is a desire for self-presence, the dependence on alterity renders impossible any concrete project of the coherent self (Derrida, 1992a). There are many fissures in "such an understanding of epistemological solitude by foregrounding both the impossibility of disentangling the self from the world and the desire for such an idealistic moment of self-closure" (Ergin, 2017: 345).

For Derrida (1978: 37), the act of questioning is related to unhappiness, “this interminable unhappiness of the disciple perhaps stems from the fact that he does not yet know – or is still concealing from himself – that the master, like real life, may always be absent”. When the disciple enters into a dialogue and questions the master, she feels a sense of reproach and guilt. Derrida believes that this guilt emerges from the disciple investing reality into the presence of the master. The Derridean gesture of the absence of the master signifies that the trope of the master holds power only because of the ways in which the master is imagined. In a broader sense, emotions hold power because they are tied to imaginations of tropes such as that of the master. The consideration of tropes such as that of the disciple and the master open up an alterity within the self, in rumination, the imagination of the self is still ruptured by the visitation of the other (Derrida, 1998). The play of alterity extends to social memory as different emotions emerge about material objects at different times, “a medium able to excite, seduce, annoy, bore and embarrass at the juncture of different historical crises” (Yang, 2016: 188).

Surrender and mastery are important themes in Derridean scholarship, “the reader of the philosophical text will recognize this self-movement in his consciousness as he surrenders himself to and masters the text” (Spivak, 1976: x). The paradoxical connections between surrender and mastery indicate the ways in which emotions accidentally play out in people’s lives. People surrender to the accidental emergence of emotions, this act of surrender is also an act of mastery as it is based on the activation of imagination premised on people’s desires. The paradoxical connection between surrender and mastery shows the limits of identity and how identity cannot be a defining characteristic of the self (Derrida, 1993). Derrida believes that a consideration of desires is central to understanding the operation of language, “the origins ... of language in the rhythms and intonations of our passions rather than in the more logical realm of our practical affairs” (Garver, 1973: xii). Emotions are crucial to the emergence of language and it may be unsustainable to locate language purely in reason.

“First-person experience” is located in “specific personal and social frameworks” and emotions transgress norms of self-awareness by opposing the assumption of “a stable, coherent subject experiencing them” (Figlerowicz et al., 2016: 157). Rather than enabling knowledge of the self, emotions unsettle the self by focusing on tensions and the messiness between the fiction of the first-person and the materiality of social frameworks in which she is embedded. Derrida’s (2008) work stands in opposition to projects of radical autonomy by outlining the impossibility of articulating oneself. Emotions are not a description of the propertyhood of the first-person, as they transcend “a genealogical table of exceptional individuals” and are related to “the functional conditions of specific discursive practices” (Foucault, 1977: 114). Rather than the individualisation of the self, emotions point towards the discourses that enable particular forms of affect to emerge. Discourses lend legitimacy to the experience of affect as they are “understood subjectively and embedded in a social context in which certain emotions are appropriate and legitimate” (Lindgren et al., 2014: 1388).

The social situatedness of emotions implies that they do not lend credibility to the autonomy of the individual, but allude to accidents through which social action comes into being. In locating emotions in social contexts, I counteract conceptualisations of choice or the belief that “individuals can choose the extent to which they embrace or distance themselves from these roles at different times” (Lupu et al., 2020: 3). Rather than choice, emotions are premised on the accidental activation of imagination, and the social context provides discursive resources for elaborating such imagination. In this sense, I

follow the Derridean (1991) problematization of the project of achieving individual freedom through the project of self-reflection and centering the subject within oneself. The accidental activation of emotion is related to resonance rather than repetition, “a series of sounds that do not so much repeat across discrete works as resonate, future instances revising the first, traveling through a mediatised air” (Napolin, 2016: 184). Emotions become an accident through their ambiguous movements in time, where the resonance of the future can revise the past.

The social content of emotions implies that material structures can have an emotional resonance, as material conflicts can shape the nature of emotional interactions. Affection between elderly parents and adult children increased when “property relations became less tense” (Stearns and Stearns, 1985: 817). The interface between material contexts and emotions suggests that while contexts do not determine emotions, they create the possibility of relatable tropes structuring imaginations in which affect is located. The role of imagination means that any claim of self-knowledge is immersed in the fiction of announcing the finality of psychological interpretation of first-person expressions (Derrida, 1992b). Imagination is crucial for the play of emotion, “only in spaces charged by imagination – auto-affective states in which voices talk to themselves, eroticism is auto-eroticism, consciousness is melodramatic self-consciousness – do affects become emotions” (Terada, 1999: 195). Imagination is never intentional, it is an accidental remembering of images, which speaks more about the instability of the self than about its coherence.

Methodology

In this study, I engaged with film directors who work in the space of commercial cinema in India to understand how emotions shaped their work. Mainstream scholars conceptualise emotions as resources that help or hinder organisational processes, thereby shaping key outcomes (Brooks, 2014; Dasborough et al., 2020; Matta et al., 2020). On the other hand, a more philosophical engagement with emotions would imply an account of “the social and historical constraints of physical perception in the present, but also the possibility that perception, the forms of recognition and intimacy it admits, might become otherwise” (Napolin, 2016: 172). It is this imagination of social constraints and the shifts in recognition and intimacy that I wish to explore while engaging with the emotions of film directors. While engaging with the narratives of film directors, I want to understand what their emotions imply about the worlds of commercial cinema and the managerialisms in which these worlds may be steeped.

I engage in a narrative methodology to uncover the discursive presentation of emotions in film director’s stories about themselves and their projects as I believe that narratives “give consciousness the sense that an indeterminate determination predates it and has been there before thinking, rather than being its secondary displacement” (Napolin, 2016: 181). Narratives provide clues about accidental meanings, leakages, fantasies and unintended significations that transgress the rational façade of experiential accounts. Narratives are located in a terrain of the negotiation of political positions where actors advance stories to enfold the politics they believe in (Jagannathan and Rai, 2015). These stories signify the justifications, apologies and mutinies that actors build to emplot their experiences within a broader social canvas (Gabriel, 2004). My attempt in engaging with the narratives of film directors was to understand the ways in which they constructed emotional accounts of their experiences to temporally enfold the normalisation of some meanings and the deformation of other critical possibilities (Derrida, 2006; Jagannathan and Rai, 2017; Polkinghorne, 2007).

I reached out to film directors through friends and other acquaintances I had built over the years. As art is immersed in emotions, I explained to my friends and the film directors, I wanted to understand

how affects shaped their decisions. I also requested film directors who agreed to be a part of the study to introduce me to others, as I wanted to reach out to a broad range of people to understand the ways in which emotions shaped their work. As I did not belong to the world of cinema, I found it difficult to get introductions, but with persistence and an explanation of the purposes of my study, I was able to speak to fifteen film directors. While the film directors believed that I was working on a theme which was of marginal interest to them, once they agreed, most of them were generous in giving me time.

I had explained to the film makers that I would need about an hour's time and had shared some indicative questions with them. These questions included difficulties they had faced while making a film; emotions they felt while overcoming these difficulties; what inspired them to become film makers; emotions they felt while making their first film; whether decisions taken during the making of a film such as the plot, casting, location, timing were rational decisions or influenced by emotions; their engagement with other stakeholders such as film crew, actors, producers, peers and critics, and the emotions that informed these engagements. My conversations with the film makers followed the template of an unstructured interview with inquiries and clarifications emerging from the stories that the informants were sharing. While the film makers had initially agreed for an hour long interview, some of the conversations extended longer and went beyond two hours. I did a lot of background reading about the films that that my informants had made and looked up media reportage and previous interviews, so that I could ask questions of interest.

Overall, my conversations with the film directors crossed a little over twenty five hours. With the consent of my informants, I had recorded my conversations and later transcribed the interviews. Many of the film directors whom I interviewed worked in Bengali cinema, and are well known names. As I am a native Bengali speaker, it helped in forming an affective bond, and a shared cultural horizon infused warmth in our conversations. While the film directors were engaged in the craft of signifying emotions on screen, they felt that there was a craft of using emotions while making films.

The film directors felt that I was an outsider to the craft and may not understand it fully. So they explained to me in some detail behaviours that film makers displayed as psychological ploys that would bring the best out of actors. They indicated their struggles in reconciling the resonance they wanted to achieve with the audience, and the skepticism of other commercial stakeholders such as producers with experimental decisions. Many of them describe how they had left other careers because they found them to be alienating and they found film making to be a fulfilling and creative vocation. They also described stories of joy and despair associated with the success which their films achieved in connecting with the audience.

I promised confidentiality to all my informants while seeking their consent for participating in the research. I have anonymised the names of all informants and other stakeholders to whom they referred by making use of pseudonyms. I present a brief sketch of the film makers whom I interviewed in Table 1 below.

Insert Table 1 here

In all, I uncovered forty two stories from my interviews with the informants which described the ways in which emotions shaped their experiences. I wrote long memos to understand the ways in which emotions advanced the creative project of film makers while constructing ideological concealments of other paradoxes at play. My attempt at writing the memos to analyse my data was to understand how different stories "remain resurrected, incomplete, and not fully treated or contained, not only for the characters who hear, but for the writer who continually returned, echoically, to a series of sounds

that, while they repeat, bear out different lives, in different bodies, and in similar yet contradictory spaces and selves” (Napolin, 2016: 184). Through the memos, I uncovered how my informants always conveyed incomplete meanings and how my interpretations also remained incomplete and partial, outlining my own subjective privileging of politics (Augustine, 2014). I could hear echoes of one informant’s stories while writing memos about the stories of another informant, and felt that emotions were repeated in different lives, in different bodies, in similar yet contradictory spaces and selves.

At the same time, these were only echoes as each story had its own specificity. Out of the forty stories, I present two stories in this study. While both these stories are about casting decisions, they are not representative of all the stories they accessed. I present them because they represent concealments that the ideology of commercial cinema enacts. By engaging with these stories I wish to show that emotion signifying enterprise or the struggles of actors mask broader erosions of social purposes with the triumphs and difficulties of individual actors.

Narratives: Pride, Enterprise and the Concealment of Precariousness

In this section, I outline the narratives of two film directors who described the emotions they experienced while engaging in casting decisions. One of the film directors articulates the emotions of pride and self-assurance to claim that these emotions helped him to go ahead with a casting decision which received a hostile initial reception from important players in the film industry. I show that these emotions of pride and self-assurance conceal the film director’s precariousness and his resort to the gaze of a male voyeur in the name of a fantasy that will resonate with the audience. The second film director justifies his casting decision by presenting himself as an enterprising figure who was able to build a delicate balance between the emotions of apprehension and excitement. I show that the feelings of excitement articulated by the film director are a form of exteriorising the sense of adventure while interiorising the feeling of anxiety while carrying out the project of making a film.

Pride, self-assurance and the imagined theatricality of community

Anand, a Bengali film director described a casting decision he had to make for his first film,

A casting that I have done ... I will tell you ... this was my first film. I was looking for an actress who would have an extremely vulnerable face and who would look like ... a face that nothing negative has touched her in life. So I was going around and I could not find a face like this. Then all of a sudden, I felt that how about checking it up in Bangladesh. That’s how I came across an actress. This actress is a name in the industry right now ... This actress had by that time been a National Award winner in Bangladesh and I found her to be a terrific actor. I started interacting with her and decided that she is going to be my charming heroine ... one of the biggest media houses and a very dear friend of mine in the editing world said that, “You have made a lousy cast... who the hell is this actress? Our house belongs to a standard. You are a friend but professionally we can’t help you out. We have a standard.” But I stood by my choice ... But how did this actress act? Her performance was brilliant ... after that every second director wanted to cast her in their films including that renowned media house ... and all newspapers wanted to interview her ... she was the most sought after actress ...

Anand embarks on a quest for discovering an actress who might be compatible with the imagination that he has in mind for the character he has conceptualised. He is happy to find an actress from the neighbouring country of Bangladesh who satisfies the needs of the role. A friend of his from a media house is dismissive of Anand’s choice. But Anand backs himself up and decides to stand by his choice.

Anand is demonstrating the emotions of pride and self-assurance in deciding to stick to his casting choice.

Mainstream conceptualisation suggests that pride emerges from a passionate belief that an actor holds and is associated with increased commitment to decisions being taken by the actor (Rodell et al., 2017). Pride is related to resonance with beliefs and leads to greater identification between actors who articulate similar belief systems (Hambrick and Wowak, 2021). An increase in pride leads to more facilitative behaviour, expands the viability of decision making and strengthens relationships between people sharing the emotion of pride (Ng et al., 2021). When an actor feels pride, she usually expects that others in her social context will react with gratitude and elevation to decisions taken by her (Dasborough, Hannah and Zhu, 2020). Pride is a measure of social identity and is determined by perceptions of interpersonal justice, and leads to enhanced cooperative behaviour (Matta et al., 2020).

Self-assurance combined with pride can easily degenerate into hubris leading to overestimations and wasteful decisions (Hayward and Hambrick, 1997). Excess self-assurance characterised by overconfidence cannot be entirely mitigated with increasing experience of decision making (Chen et al., 2018). Experience does not provide actors with the ability to regulate their levels of confidence in order to influence decision making (Lejarraga and Lejarraga, 2020). Rather than experience, when actors rely on learning from descriptive reports about a decision making context, they are able to regulate their confidence adequately to influence others. Confidence is associated with enthusiasm and positive emotions and can enhance the persuasiveness of ideas (Pillay et al., 2020).

Anand is immersed in a passionate belief that an actress with a vulnerable face would best match the role in his film. Anand feels pride in the effort that he makes to find an actress with such a face. He is not able to locate such an actress in India, and has to cross over to Bangladesh to find such an actress. In line with extant findings, his emotion of pride increases his commitment (Rodell et al., 2017) to stick to the casting decision he has made. His commitment to the casting decision is so high that though this is his first film, he is willing to go against the judgment of a media house and a friend.

Anand feels justified about his pride as several other directors cast the actress in their films. While pride is associated with structures of identification with professional peers (Hambrick and Wowak, 2021), the structures of identification are not immediately present for Anand. They emerge later when other directors acknowledge the efficacy of his casting decision.

Anand's pride is an expression of his artistic genius, an act of discovery of an actress who is likely to be popular and viable in commercial cinema. Anand's pride ends up fetishizing the imagination of a vulnerable face. The vulnerable face becomes a commodity that circulates in the world of commercial cinema.

While pride strengthens relationships between people who share the emotion (Ng et al., 2021), Anand derives his pride from tensions with others who do not believe in his casting decision. Anand is inexperienced as a director, and it is only his pride that allows him to withstand criticism of his casting decision. Anand believes that the audience will do justice to his casting decision, and does not allow his pride to be dented by criticism. In Anand's case, pride is not related to immediate expressions of interpersonal justice and cooperative behaviour (Matta et al., 2020), but rests on the conviction of his artistic judgment. Anand takes pride in the fact that other directors will feel grateful about discovering

an actress who resonates with the audience. A future expectation of gratitude and elevation in his status drives Anand's sense of pride in line with earlier findings (Dasborough et al., 2020).

While hubris leads to over-estimations and wasteful decisions (Hayward and Hambrick, 1997), Anand is convinced about his decision because the Bangladeshi actress has won a national award in her country. Also, her vulnerable face is a match for the role that Anand is looking for. Anand's self-assurance emerges from his faith in the Bangladeshi actress as a terrific actor who will be able to charm the audience as the heroine in his film. Anand's self-assurance is linked to the imagination of a vulnerable face being a rare commodity. An actress who is well known is tainted by the glamour and celebrity status of the many roles she has already played. On the other hand, a lesser known actor can convey the emotion of vulnerability that Anand is looking for.

Issues of confidence and over-confidence are not related to prior experience (Chen et al., 2018; Lejarraga and Lejarraga, 2020), and this is evident in Anand's self-assurance about his decision to cast the Bangladeshi actress despite his inexperience in directing films.

Experience can seed doubts in actor's minds as they are not sure about whether prior contexts are applicable in the current situation. In Anand's case, the lack of experience helps him to focus on the current case of finding an artist who matches his need of having a vulnerable face. While Anand is not able to persuade the media house and his editor friend about his judgment, his enthusiasm about casting the Bangladeshi actress remains undiminished. Eventually, Anand is able to persuade the audience and fellow film directors about the soundness of his judgment after the film is released, indicating that, unlike extant findings, the linkages between self-assurance and persuasiveness need not be immediate (Pillay et al., 2020).

Anand's experiences are in line with findings which suggest that actors who take proactive decisions encounter negative emotions such as frustration and fear before transiting to positive emotions such as pride (Bindl, 2019). Actors have to show resilience in the midst of hostility to stick to their proactive decisions before it becomes evident to others that their decisions have merit. The initial experiences of hostility can deter actors from taking similar proactive decisions in the future. Anand's experience of initial adverse reactions about his casting decision reflect how legacy, experience and reputation stands against experimentation. The media house tells Anand that it cannot stand by his judgment because it has built a reputation and standard over the years, and cannot place this at risk.

According to Derrida, "emotional conceptuality opens the space of theatricality and imagination, rendering our own emotions accessible only through the acts of imagination and identification by means of which we feel *for others*" (Terada, 1999: 196). Anand's emotions of pride and self-assurance inhabit this space of theatricality and imagination. Anand's pride emerges from a theatre which heralds the genius of the individual artist. Art is an exploration of voices and images that inquires about marginalities and provides insights about reality that otherwise remain structurally concealed. Commercial cinema in India moves away from this imagination of art and relies on a story telling process that aesthetically appeals to people and politically appeases them.

Anand is not interested in an aesthetic engagement with vulnerability and exploring its many social and cultural dimensions. He is interested in a naturalistic portrayal of a face which has not been touched by anything negative, and which will charm his audience. Rather than being art which enables people to rethink the important questions of life, Anand's is an art which crowds interpretation with titillation and definitive meaning. Anand is aware of the deintellectualised nature of his craft, and the

only avenue of finding agency is to articulate himself as a lone, heroic figure who took risks and warded off negative feedback from powerful figures. For Anand, the terrific actor is a person who charms and conveys appropriate emotions as natural extensions of her embodied features, not a person who opens up lyrical imaginations of the unthinkable, unutterable, ungraspable and the horrible.

Anand imagines a theatrical audience which is witnessing his struggles against established figures in the film industry, and presents himself as an underdog who has pride and self-assurance in his judgment. Anand's pride is the yearning to be recognized as an individual entrepreneurial genius who discovered what the consumer would like before others. It is not the pride of belonging to a community of artists who are exploring ambiguous questions about life and justice. Mainstream literature which conceptualises pride as increasing identification, commitment, cooperative behaviour and gratitude (Dasborough et al., 2020; Hambrick and Wowak, 2021; Matta et al., 2020; Ng et al., 2021; Rodell et al., 2017) imagines a different theatre. This is the imagination of presenting a blissful image of a community immersed in plenitude, self-sufficiency, warmth and inwardly driven joy. This is the imagination of a domesticity that wants to convey to the world outside that there is a lot of bliss in the domesticity, and there is no need for the world to be concerned about the domestic space.

The mainstream literature on self-assurance and confidence with its focus on the perils of overconfidence, the ambiguous relationship between experience and confidence and persuasiveness is also situated in an imagined theatrical performance (Chen et al., 2018; Hayward and Hambrick, 1997; Lejarraga and Lejarraga, 2020; Pillay et al., 2020). The imagined theatre here is a lament about the rupturing of the sense of community due to the hubris of some actors. It is a lament that experience and shared years of togetherness is unable to quell the rupture of hubris. Through the lament, the narrator hopes to earn the empathy of the audience that she is not at fault for the rupturing of the community. The literatures on pride and self-assurance are aesthetic attempts at showing worlds informed by the corporation and contemporary business as idyllic communities which need to be cherished.

Anand wants to emerge as a heroic figure within this frame of an idyllic community. His attempt to show himself as having taken on other established figures and proved the utility of his judgment is part of the process of gaining recognition within the community of commercial film makers. The imagery of community that underlies the imagination of pride and self-assurance are attempts to conceal the precariousness of worlds of instrumentality which inform the formation of community. Anand's experiences embody the tensions at the heart of the community formation process. There are tensions, contradictions, hostilities and risks in the decision that Anand makes.

Yet, in the end, the sense of community is important for Anand. It is important that other directors cast the actress who he has discovered. It is important that the media pays attention to the actress whom he has brought to the world of Bengali cinema. The hostilities and risks are a part of the community making process (Bindl, 2019). Yet, the risks are carried by Anand alone.

If Anand's risk does not pay off, and the audience does not like the actress whom he has cast, the phantoms of the figures who warned him about the casting decision will come back to haunt him. These experiences of precariousness are an eternal part of the transformation of life into idioms of profit and business. The imagery of community communicated by emotions of pride and self-assurance conceal these experiences of precariousness in order to make the idioms of profit and business acceptable and alluring. There is a male gaze that informs Anand's discovery of the actress

with a vulnerable face. For Anand, nothing negative should appear to have touched the face of the actress whom he seeks to cast.

This is male voyeurism at play about the fantasy of a virginal face. It is this innocent, virginal face which will appear charming to the audience. Anand is organising the consumption of a woman's body in the name of art. This organising of consumption is again concealed through the emotions of pride and self-assurance that convey a sense of community about the world of commercial cinema. These emotions construct the fantasy of meaning as leakages that break away from the precariousness, hostility and male gaze that informs the world of commercial cinema.

Excitement and anxiety as the narrative materials for making the enterprising self look real

Sujit, the director of a superhit Bengali film which released in the 2010s, spoke about the emotions he experienced while casting the lead actors for the film,

The film *Hrid Mukure* ('In the Mirror of the Heart') was a love story. It was my first film and I was a young film director wanting to make my mark on the industry. While scripting, I could see Naina in the character of the heroine. Naina came from a family deeply involved in the Bengali film industry and also acted in Bollywood. Now along with Naina, who would you cast? There were three or four possible names. But that time, Subodh was comparatively new. Subodh was not today's Subodh. He was a known face, but he was not Subodh Mukherjee of today, he was not a star then. He had done some films portraying popular Bengali fictional characters and had been appreciated for his roles. He was a known face but he was not a big star. I had cast him against the wish of my producer. However, that happened to be a very successful decision. It turned out to be one of the best performances of Subodh Mukherjee in his career. Subodh himself acknowledges in various interviews that *Hrid Mukure* was one of his top five films. The film became acclaimed because of his performance. Then my producer was very happy. It was a very successful decision. I had to show that this guy fits the character whose name is "Atish Banerjee, tall and handsome, the Bengali Bhadrak". So Subodh fit the bill perfectly in my mind. It was an intuitive decision. I felt that this man fits the character well; I can see my hero in him, I can see him with my heroine. This was not well planned, I was not thinking too much of it. This was intuition. This was something that organically happened. This pairing immediately also created a lot of buzz, Oh my God, Subodh and Naina together ... I was nervous that it was my first film. I was doing something that the producer was not too excited about. I was very excited about the casting and the whole thing. I was nervous and at the same time I was excited ... this is something that has not happened before, so let's see what happens. Probably, the producer could see that conviction in me; why is he being so excited? Why is he being so insistent? There must be something in it. I was excited that I have never seen Subodh and Naina together as a pair before. So I don't know how it is going to be. Let's see what happens. It is an unknown territory. But I was excited about that. I think something interesting might come up. I was nervous also. What if it doesn't work? What if it doesn't click. They look good individually, what if they do not look good together. I would be then bashed badly. But what happened was that this pair clicked; the film clicked. The pair clicked so well that directors like Nabin Ray, Sumit Ganguly cast them together in their next films and they suddenly became this pair in demand after *Hrid Mukure*. So my experiment and risk paid off.

Sujit engages with the project of directing a film through the lens of being an enterprising figure. Sujit indicates that the emotion of nervousness or apprehension is useful for engaging in an experiment about a casting decision. He is nervous about casting Subodh as a hero in his film. While Subodh is a well known actor, he is not yet a star in Bengali cinema. The producer is apprehensive about going

ahead with Sujit's decision to cast Subodh in the film. While Sujit has been able to cast an actress who is a star, he is unable to recommend casting a similar star for the role of the male protagonist.

Sujit manages his own emotional apprehensions by reasoning that Subodh is a well known actor and has essayed performances which have gone down well with movie fans. He is also convinced that Subodh fits the character of the male protagonist in terms of physique and cultural characteristics. In Sujit's imagination, the emotion of apprehension provides him with a heightened ability to process questions of basic compatibility while making casting decisions. The sense of apprehension keeps him grounded and prevents him from becoming immersed in unrealistic flights of fantasy. Sujit positions himself as an enterprising figure by balancing his nervousness with the emotion of excitement.

While the producer is not convinced about the decision to cast Subodh, he is able to see Sujit's excitement about the casting decision. The producer is persuaded by the excitement and hopes that Sujit's decision will eventually work out well. Sujit's immersion in emotions of apprehension and excitement are part of the narrative he builds to articulate himself as an enterprising artist. He claims that the success of his experiment is in the pair of Naina and Subodh being received well by the audience. Sujit is proud that several prominent directors decide to cast Naina and Subodh as the lead pair in their films.

In the literature on enterprising selves, a figure of enterprise is a self-transforming figure who embraces conflict as an opportunity for self-learning (Voronov and Yorks, 2015). The selftransforming figure makes use of both conscious reflection and emotions to engage in decision making that yields value. While the emotion of apprehension linked with the fear and anxiety of negative evaluations, hinders the exchange of ideas (Bordia, Irmer and Abusah, 2006), a self-transforming figure combines apprehension with other emotions such as excitement to create positive outcomes. Excitement is not an unalloyed positive emotion, and often comes to the fore when there is a high amount of uncertainty associated with outcomes (Lucas et al., 2017). Also, if people believe that emotions such as fear and apprehension are useful for deriving utilitarian value from a decision, they prefer to continue in these emotional states of apprehension than embrace positive emotions such as excitement (Tamir, Chiu and Gross, 2007).

Sujit does consider himself to be a self-transforming figure. He uses his conflict about the casting decision with the producer to introspect about the appropriateness of casting Subodh.

In order to engage with his emotion of nervousness about casting Subodh, Sujit engages in conscious reflection. At the same time, in keeping with his spirit of self-transformation, Sujit engages with the casting decision using emotions and intuitions (Voronov and Yorks, 2015). He views the casting decision with excitement and feels that it may go down well with the audience.

In order to transcend extant findings which suggest that apprehension has a negative effect on the exchange of ideas (Bordia et al., 2006), Sujit combines his apprehension with excitement to communicate his conviction to the producer. Even though the producer is not cognitively persuaded, he finds Sujit's excitement infectious. While extant findings suggest that people like to remain in the state of apprehension when they feel nervous about something (Tamir et al., 2017), Sujit transcends the emotion of apprehension to combine it with excitement. This is in line with the re-appraisal of apprehension or anxiety as excitement to enable more productive outcomes (Brooks, 2014). At the same time, there is an element of uncertainty about whether fans will appreciate the Naina-Subodh pairing, and this uncertainty itself leads to excitement (Lucas et al., 2017).

Sujit's experiences are in line with critical contributions to the study of emotions in the creative industries (Lindgren, Packendorff and Sergi, 2014). Work in the creative industries are organised in the form of projects which are articulated as "stimulating adventures within the bounds of confident managerial control" (Lindgren et al., 2014: 1384). Sujit's excitement about casting Naina and Subodh together is a part of the stimulating adventure associated with viewing creative work within the frame of the project management discourse. At the same time, actors in creative industries experience "precariousness, anxiety, claustrophobia and weariness" (Lindgren et al., 2014: 1384) while performing work. The exciting adventure is held to be an intrinsic characteristic of project based work in creative industries while the precariousness and anxiety is to be internalised and managed by specific actors.

Sujit's experiences outline how the sense of adventure and excitement is externalised while the emotions of precariousness and anxiety are internalised. The externalisation of excitement occurs through the media buzz about the casting of Subodh and Naina in the film. The internalisation of anxiety occurs through the worry that remains with Sujit throughout the film about whether the pairing of Subodh and Naina will work. The producer adds to this sense of precariousness by refusing to share the onus for the decision and individualising the risk experienced by Subodh in this context. The anxiety and excitement that Sujit feels are necessary for making project work look real and meaningful in the creative industries.

The Derridean imagination of emotions refuses to believe that emotions can be transparently experienced, "for Derrida, emotion, for the very reason that it is idealizable, depends on difference rather than reference, mediation rather than transparency: we feel not in spite of the impossibility of direct self-knowledge, but because of it" (Terada, 1999: 195). While actors are aware of the impossibility of direct self-knowledge, they seek a stable representation of the self to advance claims of enterprise, experimentation and mastery. Sujit is aware that the larger purpose of art is to engage in dialogue about the paradoxes, inequalities, ethical aporias and tensions of society. Yet, commercial cinema is trapped in the fetishized domains of popularity and profit. In the absence of participating in broader aesthetic and social dialogue, actors like Sujit want to find meaning in presenting themselves as enterprising figures.

The emotions of excitement and anxiety make the experiment of the enterprising self look real. The experience of precariousness is required to make Sujit feel that he is up to something challenging. The media provides the opportunity for excitement which enables Sujit to feel that there is a wider resonance for his own emotions. The emotions of excitement and anxiety help in covering up the vacuum of the craft that Sujit is engaged in. A vacuum where excitement is restricted to the popular appeal of a lead pair, and does not extend to casting as the possibility of a step towards exploring complex and ambiguous questions of life and society. In a Derridean sense, Sujit's excitement and apprehension is not as much self-knowledge, but the difference from the imagination of art as exploring ambiguous and ethical questions about life.

Discussion

In this study, I wanted to explore aspects of creative labour that the narrative presentation of emotions helps in concealing. Mainstream scholars have been immersed in the project of understanding how emotions help in advancing or eroding value in diverse work settings (Bordia et al., 2006; Rodell et al., 2017; Vornov and Yorks, 2015). If not intentionality, this assumes that emotions are located in fields of self-knowledge and are trapped in the instrumental telos of organisational

value. Against the location of emotions in organisational value, I pursue a Derridean project of difference, believing that self-knowledge is not possible and that the narrative presentation of emotions is located in an interlocution with an imagined theatrical audience and worlds of difference (Terada, 1999). By engaging with actors in the film industry, I trace these theatrical imaginations and worlds of difference in the narrative construction of emotions.

Rather than believing that emotions reside in intentional content, Derrida believes that the process of imagination is crucial for understanding emotions (Terada, 1999). In order to express an emotion towards a more immediate being, it is necessary to imagine the fictional enactment of emotions towards a distant being (Derrida, 1976). Any attempt of representation which forecloses the possibility of imagination erases the possibility of emotions as a form of engagement (Derrida, 1973). The role of imagination is to animate perceptions, and imagination is not merely added to emotions, but built into them for them to be actuated (Derrida, 1978). Given the ambiguous ways in which imaginations frame emotions, emotions are “not just expressions of a transparent first person experience but ... evidence of a more complex involvement with our physical environments” (Figlerowicz, Maitland and Miller, 2016: 155).

In the light of Derrida’s (1976) conceptualisation of emotions as being embedded in theatricality and imagination, I problematise the work of mainstream scholars who believe that a leader’s emotions of pride and self-assurance are an artefact of her commitment, and reflect her ability to create value through experimentation, and overcome doubts raised by other actors (Ng et al., 2021; Pillay et al., 2020; Rodell et al., 2017). It is necessary “to appreciate the power feelings have to undo our sense of ourselves” (Figlerowicz et al., 2016:

157) while engaging with theorisation which suggests that emotions are intentional and “the more intensely an individual member of a group feels about something, the more intensely they convey that information to others and the more likely it is that collective perceptions emerge” (Rodell et al., 2017: 1667). The emotional undoing of the sense of ourselves implies that the question is not merely about whether emotions such as pride lead to immediate structures of identification (Hambrick and Wowak, 2021) or whether identification emerges later after the validity of the managerial decision is evident. Rather, the more important question is to focus on the civilisational role of emotions and the tropes of censorship, appropriateness and cultural meaningfulness to which they are related (Stearns and Stearns, 1985).

In my study, in the context of film directors working in the realm of commercial cinema, I show that the reinforcement of pride by professional peers leads to the commodification of the human body and associated emotions becoming normal. The commodification of bodies engendered by emotions of pride and self-assurance enacted by actors in the creative world demonstrates connections between emotions and materiality (Figlerowicz et al., 2016). The emotions of pride and self-assurance help in concealing male fantasies of the virginal female body that operate in the world of commercial cinema. The narrative construction of the underdog who continues to have pride and self-assurance in his decision despite facing criticism from other powerful actors leads to nurturing the trope of the heroic figure. In the process, it is concealed that the heroic figure is advancing the commodification of the woman’s body in disturbing ways.

While pride and self-assurance leads to the heroic-underdog figure normalising the commodification of women’s bodies, mainstream theorisation has focused on the emotion of apprehension to indicate

how it can keep leaders grounded while making an experimental decision (Voronov and Yorks, 2015). While making an experimental decision, leaders come in conflict with other actors who may be skeptical of the outcomes of the experiment. Enterprising figures use these conflicts as an opportunity for learning and are able to combine their apprehension with excitement to persuade other actors about their convictions. The mainstream work on emotions of apprehension and excitement have a focus on performance, expectations, appraisals and impression management (Brooks, 2014; Lucas et al., 2017;

Tamir et al., 2017). In contrast to the focus on instrumental outcomes, it is useful to study emotions by connecting to their material triggers and aims to understand how feelings constitute political projects in both resisting and reproducing the status quo (Derrida, 1973; Figlerowicz et al., 2016; Terada, 1999).

In this study, I find evidence for what critical literature has established as the internalisation of precariousness and the externalisation of adventure in the performance of creative labour (Lindgren et al., 2014). The formation of the imagination of the self is an important terrain where emotions intersect with the political (Calcagno, 2009). I show that the infusion of anxiety and excitement into the narrative self of a film director is an important process of showing the creative labour of commercial cinema to be enterprising and meaningful. The claims to becoming an enterprising self balancing apprehension and excitement are a part of the politics of authorship. In order to consider the film director as an author of her work, it is necessary to consider the “aspects of an individual which we designate as an author (or which compromise an individual as an author), are projections, in terms, always more or less psychological, of our way of handling texts: in the comparisons we make, the traits we extract as pertinent, the continuities we assign, or the exclusions we practice” (Foucault, 1977: 127).

The politics of authorship is contingent on the comparisons that are made about the work of art. The authorial figure of the film director articulates herself as an enterprising figure to conceal the loss of an artistic figure who engages with ethical aporias and ambiguities of life. This comparison takes place in an implicit sense to pave the way for privileging the enterprising figure as those aspects of an individual that render authorship of the film meaningful. Authorship “is more than a private fashioning ... it is a complex network of elements and relations that work together to shape the existence of ... the author” (Calcagno, 2009: 44). I show that the emotions of apprehension and excitement are not merely a private fashioning but a part of the complex network of elements and relations that shape the existence of the film director as an enterprising figure.

The emotion of apprehension constructs the stakes at play and structures the film director as a figure who is invested in imagining how the audience will relate to the decisions she makes. The emotion of excitement is related to the film director standing by her convictions to persuade key stakeholders like producers who are skeptical of her decisions. The film director emerges as an enterprising figure through the emotional relations she is constituting with the audience and other stakeholders. In the process, the role of the film director as an interlocutor of ethical aporias is lost as the dominant image of the director as the orchestrator of enterprise is consolidated. The film director as the orchestrator of enterprise is trapped in the premise of “meta-physics of presence, where meaning is considered as a unified, totalizing, holistic project” (Calcagno, 2009: 44). Ethical aporias exist beyond the meta-physics of presence, they are an engagement with unintended meanings which leak through the holes of the narrative presentation of unity, and indicate the concealments of unity.

In this study, I make two contributions to the concealments that narrative constructions of emotions advance. *First*, I move beyond extant theorisation which contends that emotions of pride and self-assurance are associated with tropes of commitment, strengthening of identity, hubris and persuasiveness (Hambrick and Wowak, 2021; Hayward and Hambrick, 1997; Pillay et al., 2020; Rodell et al., 2017), and indicate that the emotions of pride and self-assurance are associated with concealing the precariousness of working in the space of commercial cinema, and make the logic of profit and business alluring and acceptable. The emotions of pride and self-assurance also play an important role in concealing the work of commercial cinema in organising the consumption of women’s bodies around tropes of virginal aesthetics. *Second*, I move beyond extant theorisation which contends that emotions of apprehension and excitement are linked to exchange of ideas, use of conflicts as a source of learning and uncertain outcomes (Bordia et al., 2006; Lucas et al., 2017; Voronov and Yorks, 2015), to indicate that the emotions of apprehension and excitement are linked to the construction of the enterprising self which conceals the departure of art from an inquiry into ambiguities and ethical aporias. The construction of the figure involved in commercial cinema as an enterprising figure confirms earlier findings associated with creative work being an internalisation of precariousness while constructing the project itself as an exciting adventure (Lindgren et al., 2014).

Table 1

Sketch of Informants Interviewed for the Study

Pseudo name	Filmography	Gender	No. of Films / Tele films directed as on 2020
Sujit	Direction, Screen writer, Production designer	Male	Directed -3 feature films, Assistant Director for 2 films
Tridib	Direction, Story writer and Screenplay	Male	Feature films directed – 8 Tele films directed- 22, Other Television Serials directed - 7
Bidisha	Director, Story writer, Screen writer	Female	Directed 5 feature films
Tushar	Direction, and production of TV Commercials ,Corporate documentaries, Telefilms, several reality shows , music videos, games shows and also Director of full length feature film, Faculty at various Institutes on Film studies	Male	Directed more than 100 TV commercials and corporate documentaries and produced more than 60 of those, Directed 4 full length telefilms, Directed two reality game shows, Directed 2 feature films
Sukanto	Film Director	Male	Directed 3 feature films and 4 short films
Bivas	Director, Playwright, Actor	Male	Directed 11 films
Sudip	Faculty, Film Studies	Male	Directed short films
Nimai	Direction, Story and Screen play writer	Male	Director 10 films
Subir	Direction , Screenplay and Dialogue writing , Actor	Male	Directed 4 full length plays adapted for television release, Directed 7 films for theatrical release

Anjan	Direction	Male	Directed 1 feature film
Anand	Actor, Film Direction, Producer	Male	Directed 11 feature films,
Pradeep	Television Director, Writer	Male	Directed more than 375 tele-episodes
Susanta	Journalist, Actor, Film Director	Male	Directed 3 feature films
Kumar	Direction-Feature Films, Advertisement Films, Producer, Writer	Male	Directed 6 feature films
Hema	Direction , Writer	Female	Directed 1 feature film and several advertisement and corporate films
Surabhi	Direction, Writer, Producer	Female	Directed 2 feature films, several documentary films produced international documentaries for various international and national channels

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Women's Bodies in the Neo-Liberal Market: Understanding the Ban on Surrogacy in Global South

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Based on the secondary literature on surrogacy, the present paper examines different views on the banning of surrogacy work in India to locate the answer to the question that whether it will stop the exploitation of surrogate workers or not. India has been a hub for surrogacy since early 21st century, providing economic gains to the disadvantaged women through commodification of women's reproductive bodies. In 2002, surrogacy was legalized in India that made it one of the largest suppliers of surrogates. Many working-class women became part of this informal and unregulated labor market as it provided an opportunity for them to earn handsome amount in lumpsum. However, the ethical dilemma regarding the commodification of mother's womb and babies put forth the concerns regarding the ban on surrogacy in India. The incidences of exploitations of surrogate workers explained how surrogacy process restricts mobility, autonomy, decision making capacity and bargaining power of these women.

In an attempt to counter this widespread exploitation, The Surrogacy (Regulation) Bill, 2019 was passed by the Lok Sabha on 5th August 2019, and then it was referred to The Select Committee, comprising of 23 Members of Rajya Sabha for examination of the Bill and report thereon. The Select Committee prepared a report and drafted The Surrogacy (Regulation) Bill, 2020 which was subsequently approved by the Union Cabinet on 26th February 2020. This bill has banned any form of commercial surrogacy, which means any earning by disadvantaged women through surrogacy is illegal. Now commercial aspect has been replaced by choice without earning. In other words, any woman, who is willing to be a surrogate can be a part of surrogacy practice. The new bill allows married Indian couples who are in medical need for gestational surrogacy and it also allows widows and divorcee between the age of 35 to 45 to have children through surrogacy. This paper discusses various arguments that have been a part of the discourse on the ban of surrogacy industry, which has been termed as the clinical labor in the global south (Cooper and Waldby 2014). The big question remains relevant even after the complete ban on commercial surrogacy- would it stop the exploitation of poor and disadvantaged women in global south? Or would it lead to more exploitation by throwing the surrogacy work under the carpet?

To Ban or To Regulate: Locating the Position of Women's Reproductive Labor

The unregulated and highly commercialized surrogacy industry with structural inequalities reveal the weak position of informal surrogate workers with low bargaining power and dominated by doctors and middlemen. This further emphasized the controlled and disposable nature of reproductive labor (Colen 2006; Wright 2006). If the women are migrant, the power imbalance would escalate further at the new location. Despite the exploitative nature of this market, surrogacy labor and surrogacy industry is involved with a process of huge capital accumulation. (Jana & Hammer 2021).

The discourse on the ban of commercial surrogacy in India has polarized positions. Those who support the ban take the ground of surrogacy being unethical, immoral and exploitative. Scholars such as Dickson (2017) have argued that by no means, this industry is either emancipatory or revolutionary. They rather posit the surrogacy industry in a matrix of neo-colonialism, poverty and caste. This section of scholars argues that given the socio-economic realities and complexities in India, placing surrogacy for the empowerment and autonomy of the working-class women is a bit complex matter. This discourse includes scholars that put surrogacy as an exploitative industry and argued that in the bio medical mode of reproduction "reproduction is made productive in an industrial sense, with its product being standardised molecular entities like clones and cell lines (Sexton 2011). They also put reproduction at the centre of capitalised biosciences as the primary generator of wealth

and (Franklin and Lock 2003). Dickson (2017) has further argue women's bodies stand objectified in the global bio-economy including surrogacy that is making profits by selling hype and hope.

On the other hand, there is a group of scholars that argues against the ban and insist on focusing on the totality of surrogate workers' experiences. Jana and Hammer (2021) pose number of concerns in the surrogacy market after the ban and discuss three potential outcomes. The first possibility according to them is a complete vanish of the surrogacy industry from India which will take away the livelihood possibilities of many working-class women. However, they further discuss the impossibility of this scenario due a huge demand for surrogate workers and the strong network of various stakeholders that underpin this industry.

The second possibility, which is termed as the most viable possibility is that the surrogacy industry would go underground. This will push this unregulated industry to illegality (Jana & Hammer 2021). The major problem with this possible outcome of the ban is that it will not control the exploitation of poor and disadvantaged women. Rather, women will continue to be a part of this underground industry which will make their position more vulnerable and exploited. From unregulated to illegal to further underground industry, would not change the stakeholders of this market of reproductive bodies but it will make the position of those at the bottom of the hierarchy of stakeholders more deplorable. The illegality of this industry will also add the element of stigmatization to the surrogate workers, who continue to be a part of this sector for their economic realities, further weakening their bargaining power and security.

Jana and Hammer (2021) put forth the third possibility that this sector will relocate its geographies. Rudrappa (2017) studied that in 2012 when there was a ban on foreign clients to come to India for surrogacy, surrogate workers were flown to Nepal for surrogacy and after the birth of the baby, they were brought back. Another such example is Thailand surrogacy industry that became famous a surrogacy hub catering to gay couples (Pande 2017). Now the problem gets deeper here, when women are relocated and placed to unfamiliar destinations, which consequently hampers their sense of security and escalate their vulnerability immensely. In this way vulnerable women in the global south are further shifted to the most marginalized locations and positions to cater the global market of reproductive labor, and clinical labor without any rights and security.

Concluding Remarks

The major impetus to the question "to ban or to regulate the surrogacy industry in India", is to control the exploitation of the surrogate workers. The two opposite views on controlling the exploitative nature of this industry are either a complete ban or the restructuration and regulation of the same. The discussion from both the ends does highlight one important argument that banning the surrogacy market will certainly not address the question of exploitation of women's reproductive bodies as surrogate workers. On the other hand, social, political and legal recognition of surrogacy as reproductive labor will resolve the question of surrogate workers position in this industry to a certain extent. Rather than making it illegal, if the surrogacy market gets recognized, it will reduce the middlemen and clinics exploitative nexus and the focus will be given to the bargaining power to the informal surrogate workers.

Hence, the discussion on the surrogacy industry in India, indicates that regulation and recognition and not banning the surrogacy, would empower surrogates in the neo-liberal reproductive labor market in the global south. The recognition of surrogacy would also bring various other associated issues into the limelight, such as, wages, work-conditions, health, safety and rights of the marginalized women surrogate workers.

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Abstracts

Understanding Saree the Indian way

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An individual woman through her clothing regularly negotiates between the socio-cultural norms and her position at the intersection of various identities. We examine an existing body of literature that offer an ethnographic and historical account of clothing, in India. Secondary sources including latest statistics were referred to for aid in the synthesizing of existing scholarly work. We argue, intermixing of cultural discourses and homogenization projects in the backdrop of a diverse society render the emergence of intersectionality inevitable. In this context, the evolution of *saree* as an attire for Indian women serves the backdrop.

Examining the Role of Behavioural Biases in Adoption of Internet Banking – The Moderating Effect of Gender

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Internet Banking is a growing phenomenon in today's time, but its acceptability is still a question specially when gender equality is considered. The objective of this paper is to address sustainable development goals by inculcating gender equality in Internet Banking. The study focused on impact of behavioural biases – herd behaviour, risk aversion and status quo bias on internet banking adoption considering the digital gender divide. The study is primary in nature and the data has been collected through structured questionnaire. The findings suggest that the three identified biases have a significant influence on adoption of internet banking. There also exists an innate gender difference while making decisions regarding internet banking. The paper is useful for policymakers, marketers and researchers to contemplate the biases imbibed in humans impacting decision making regarding new technology.

Women's Bodies in the Neoliberal Market: Understanding the Ban on Surrogacy in Global South

Shelly Pandey, Goa Institute of Management, India

Hysteria Against Charity: A Feminist Analysis of Social Responsibility Narratives of Indian Business School Directors

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In this study, we use narrative methodologies to engage with academic leaders in business schools in India to understand how their experiences of emotions reflect the political situatedness of the business school. The deployment of empathy by academic leaders in business schools leads to a

concealment of the violence that produces structural inequality. The immersion of leaders of business schools in the emotions of trust and optimism indicates the emphasis on building a human capital repertoire and the collapse of the possibility of dialogue. We draw on Julia Kristeva's conceptualisation of hysteria to indicate that it requires a hysterical posture to engage with inequality and empathy seriously limits the grasp of issues that contribute to inequality. Kristeva's conceptualisation of alterity is important for business schools as they will need to build an open dialogue with the other to obtain a deeper sense of cultural self-understanding

Track: Decolonization and the Global South

Abstracts

Third World Experiences of International Initiatives for Debt Relief

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Sovereign debt restructuring has been met with a varied response from individual States as well as from the multilateral initiatives throughout the last few decades. Though mostly creditor/lender initiated, these international initiatives have led to a considerable increase in sovereign debt relief (Sukoon, 2010: 93). Several bilateral creditors have extended debt relief which has restrained the sale of claims to private litigants in secondary markets which in turn has reduced the number of lawsuits. Quite a few debt relief initiatives have curtailed the crippling debt of countries in the past three decades. The efforts by multilateral institutions and government include the Highly Indebted Poor Countries (HIPC) debt relief initiatives (1996), Multilateral Debt Relief Initiative- MDRI (2005) and Debt Reduction Facility (DRF), initiatives by Norway (1998), G8 (2005), initiatives by China (2007), and the Paris Club Initiatives (1956, 2007). Acknowledging that these initiatives have assisted in reducing the indebtedness of countries and bring them back on the path of development, the ad-hocism perpetuates as the majority of the international initiatives are voluntary in nature. This voluntariness has created conducive prospects for various commercial lenders to decline to participate in restructuring. Often these creditors have purchased the defaulted debt instruments in the secondary market at substantial discounts. They hold out for other creditors to extend debt relief and subsequently pursue repayments aggressively (Lumina, 2011: 298).

Alternative to Market Mechanisms: Human Rights based approach to Sovereign Debt

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Contemporary international framework for sovereign debt restructuring has extensive possibilities for human rights-based restructuring of sovereign debt. The entire discourse around sovereign debt needs to be reconsidered. It is obligatory to first have a human rights-based approach towards sovereign debt; sovereign debt crisis and its resolution mechanisms to reinforce a human rights-based approach to development. Without this, it is impossible for the UN to facilitate the internationally accepted human- rights-based approach to development lest the international institutions and creditor community factors in human rights in their dealing of external debt. Moreover, there is no denying the need for holistic development for all the countries in the global economic system. This analysis enables us to engage with the inadequacies in the international framework for sovereign debt restructuring from a more balanced human right- perspective. By linking the observations and analysis about sovereign debt to the systemic perspective of the market-based approach to sovereign debt restructuring, this study carves out the crucial role that human rights considerations can play with regard to bringing legitimacy to the existing system of dealing with sovereign debt.

The Rise of the Global South

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The developing economies hold a significant role in driving global growth in recent times. The GDP growth rate of developing economies far exceeds the GDP growth rate of the developed economies and the world as a whole. While the growth prospects of the developing countries appear to be bright

today, the situation was not in their favor in the past. Dating back to the WWII era, most of them struggled to free themselves from colonialism and oppression. The decolonization process of these countries began after WWII, rendering these newly independent nations weak and vulnerable because of several decades of colonial plunder and exploitation (The Report of the South Commission 1990, p. 25). The majority of the newly independent but economically backward nations from Africa and Asia demanded complete political and economic independence. These nations came together driven by a mutual desire to achieve and maintain national independence and co-operation among them. Enduring the same cause and striving for the same aim, the people of Asia and Africa were better able to understand each other and have had profound sympathy and concern for one another. Thus, for the first time in the history of the developing countries, people of Asia and Africa gathered at Bandung, Indonesia to discuss their common problems. The Bandung conference was the first time in the history of international relations when underdeveloped countries banded together (without the intervention of the western colonial countries) to seek complete (political and economic) independence. Thus, this conference has great historical significance as it marks the beginning of the “South-South Cooperation”, or put simply the beginning of “an international cooperation strategy that aims at empowering developing countries to uplift the quality of life of their citizens in mutual respect and in recognition of the specificity and comparative advantage of each country in their ability to influence the development agenda” (PPD, 1994).

Track: Enacting Resilience Towards Sustainable Outcomes

Papers

Transforming Digitalisation of Financial Services – Accelerating Effect of Covid 19?

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Abstract

The Covid-19 epidemic has the inherent potential to transform digital financial services. Advances in mobile money, fintech services, and online banking can considerably assist low-income households and small businesses. Digital financial services can also help to improve economic growth by increasing financial inclusion. While the pandemic is expected to boost demand for these services, it has also caused hurdles for the industry's smaller competitors, highlighting unequal access to digital infrastructure. To ensure maximum inclusion in the future, a number of steps will be required. Before the pandemic, the transition to digital financial services was already assisting business organisations in advancing financial inclusion, benefiting many low-income people and small businesses with limited access to traditional financial institutions. However, the entire process of digitization was very slow and steady. It needed the acceleration that probably could be provided only by an environmental shock like the Covid-19. This research study from a sample 2000 individuals of a metro city in India (Population effect) highlights that the use of digital financial services is increasing tremendously because of publicly announced lockdowns, movement restrictions and social alienation. This research highlights that the movement towards Digitalisation had already begun even before the crisis, but it took a pandemic to make us all realize the utmost importance of going digital and when people and businesses were left with no other alternative, the entire process was expedited.

Keywords: Digitalisation, Financial Services, Investors, Pandemic

Introduction

As Gartner defines it, Digitalisation is “the use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business.” Covid-19 has significantly transformed the way operate, compelling them to reconsider how they do business. Digitalisation is no longer a strategic concern, thanks to work from home, digitalisation of tools, and the restructuring of internal procedures. For some businesses, it has become a matter of life and death.

While some businesses have swiftly adapted to remote working and Digitalisation of their services, others are failing to adapt their operations to the new challenges posed by digital technology and have been forced to scale back or even shut down their operations. Many nations worldwide such as Liberia, Ghana, Kenya, Kuwait, Myanmar, Paraguay, and Portugal are actually promoting this change by diminishing costs and boosting transaction limits for mobile money. As corporations collect user data and find new ways to use it for credit worthiness assessments, digital payments services are turning into digital lending in most nations. From 2015 to 2017, the value of marketplace lending, which uses digital platforms to link lenders and borrowers directly, more than doubled. While it looks to be growing in other parts of the world, such as Kenya and India, it has so far been concentrated in China, the United Kingdom, and the United States. The benefits of financial inclusion are felt by economies

and communities. Extending traditional financial services to low-income families and small businesses has been linked to increased economic growth and lower income disparity in previous research.

Digital financial services are helping governments to provide timely and secure financial help to “hard-to-reach” people and enterprises during the COVID-19 lockdowns, as Namibia, Peru, Zambia, and Uganda have proved. This will assist to lessen the impact of the economic downturn and the environment shock. Empirically, the movement towards Digitalisation had long started before the pandemic and it took an environment shock like a pandemic to expedite.

There’s no other option than digitalisation presently

At a time when the world is being hit by a second wave of Covid-19, pushing businesses to shift to remote working and rethink their business models, the importance of Digitalisation has never been greater. Companies have gone digital to keep working and allow people to work safely, among other things, with start-ups leading the way. This is in response to the extraordinary health issue that is causing us to rethink our working, production, and sales practices.

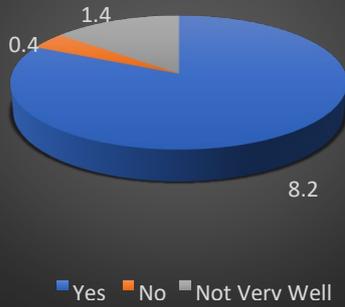
To avoid closing their doors, businesses, particularly retail businesses and shopkeepers, must be able to digitise their services and continue their sales activities remotely over the Internet. Business models are adapting to the current scenario thanks to new acquisition channels, better exposure, home working, and new, more collaborative working techniques. They are based on the growth of omnichannel to increase the number of sales media and channels. As a result, the digitization of operations is now unavoidable if they are to continue, particularly in the face of an unprecedented pandemic.

People are inside their houses and the only means of communication with their family, friends, relatives and office is using the digital means. In fact, doctors too started giving advice and prescriptions online, it being the need of the hour. Universities and colleges moved online with no other alternative other than to go digital. The transport system and the banking sector also had no choice but to go digital in conducting their financial transactions.

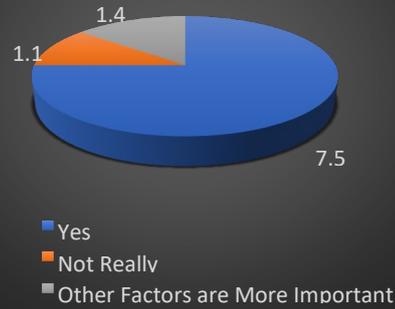
Research Methodology

This research has taken primary data of over 2000 individuals staying in a metro city of India (Population effect) and questioned through an online survey about the use of digital financial services during the crisis of Covid-19. The idea was to question empirically that whether has there been a significant change in spending patterns financially and a move toward digitalisation during the pandemic. The survey planned to also research as to whether the digitalisation of financial services being provided by banks and financial institutions or even the normal day to day financial transactions was affected due to the crisis in its second wave now worldwide. Another question as a part of the survey was that: Was it a condition that people chose to move over to because of the absence of any other option or alternative?

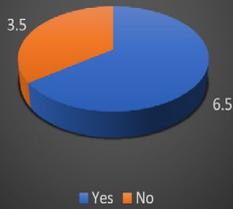
Awareness of Digitalisation



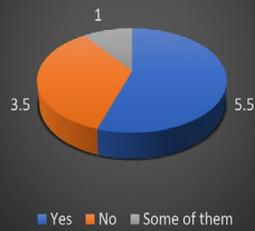
Digitalisation and its Effect on Economic Growth



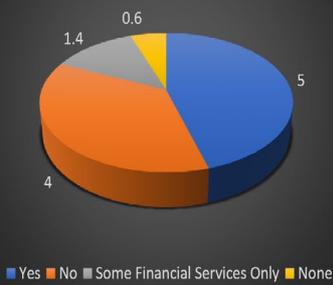
Move towards Digitalisation



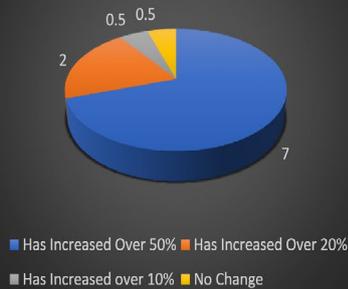
Outsourced Financial Services



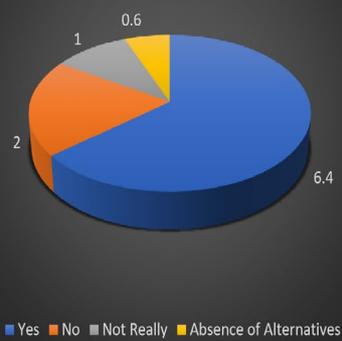
Digitalisation Before the Pandemic



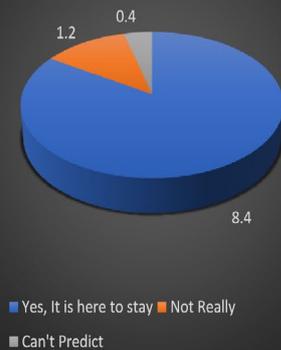
Digitalisation After the Pandemic



Forced Move Towards Digitalisation?



Digitalisation Beyond the Pandemic



Observations

It can clearly be observed from this research study and similar analysis by other researchers that because of publicly declared lockdowns, movement restrictions, and social isolation, the use of digital financial services is skyrocketing, according to this study. This study shows that the trend toward digitalisation began even before the crisis, but it needed a pandemic to make us all grasp the critical need of turning digital, and when people and businesses had no other choice, the process was accelerated. Also, it was observed that people were aware of digitalisation and its relationship with an increasing social economic and ecological benefits. Since this study is a sample of only 2000 people, it could be enlarged later as a part of another research to probe further into various dimensions of digitalisation of financial services. Also, it pertains to a metro city of India where people have various privileges as compared to a rural area. This could be part of another research.

The Road Ahead - Accelerating digital transformation across the country to create a world-class, resilient digital future.

Some businesses have been able to “profit” from the pandemic issue. This is especially true for Zoom, which has risen to the top of the videoconferencing market as a result of the global lockdowns. Amazon, the e-commerce behemoth, has also seen extraordinary increase in turnover, as well as a new high on the stock market. Simultaneously, other businesses have decided to rethink their business models by implementing more flexible approaches based on new information technology. Others have chosen to outsource digital financial services in order to remain capable to driving in future and sustaining during the crisis. The idea is to remain with their competencies and outsource the rest including payment systems for financial transactions. Many things must come together for digital financial services to reach their full potential in the post-COVID age. For a more inclusive recovery, equal access to digital infrastructure (electricity, mobile and internet coverage, and digital ID), increased financial and digital literacy, and the avoidance of data biases are required.

We found that regulators must keep up with fast-paced technological changes in fintech to ensure consumer and data protection, cybersecurity, and interoperability across users and national borders, according to a global survey we conducted with more than 70 stakeholders— fintech firms, central banks, regulatory bodies, and banks. A global lack of “coders”—software developers and programmers—was also mentioned by fintech firms. At the same time, it's critical to keep the fintech sector competitive in order to realise the benefits of digital financial services. The Covid-19 issue has brought potential benefits to the sector, but it has also brought obstacles to smaller fintech firms, including capital constraints, an increase in non-performing loans, a drop in transactions, and a drop in credit demand. Since the start of the lockdowns, several lenders have put a halt to new lending. Consolidation and retrenchment of start-ups on a large scale may result in increasing concentration in the sector, thereby delaying inclusion. This indicates to speeding the construction of governance frameworks for large fintech companies in the public interest.

The pandemic demonstrates that the trend toward more Digitalisation of financial services is not going away anytime soon. To realise the benefits of digital financial services, global and national leaders

must reduce the digital divide across and within countries to build inclusive societies and address rising disparities during and beyond the continuing crisis.

This entails striking the right balance between enabling financial innovation and addressing a number of risks, including inadequate consumer protection, a lack of financial and digital literacy, unequal access to digital infrastructure, and data biases that require national action; as well as addressing money laundering and cyber risks through international agreements and information sharing, including the use of blockchain technology. Safety and security of transactions becomes the next priority after digitalisation of the financial services worldwide.

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Abstracts

Resilience & Sustainability: Compatible or Not?

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Resilience and sustainability are increasingly seen as important goals for organizations, communities, markets, and the world in general. However, the relationship between these two concepts is contested, being viewed as synonyms, complementary concepts, or even competitors by different academics. This paper explores these two terms, including assessing the range of conceptualizations employed to describe them, and delineates the relationships between these conceptualizations. To do so, the paper draws upon the framework of the imagined futures for sustainability by Adloff and Neckel (2019) contrasted with varying definitions of resilience. The paper brings clarity to the conceptual relationship between resilience and sustainability and encourages academics to judiciously describe their terms and the corresponding framings when employing the two terms.

Developing Organizational Resilience Model of Engineering Consultant Company in Indonesia

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The business sector is one of the most vulnerable sectors impacted by a disruption. The disruption that has been occurred for more than one year is the Covid-19 pandemic. This event is unpredictable by nature, beyond normal, and has potentially severe consequences. Many companies in every area of business are affected and even collapsed due to the pandemic of Covid-19. One of them is construction services company in Indonesia. The main purposes of this study are to identify the resilience of construction services company that has passed through multiple disruptions and to create the organizational resilience (OR) model for construction services company. Mixed-method is chosen as a methodological choice with in-depth interviews to the key persons as a qualitative method, combining with surveying 30 respondents that will be analysed statistically by Structural Equation Modelling (SEM). The result of the interview and the survey is expected can be an ideal standard OR for construction services companies.

Track: Management Education under Neoliberalism

Abstracts

Shooting for the 'stars': Research excellence and changing management education landscape in India

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The twin phenomenon of competition for academic rankings and a journal list 'fetishism' has radically transformed the Indian management education landscape in just over a decade. Borne with the aspirations of becoming a 'vishwaguru' contributing to the global thought leadership, Indian management schools have altered their policy priorities and incentive structures to enhance research production. However, the absence of consensus around standardized metrics and a limited 'culture' of management research have left the Indian management schools scurrying to devise their heuristics and 'journal lists' to evaluate research performance. The dominant global journal ranking lists and databases – FT 50, ABS, ABDC, Scimago, and Clarivate – have held sway in Indian management schools' institutional policies and performance metrics. This has given rise to multiple strategies and positioning by management schools to compete in the university rankings at an institutional level. In turn, these strategies have reshaped professional norms and researchers' identity constructions.

The journal list 'fetishism' has been extensively critiqued globally on the grounds of limited validity, fairness, stability, and accuracy of these journal lists and its impact on academic stress and promotion of less influential, incremental gap-spotting research. At the same time, it has been observed that scholars experience simultaneously experience both power and powerlessness due to journal ranking processes. In the Indian context, a nascent but growing literature critiques the devastating impact of a 'research monoculture' promoted by these journal lists, leading to a kind of 'cultural imperialism' that sacrifices relevance to the local context, diversity of topics, and a plurality of perspectives and research methods.

This paper attempts to make sense of India's changing management education landscape as the research metrics take hold in crucial academic decisions – recruitments, promotions, and performance incentives. *Firstly*, we analyze the various issues encountered by Indian management schools as they adapt the global ranking lists and databases that have often been developed in a Eurocentric context to their institutional requirements. We map the various inclusions and exclusions of these international journal databases and ranking lists to identify the unique challenges to the Indian context. *Secondly*, we perform a cluster analysis of NIRF scores to identify the common strategies and positioning of different management schools and their alignment with the institutional logics identified from our interviews. *Thirdly*, we study the institutional responses adopted by top-tier management schools (as per NIRF rankings) in India to incentivize and promote research. We provide a snapshot of the institutional logics driving research based on data generated from semi-structured interviews with academics who are a part of these institutions. We discuss the academics' perceptions on the influence of these institutional logics in the performativity of their research.

Our findings indicate that the management education landscape in India is undergoing a significant churn as a consequence of this quest for strengthening research performance. We characterize this as a case of "organized anarchy" borrowing from the classic Garbage Can model. The absence of a consensus-driven 'Indian' ranking list or journal database has meant considerable flux and variation in the institutional responses of different management schools. We conclude by reflecting on the impact of these forces on the institutions and the individual actors such as academics.

Playing A Risky Game! Exploring Doctoral Student's Duality in Responding to Job Market Discourses

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The current study was set to understand how a doctoral coursework journey shapes doctoral students' understanding of academic research in Indian business schools. We present the initial motivation of doctoral students, the change in the understanding of research, mechanisms which shape this understanding and the responses to the dominant market discourse prevailing in academics. The findings are drawn through a qualitative research design based on interviews, conversations, and secondary sources of information. The initial motivation for 'pursuit of knowledge and individuality' gets shaped as a 'risky game'; a pragmatic sense of research, influenced by the job market discourses transmitted through the mechanism of 'advising' and 'peer confirmation.' We infer the presence of dualistic nature in responding to market discourse, submission and resistance. While doctoral students are compelled to accommodate the market discourses into their plans for survival, they also strategize not to relinquish their own meaning of the research.

Secularization of caste at work: Academic careers in an Indian context

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Career studies was disrupted by the boundaryless careers discourse. However, due to its inability to withstand the criticism of several scholars who pointed out the unclear definition of boundaries and the over-emphasis on agency, boundaryless careers remained an incomplete conception of careers. It was pointed out that boundaryless careers research was ignoring structural constraints that limited the agency of an individual, sometimes even nullifying it as far as career is concerned. Scholars recognized that careers now must be studied as phenomena that are shaped by the interplay of environmental constraints and individual choices.

In this study we attempt to investigate academic careers in the context of business schools in India and discuss various underlying themes that influence them. Following the constructivist grounded theory method, we conducted in-depth interviews of thirty-seven faculty members across four Indian Institutes of Managements (IIMs) and collected relevant additional data in the form of the government's review committee reports.

Using interview data, and with the help of the vast literature on caste, we argue that in a society like India that is reconciling tradition and modernity, pre-modern identities such as caste persist through avenues that allow for re-articulation of such identities in a modern setting. This is achieved through secularization of caste as an identity, which is performed privately and is shunned in public. The business schools under study are exalted for their adherence to meritocracy, however, the historicity of said merit in the Indian context is often obscured. On the other hand, the role of occupational prestige in the construction of caste makes academia a caste-d space. These caste-d notions of occupational prestige not only draw individuals into academic careers but also inform their conduct of said careers. Individuals who are subjects of a macro-structure such as caste exercise their agency in finding a space for themselves in a relatively newly legitimated institutional structure.

Neoliberalism and its Discontents: A Study in Indian Business Schools

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I carry out an interpretive inquiry among academics and students in two prominent publicly funded business schools in India. I use French pragmatic sociology as theorized by Boltanski and Thévenot as a lens to examine the multiple contradictory discourses employed by academics and students in the backdrop of a predominantly neoliberal institutional environment. These discourses employed by institutional actors result in what I characterize as schizophrenic institutions. Further, institutional actors produce disjunctures in the neoliberal discourse that provide opportunities for resisting neoliberalism, and moving toward more just universities and academic institutions.

Track: Online and Physical Retailing in Emerging Economies

Papers

E-Pharmacy: A Step Ahead Towards Digitalization in the Indian Pharmacy

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ABSTRACT

Change in lifestyles, working environment and even uncertainties of life like pandemic make the human being more cautious about its health. Today, people want everything at their doorstep without taking risks to their life. This adds to the demand and growth in e-pharmacy in India. Indian pharmacy already has an established market share but COVID19 pandemic replaces e-pharmacy as an optional by necessity. According to the National Drug Survey (NDS) 2014-2016, "Retailers and distributors should modernize and digitize the mechanism of procurement and inventory control of all their operations and ensure the existence of qualified pharmacists to supply drugs as required by law." E-pharmacy is serving convenience along with safety of life to the consumers. While suffering more risks and challenges, e-pharmacy offers many global opportunities to the Indian economy as well. This research paper witnessed the transition of Indian pharmacy from conventional to digital. As the consumers are the backbone behind the success of e-pharmacy, to know the factors behind it, exploratory factor analysis through SPSS has been applied on the responses of 259 e-pharmacy users of Indore city. The result of Factor analysis has come out with five factors that play an important role in the digitalization of Indian pharmacy. The five factors are *Mode of Payment, Operational Convenience, Techno savvy, Trustworthy and Savior*.

Keywords: e-commerce, e-pharmacy, health awareness, pandemic, digitalization

INTRODUCTION

E-commerce in India is not a novel concept now. Almost every business sector has adopted this concept almost two decades ago. Pharmaceutical sector with e-pharmacy is another adopter. Online pharmacy is at the adolescent stage in India, however there is an undefined long way for it to cover. An online pharmacy or e-pharmacy or mail-order pharmacy can be explained as purchasing and selling of medicines over the internet. Unpredictable changes in the perception of Indian consumers make e-pharmacy grow in the Indian market.

There are lots of forecasts and predictions done by reliable research agencies for the Indian pharmaceutical sector. Some of them are the following:

- IBEF (India Brand Equity Foundation) stated that in terms of the pharmaceutical market, India is at the third rank by volume and fourteenth by value in the world. With an established pharmaceutical market India is enjoying a strong network of almost 3000 pharmaceutical companies and 10500 manufacturing units.
- According to Frost & Sullivan, in 2018, the e-pharmacy market of India was US \$512 million around INR 3,500 Crores and estimated to grow at a CAGR of 63% to reach US \$3,657 million around INR 25,000 Crores by 2022.
- As per the Ernst & Young (EY) report, 2020, e-pharmacy is supplying healthier outcomes. At present, it is having a market size of US\$360 million and it is also predicted that it will touch the market size of around US\$2.7 billion by 2023.

- As per the Statista report, September 2020, the e-pharmacy across India was US\$20 billion in 2019. This represented a market share of 47 % approx. It has been predicted that this market share will cross 60% by 2023.

The above-mentioned research reports are indicating the present growth as well as the optimistic future scope of e-pharmacy in India.

E-pharmacy models in India:

E-pharmacy is the blueprint that shows how e-pharmacy operates. Although there are many e-pharmacy models adopted in India, the most important are:

1. E-pharmacy model based on inventory: In this model, the licensed e-pharmacy owns and holds the stock of medicines and drugs in the warehouses or distribution centers across the licensed region. The steps followed under this process are:

Step1. Order received through app or website.

Step 2. Verification of order by registered pharmacist

Step 3. E-verification of the prescription through scanned prescription, without a valid prescription the order is not accepted.

Step 4. After complete e-verification, the registered pharmacist packs the medicines in required temperature and delivers them to the customer through courier.

2. E-pharmacy model based on marketplace: In this model, the e-pharmacist plays the role of mediator or negotiator between buyer and seller. The steps followed under this model are:

Step1. The e-pharmacy presents a common platform for the purchaser and seller of medicines.

Step 2. The website lists the licensed pharmacists with their products.

Step 3. Consumer selects the required medicines from the list.

Step 4. Uploading of e-prescription or scanned prescription on the website or app.

Step 5. The order is transferred to the licensed pharmacy and verified by him.

Step 6. After e-verification the order is delivered through courier service and cancelled in case of absence of valid prescription.

3. E-pharmacy model based on generic marketplace: In this model, a common technology driven platform is presented to the customer. It not only lists the medicines and drugs but also displays a wide range of other products like electronics, clothes, furnishing, cosmetics, and so on. The only thing is that the provider can't advertise or refer to any medicine or drug, as this will be considered as a violation of the Drugs and Cosmetics Act. The famous players of this market are Amazon and Flipkart.

India is running at a great pace towards rank 1 in terms of e-pharmacy, there are numerous *factors* that push the growth of e-pharmacy in India are:

- **Pandemic:** The most prominent factor is the pandemic. With the sudden coming of

COVID19, even the population of India has adopted e-pharmacy wholeheartedly.

- **Increasing internet users:** Internet users are increasing day by day. According to a report by Statista, the number of internet users in 2015 was 302.36 million. With steady growth, it reached 696.77 million in 2020. It is also predicted by Statista that in 2025 the number of internet users will be 974.86 million.
- **Shift in consumer priorities:** E-commerce was attracting Indian customers, moreover,, the pandemic has added an extra flavor to it. As per one of the survey reports of Razorpay, from September 2020 to April 2020, the number of e-commerce transactions increased by 71.30%. This leads to an increase in e-pharmacy transactions.
- **Steps taken by the Government:** To boost the growth of the Indian pharmaceutical market, the government has launched various programs like Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP), National Health Portal, online registration system e hospitals@NIC, Central Drugs Standard Control Organization (SUGAM). The aim is to broaden the scope of the Indian pharmaceutical sector by providing qualitative medicines at affordable prices.
- **Increase in chronic diseases:** Online pharmacy is considered a blessing for patients suffering from chronic diseases. Online pharmacy permits the patients to avoid crowded pharmacies. The patients can make a balance between the demand and supply of necessary drugs and medicines.
- **Increase in healthcare expenditure:** From Rs 67,484 crore in 2020-2021 to Rs 73,931.77 in 2021-2022, the Indian government is continuously emphasizing more on the health of the Indian population. It includes creating awareness of healthcare, financial protection, the development of the pharmacy sector, and many more.
- **Foreign Direct Investment:** The Union Cabinet has opened the door for 100% FDI in the Indian pharma sector. This will help in the regular availability of medicines without disruption and continue the supply of necessary medicines.

Benefits of e-pharmacy:

- **Easy availability:** Retail pharmacists stock a limited range of medicines. This makes it difficult for the rural population in acquiring medicines. E-pharmacy makes it easier for rural people to get medicines at affordable prices.
- **Beneficial for consumers:** E-pharmacy makes it convenient for all types of people as the patient doesn't have to visit the chemist. It saves their time and health in the situation of pandemics.
- **Competitive prices:** As e-pharmacy can be accessible by all, there is no chance of charging high prices from innocent patients.
- **Availability of additional information:** E-pharmacy not only sells medicines online but also provides additional information related to ordered medicines like side effects, expiry date, availability of various substitutes, and many more.

Challenges of Indian E-pharmacy:

Despite serving numerous benefits, the Indian e-pharmacy is still facing many challenges, like:

- **Ambiguous legal provisions:** There is no clear provision regulating Indian e-pharmacy. Its legal framework still needs many provisions to be added and modulated.

- Lack of availability of internet: Still there are many rural areas where internet facility is not available. This restrains the rural population to take the benefits of e-pharmacy.
- Lack of awareness for the e-pharmacy in rural population: Rural people are still unaware about the expansions of Indian pharmacy. This is the major challenge in front of Indian government.
- Not suitable in emergency situations: Use of e-pharmacy is not proving in case of emergency situations due to time lag between order and delivery.

As per the EY Report, during COVID 19 period there is an increase of 2.5 times i.e. 8.8 million approx in the number of e-pharmacy users. It is also estimated that e-pharmacy users will touch at least 70 million by 2025. In the notification by the Union home ministry, March, 2020 e-pharmacy is considered as a vital service. COVID19 pandemic compels around 19 state governments to adopt e-pharmacy to a great extent.

Due to lack of clarity in the rules and regulations related to e-pharmacy in India, still there is a long way to go and more efforts to be done by e-pharmacy.

REVIEW OF LITERATURE

To strengthen the present study, numerous previous studies have been reviewed and discussed. As the topic of the present study is not yet explored to a full strength few studies were found relevant to the study. Some of the connected studies are quoted here:

Mahesh et al. (2020) conducted a comprehensive study on the digital business of medicines in India; he discussed the opportunity and challenges in this business. According to the study e- purchasing of medicine plays an important role for elderly people as well as the common man in crucial time but due to lack of alertness among the people some digital portal are following wrong practices. He suggested that wrong practices of digital medicine business can be avoided by creating the alertness among the customers of urban as well as rural areas and government should also make norms which will help in encourage fair business practices and discourage immoral practices. In his survey he concluded that people of age group 18-35 are more inclined towards e-purchasing of medicines.

Singh et al. (2020) stated that COVID 19 has created new avenues in the business, lockdown and threat of infection compelled people to stay home and purchase basic utility items via online mode. Purchasing medicines online was not very prevalent in India but due to the pandemic more people shifted from offline to online .The transition from conventional to digital pharmacy is not easy and challenges in terms of government norms, digital literacy and customer awareness and rights are there. The general public has been benefited by the e pharmacy and the growth opportunities are enormous but the government support and regulation is must. According to Gautam, et al. (2020), e-pharmacy faced many challenges since its inception by the Indian judiciary and Indian Retail Pharmacy. Online pharmacy is not accepted by many traditional business owners due to lack of knowledge and unfriendliness with technology. Retail Pharmacists are not in favor of e-pharmacy due to their monopoly and inefficiency and state that online pharmacies do not provide personal suggestion and advice, though they themselves do not do so, many times. Online pharmacy is a revolution in the pharmacy and its path in India can be smoothened by proper regulation and pre licensing norms.

Chordiya, S. V. and Garge, B. M. (2018) did a comparative study between the online pharmacy and conventional pharmacy. Online purchasing has the benefits like expediency, discounts, offers, authenticity, timely services and updated information. However it may have some drawbacks like lack of personal touch, and also some online app are not trustworthy. While in support of Brick and Motor, it is having a personal touch with patients and advice on using drugs and its side effects. They also give sufficient time on the prescription and verify its authenticity, on the other hand in against its time

consuming, difficult for elderly people to visit personally. The study concluded that with technology expansion online pharmacy will grow in coming time but the alertness for the fraud practices is must.

Singh, R. (2019) raised the question on the legitimacy of online purchasing of medicine, also given evidence that in 2015-18 many PIL has been filled against online purchasing of medicine. However with government intervention e pharmacy is came in existence. The study discussed the various reasons for online purchasing of medicine from customer point of view, but straight forward rejected all basis without giving any evidence. According to Amudha, et al. (2016). India is the biggest supplier of medicine all over the world and also has the huge demand in the internal market. The role of pharmacy is changing from offline mode to online but transformation is not easy because the chances of unethical practices are possible under the umbrella of online medicine trading. To meet the demand of the time, it is required to make the regulations and norms for the companies who would like to come in the business, and government intervention and monitoring are also required.

RATIONALE

The literature survey gives an overview of studies conducted on the status of e-pharmacy in India. The e-pharmacy in India started budding in India in 2015. Many hurdles were imposed in the form of PIL and All India Organization of Chemists and Druggists. It took a long time to come into shape. Moreover the COVID 19 which attacks India in March 2020, creates the upward trend in online business in all sectors and e-pharmacy does not remain untouched from this. The technological progression and low-priced internet facility also paved the path of the online pharmacy.

Objectives of the study

- To study the transformation of Indian pharmacy from conventional to digital.
- To explore the various e-pharmacy platforms in Indore.
- To explore customer motives behind the selection of e-pharmacy over traditional pharmacy.

RESEARCH METHODOLOGY

Type of Study: Descriptive in nature focusing on identifying the factors associated with e-buying of medicines in India.

Sampling Method: Judgmental Sampling

Sample Frame: Respondent of Indore (M.P.)

Sample size: 259

Tools for Data Collection: Primary and secondary sources were used for the data collection. The primary data was collected with the help of a structured questionnaire, with twenty nine statements.

Tools for Data analysis: Factor analysis

RESULTS AND DISCUSSION

[Insert Table 1 about here]

As per KMO test, the sample adequacy value is 0.940 which is greater than the desired value 0.60.

This suggests that the portion of variables data is adequate for factor analysis.

As per Bartlett's Test of Sphericity, the p value is 0.00 (<0.05) which indicates that the null hypothesis is rejected and therefore factor analysis can be carried out.

[Insert Table 2 about here]

Cronbach Alpha is 0.952 shows a high level of internal consistency.

[Insert Table 3 about here]

Factor with Eigenvalues more than 1 are considered. Total 5 such factors are identified and these factors explain 62.3 % of variance.

DISCUSSION

The Factor analysis method gave five factors which affect the customers' online buying of medicines. The factors are named as Mode of Payment, Operational Convenience, Techno savvy,

Trustworthy and Savior.

Factor 1: Mode of payment –The factor group 1 consists of five variables namely better discounts, comparison between online and physical buying. It denotes the way a customer would like to pay for medicine. In India, the main hurdle in online shopping is the quality of the product and the mode of payment and similar mindset for purchasing medicine. Gradually people of India became acquainted with online shopping. Some people are ready to pay online while some still prefer cash on delivery.

Factor 2: Operational Convenience – The factor group 2 represents six variables namely 24*7 availability of medicines, reduction in physical search, saves time and others. Pandemic has given a huge opportunity for e-pharmacy. People find it convenient to purchase medicine as it saves time and can be purchased from anywhere anytime

Factor 3: Techno savvy – The factor group 3 consists of seven variables namely accessibility, user friendly apps, awareness, ease and convenience and many more. Many advanced features are available on e-pharmacy apps like doctor's consultancy, information on various brands and medicines.

Smartphones and low-priced internet make it possible to reach the masses. **Factor 4: Trustworthy** – The factor group 4 consists of six variables namely safety, easy delivery and return policy, better quality, preference of customers towards e-pharmacy and many others. All these variables proved the trustworthiness of e-pharmacy.

Factor 5: Savior – The factor group 5 Pandemic has proved the importance of e-pharmacy. When people were in fear and need, online pharmacies came as a rescuer. Everybody, especially alone and elderly people got benefitted a lot.

CONCLUSION

Digitalization is the necessity in the new era to survive. There is no commercial and noncommercial sector untouched by it. Indian Retail pharmacy is also moving towards digitalization from the last few years and pandemic has added some more sweet to its success. As consumers are the backbone of every industry, growth of Indian e-pharmacy is also influenced by them to a great extent. The aim of the study is to find out the transformation in Indian Pharmacy sector and to know the factors behind the selection of e-pharmacy by customers. On the basis of the results of factor analysis, five factors namely *Mode of Payment, Operational Convenience, Techno savvy, Trustworthy and Savior* extracted. It has been proved that these factors drive the consumers' decisions towards e-pharmacy in India.

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Tables

Table 1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.940
Bartlett's Test of Sphericity	Approx. Chi-Square	4343.520
	df	406
	Sig.	.000

Table 2. Reliability Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.952	.952	29

Table3. Factor Extraction

	Communality	Load	% of variance
Factor 1:Mode of Payment			

Online Pharmacy provides better discounts as compared to a retail chemist	0.661	.567	14.951
online purchasing of medicines is costlier than retail purchasing	0.568	.476	
I will prefer online purchasing of medicines if it gives cash on delivery option	0.655	.726	
Advance payment for the medicines is not a problem	0.740	.726	
I hesitate to pay online	0.668	.708	
Factor 2: Operational Convenience			

I receive reminders from online pharmacy stores regarding regular medicines.	0.576	.591	14.277
Online pharmacy helps us in avoiding to stand in a long queue	0.603	.618	
Online Pharmacy provides proper receipts of medicines after placing orders.	0.613	.613	
Online pharmacy reduces the physical search for the medicine	0.649	.598	
Online pharmacy is available on 24 x 7 basis.	0.717	.788	
Online Pharmacy saves time	0.706	.729	
Factor 3 : Techno savvy			
Online purchasing of medicines requires more awareness	0.603	.477	12.721
Online pharmacy can be accessible from any location	0.656	.663	

I can compare various online pharmacy platforms easily	0.466	.476	
Online Pharmacy applications or websites are user friendly	0.680	.661	
Online pharmacy is easy and convenient in purchasing medicine	0.655	.612	
Smartphone has made purchasing medicine easy	0.560	.496	
Online Pharmacy is linked with online doctor consultation apps like MediBuddy etc.	0.742	.780	
Factor 4 : Trustworthy			
It is safe to purchase medicine through online pharmacies	0.723	.793	
Online pharmacy provides sufficient information about the medicines	0.533	.565	
I will prefer online purchasing of medicines only from the authentic and known app	0.567	.490	12.43
I am satisfied with the services provided by the online pharmacy	0.444	.452	
Online pharmacy has easy delivery and return policy	0.676	.429	
Online pharmacy provides the quality (Not expiry and Branded) medicines	0.615	.672	
Factor 5 : Savior			
Online pharmacy has helped me in pandemic (covid 19)	0.626	.671	8.124
Pandemic has changed my opinion towards e pharmacy	0.664	.760	
I realized the importance of e pharmacy in pandemic only	0.595	.463	

I started buying online medicine after pandemic	0.680	.527	
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Abstracts

Role of Price Fairness Perceptions on Price Promotions and e-WOM in Online Retail: Conditional Moderated Mediation

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For online as well as offline shoppers, price promotions play an important role in creating interest to browse web stores and create value perception for store offerings (Park and Lennon, 2009). Although initial interest can spur browsing, yet, it will translate into a purchase if consumers trust the web stores for quality of merchandise, prices charged and service quality parameters. When consumers buy repetitively from online retailers, trust builds about merchandise quality, service quality, returns, and exchanges. These factors typically become hygiene factors in satisfying buyers. So, price fairness acts as a source of differentiation between online retailers. For online retailers, merchandise images and its interactivity which let a buyer identify the most subtle details of a product is paramount in building confidence to buy a product (Verma et al., 2016). For apparels particularly, image interactivity technology acts as a key factor influencing the desire to purchase, instilling hedonism, satisfaction and e-wom (Fiore et al., 2003, 2005). But later on, if customers identify that prices are unfair, then they stay loyal even if the retailer raises prices marginally. Pleasure or hedonism in online shopping literature has also been identified by a term 'flow'. Flow fulfills the hedonic motive in online shopping situations and inclines a consumer positively towards online retailers (Roy Dholakia and Zhou, 2009). The role of image interactivity on flow and the role of price promotions and price fairness on behavioural intentions are documented in literature. The present study proposes that image interactivity triggering consumer desire leads to arousal (flow) which further generates e-wom. It is proposed that image interactivity is moderated by price promotions (Moderator 1) which in itself is moderated by price fairness perceptions (moderator 2). This is relevant in the current context because consumers have been sufficiently exposed to digital images of products, frequent price promotions and have developed fairness perceptions with their previous shopping experiences with the e-retailer. The present study brings together interrelationships between these variables and contributes to the existing literature.

Data have been collected from 700 MBA students from two universities viz., Shri Mata Vaishno Devi University, Jammu and Guru Nanak Dev University, Amritsar. Responses were gathered in the context of four product categories—clothes, books, accessories and electronic goods. Out of 700 questionnaires distributed, 553 questionnaires were appropriate for analysis. Most of the respondents (63.7%) fall into the age band 22-27 years. The proportion of male and female respondents is 45.0 and 55.0 percent respectively. About fifty-six percent of respondents report that their monthly family income is up to INR 70000.

Scales were derived from previous research to make measurement. These scales were analysed for content validity by three experts. Upon reaching a consensus on the suitability of these scales to measure the constructs according to Indian marketing conditions, these scales were selected from a battery of scales identified from literature. These scales were also pretested on 40 students. SPSS 19.0, Amos 19.0 and PROCESS Macro version 3.0 have been used to analyse the data.

The present study renders support to the conditional indirect effect of image interactivity on e-wom. The three way interaction between image interactivity technology, price promotions and price fairness yields a significant effect only on flow. The findings suggest that price promotions and price fairness significantly moderate the impact of image interactivity creating desires in online consumers to advocate their purchases through e-wom. The mediating role of flow suggests that involvement and enjoyment must necessarily be incorporated into image interactions designed by online retailers for engrossing customers. These initiatives when coupled with price promotions can engender favourable e-wom which can ensure long term relationships with customers and create competitive advantages for e-retailers. The study is the first of its kind to uncover the moderated mediation effects taking a developing country context.

Developing a Scale of Service Quality Affecting Purchase Intention in Social Commerce

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Social commerce is the most commonly used digital selling platform, and it is rapidly becoming a fascinating new area for professionals and academics. Despite the importance of social commerce, few studies have looked into the factors influencing consumers to purchase on this platform. Therefore, this study aims to identify factors influencing purchase intention in social commerce. Interviews were conducted to identify factors to obtain the research objective. This research will help managers improve the quality of social commerce by improving customer awareness. It can also enable managers to systematically understand all factors, minimizing the possibility of social commerce failure adoption and increasing customers' purchase intention. The main contribution of this research is to determine the factors influencing purchase intention in social commerce. Researchers who want to measure social commerce service quality and managers who wish to increase their customers' purchase intention could find the findings helpful.

The role of Environmental Concern in Ridesharing Intention: A moderated mediation model in the context of COVID-19

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The primary focus of this study is to identify the antecedents of ridesharing intention in the context of COVID-19. For this purpose, the study devised the theoretical scaffoldings of the Theory of Planned Behaviour (TPB). The authors extended the basic TPB model with a construct called environmental concern. Data was collected from 322 frequent ridesharing users and analysed using PROCESS MACRO and AMOS 23.0. The results revealed the significant impact of environmental concern, attitude, subjective norm and perceived behavioral control on ridesharing intention. The study also found the negative moderating effect of perceived health risk on COVID-19.

An exploratory study of the influence of firm market orientation on Sales person Behavior

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Organized retail is a booming, very challenging and competitive sector. Customer acquisition and retention is a humongous task for any organized retail player. In this empirical paper an attempt is made to measure the importance and impact of one of the most vital factors which lead a customer to like or dislike an organized retail store i.e. salesperson. Seven initial variables i.e. 'Market Orientation, Customer Orientation, Salesperson Adaptive Selling, Listening in Personal Selling, Sales Consulting, Sales Effort and Selling Orientation' are identified through thorough review of literature. The possible existing relationships and their impacts are also identified through the review of literature. The model is tested using dataset of 236. Findings of the study comprise of the results of the statistical tests performed and also the interpretation of the values appeared from the tests. In discussion the results are compared with the previous related studies. Lastly conclude contains the future scope of the study.

Track: Poverty, Markets, and Vulnerable Consumers

Abstracts

Examining Interactive Value Formation and Beneficiary Value in Development Programmes at the Bottom of the Pyramid

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In this paper, we argue for a need for a closer examination of the value creating dynamics arising from and in targeted development interventions in developing countries. These interventions led by Western actors generally aim to provide methods and resources for developing local, communal self-sufficiency, improving social and economic networks and creating a foundation for democratic development. Yet, rarely the final value is taken into account when considering outcomes and assessing impact. For instance, importing Western-Eurocentric economic models to developing countries is a practice frequently criticised for extending paternalism, neo-colonialism and excluding the local experience, particularly that of women (e.g. Bonsu and Polsa, 2011; Maclaran and Kravets, 2018; Varman, 2018). In a similar vein, research on value co-creation at the bottom of the pyramid (BoP) has followed a logic of value co-creation that buttresses the 'neutrality' of the beneficiary discourse in this literature (Vargo and Lusch, 2004).

Several authors in the BoP literature (Calton et al., 2013; London et al, 2010; Parthiban et al. 2021) have highlighted the relationship between business development and poverty alleviation. BoP producers may have limited opportunities to create and capture value due to various constraints, such as the lack of resources and power, keeping them trapped in poverty. In their study, Parthiban et al. (2021) focus on technology-mediated awareness and engagement creation between rural artisans and their urban customers that enables co-creation and allows to capture value. Many successful BoP ventures initiated by social entrepreneurs, rest on altruist motivations whereby the goals are not only to be profitable, but to 'make a difference' in the lives of BoP families. According to Carlton et al. (2013), social entrepreneurs have learned how their business concept would fail unless local social partners with faces and places were brought into the market creation and product development / distribution process. With this the traditional firm-centered stakeholder view is replaced with decentred stakeholder networks that are perceived as jointly created and equitably shared partnership view: partnerships are needed to create social and economic value at the BoP. London et al. (2010) demonstrate mutual value creation and the importance for ventures sourcing from BoP producers to link the farmers closer to non-local customers in order to better respond to different market preferences. Similarly, multinational corporations should adapt their business practices at the BoP markets: Esko, et al. (2013) stress the importance of including local partners and NGOs in the value chain to increase legitimacy, include local knowledge and diminish institutional barriers for market participation.

Recognising that firms must reconsider the traditional Western mindset on business models, partnerships and relationships in the BoP context (Parthiban et al., 2021), value creation discourse rests on the assumption that value is *universally* beneficial and jointly created by the producer and the customer through the construction of mutual goals. This draws less attention to possible negative outcomes of value creation. In BoP development interventions negative value may appear during or at the end of a well-intended interaction programme as value is manifest through relationships that are unequal in influence and resource endowments (that is, power). Adding a critical dimension to the

mutual benefit approach of the BoP–value co-creation nexus, we connect theoretically with recent discussion on interactive value formation (IVF; Echeverri and Skålén, 2010, 2021; Makkonen and Olkkonen, 2017). IVF provides a neutral point of departure whereby relationships and practices in which resources are shared allow for value to become created and / or destroyed. IVF has previously been theorised in commercial and public projects from mostly the provider perspective and focussing on why collaboration fails (Díaz-Méndez and Saren, 2019; Järvi et al., 2018; Makkonen and Olkkonen, 2017; Prior and Marcos-Cuevas, 2016). Power disparities in the relational dynamics and resource dependencies can create conflict in several ways; nevertheless, theorisation of such conflict is typically omitted in the value literature (e.g. Laamanen and Skålén, 2015).

Development interventions are projects that include international aid providers' (intergovernmental institutions, NGOs and business organizations) and local beneficiaries amongst whom interactive relational dynamics (including resource dependencies) develop but in unequal power and resource contexts. Of particular interest here is the development of relational dynamics over time in terms of the resources provided and managed in these relationships. Our research question considers existing development programmes in context and asks *to which extent do well-intended development programmes create value in interaction with the local beneficiaries and beneficiary networks?* Empirically we focus on the relational dynamics of IVF in two development interventions in Cambodian and Ugandan communities. These are two programmes initiated by Western aid organisations to empower women in the Global South by creating entrepreneurial capacity and infrastructure amongst a wider network of beneficiaries. Our analysis of the two cases follows a longitudinal ethnographic engagement approached from the perspective of both the international and the local actors.

- a. Case 1, Cambodian women-led agricultural cooperatives: 14 focus groups among smallholders, 10 interviews with buyers and six workshops with local field teams since 2018
- b. Case 2, Ugandan agricultural community; Five interviews including views of NGO representatives and a local entrepreneur 2021.

A large Western NGO initiated the Cambodian case. The study among the female smallholders within agriculture demonstrates the need for continuous planning based on the daily needs of the beneficiaries. The first study in 2018 indicated how collaboration among the smallholders is required to offer higher production volumes. These higher volumes provided economic value not only for the farmers but also for the buyers. The group, rather than the individual farmer, becomes an interesting partner for potential buyers who benefit from establishing long-term partnerships with trusted partners. Thus, collective value was created and can be labelled as relationship value. Subsequently, it was necessary to start building clear relationships between these producer groups and buyers to guarantee all members the same possibilities as it turned out that some of the most active and capable producers were utilizing the contacts occasionally for their own purposes thus potentially creating negative value for the others.

Similarly, a large Western NGO initiated the African case. It illustrates the need for a proper timeline and planning in the local context of investing and building a small agricultural firm, in this case a chicken farm to guarantee value co-creation on the whole community level. If the planning follows a solely Western perspective, there is a risk that not enough attention is paid to the whole value chain and resources such as time and money are used to strengthen the production facilities rather than making a social impact and creating value for all beneficiaries equally. To tackle this problem, it was essential for a NGO to get a commitment from the local authorities and also include the private sector in the project. By establishing a sustainable ecosystem with several beneficiaries, here the chicken farm, the smallholder farmers providing maize not only to the farm but also to several other buyers,

the private sector providing essentials, and the government supporting the community initiative, a development project can become sustainable. In practice, a dynamic way of planning is essential for continuity that guarantees a longitudinal aspect also when the NGO withdraws from the project.

In conclusion, the development programmes benefit from well-planned and effective collaboration of non-profit, profit, and governmental organisations building sustainable ecosystems and creating longitudinal mutual value. Our initial analysis shows that in addition to economic and other well-being impact, the development programmes we studied created both positive and negative value for beneficiaries. When it comes to both positive and negative value, if the value is unequally distributed in the project network, then there is also potential for conflict. Thus, when looking at the impact of development projects also negative value and the value distribution would be important to investigate to guarantee success and prevent conflicts.

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Segmentation Strategies for Microfinance Institutions (MFIs): An Empirical Study

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Abstract

Microfinance is a universally accepted tool for poverty alleviation. Microfinance is important for India because it has the largest number of poor in the world. Hitherto, the MFI's and researches were focusing on the collective approach for delivery and design of microfinance products and services, which considers poor as a homogenous mass with similar needs and wants which is practically not true. There are various segments of poor with varying needs, wants, livelihood strategies and financial behaviors. Thus, this lack of market orientation has been one of the reasons for high delinquency, multiple memberships, etc. which have affected the sustainability and performance of many MFIs. Hence it becomes important for the market oriented MFIs to formulate a suitable marketing strategy to achieve their business strategy.

Introduction

Microfinance is a universally accepted tool for poverty alleviation. Microfinance is defined as the provision of financial services to the poor so that they can undertake enterprises which generate income and move out of poverty. Access to financial services by the poor and the vulnerable group is a prerequisite for poverty reduction, Rangarajan (2008). Moreover, lack of credit and skills also perpetuate poverty, Narayan Deepa (2009). Hence microfinance plays an important role in poverty reduction.

Over the years the sector has been growing substantially in terms of outreach, loan outstanding and poorest district served. During the period 2018-19, outreach has increased by 22 per cent, while the loan outstanding has grown by 37 per cent and loan disbursements has grew by 34 per cent over the previous year. Microfinance Institutions (MFI) currently operate in 29 States, 5 Union Territories and 570 districts in India, Sa-Dhan (2019).

Even though the sector is steadily growing, its growth is hindered by problems like high defaults, multiple memberships etc. which has affected the sustainability and performance of many MFI's. As per the recent report, approximately 10 per cent of MFIs have Operating Self Sufficiency (OSS) less than 100 per cent Sa-Dhan (2019), which is an indication of poor performance. The (Non Performing Assets) NPAs has increased by 17.6 per cent from Rs. 4,524 crore in 18-19 to Rs.5,321 crore as on 31st March 2020, NABARD (2020). Delinquency write-off percentages in the industry also has increased to 1.33 per cent in the year 2020 as compared to 0.52 per cent in 2019 which reflects the problem of

defaults in microfinance. The portfolio quality of the industry has witnessed a deterioration over last year which is a cause of concern. With an increasing number of MFIs followed by expansion of operations has resulted in competition in the industry. Competition along with the above problems are affecting the sustainability and performance of many MFI's.

Studies by Hasan (2004), Wilson (2001) and Homburg (2007) revealed that there has been a lack of customer orientation by the MFI's, and it was the main cause of problems of multiple memberships, dropouts and non-participation. They further stressed the need of market orientation in the sector. In order to be sustainable and profitable, the MFI's should adopt a market oriented culture and business practice by knowing their customer, creating value for the customer. Customer-led paradigm involves a greater understanding of the customers' use of microfinance. Hence it is the need of the hour for the MFI's to concentrate on their customer, know their needs and wants, and transform themselves from product concept to marketing concept. Thus marketing has become an integral part of the sector. Marketing is defined as a societal process by which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products and services of value with others, Kotler (2009).

In times to come MFI's should be more market oriented in order to minimize the problems like delinquency, dropouts and nonparticipation which will result in better performance of the institution. Moreover it will be a competitive advantage for the MFI. Market orientation has been defined as the "organization wide generation of market intelligence pertaining to current and future customer needs, dissemination of intelligence across departments and organization wide responsiveness to it", Kohli and Jawskori (1990). Hence it becomes important for the market oriented MFI's to formulate a suitable marketing strategy to achieve their business strategy. Strategic marketing process refers to the steps taken at the market level to develop viable marketing positions and programs. It includes identification of the market segment that could be served best and profitable for the MFI and the clients it hopes to capture.

Market segmentation is the initial step for marketing strategy formulation and allows optimum allocation of resources. Market segmentation is defined as subdividing of a market (population) into distinct subsets of similar potential customers (individuals), Kotler (2009). Market segmentation has long been considered as one of the most fundamental concepts of modern marketing. Faced with heterogeneous markets, a firm following a market segmentation strategy usually can increase the expected profitability, Wind (1978).

In microfinance, segmentation tends to be most commonly used to match the organizations credit and savings products to the customer segment they best suit, Women's World Banking (2007). Till now, the MFI's and researchers were focusing on the collective approach for delivery and design of microfinance products and services, which considers poor as a homogenous mass with similar needs and wants. But practically this is not true. There are various segments of poor with varying needs, wants and financial behaviors. The tendency to define "the poor" as a homogeneous group with broadly similar characteristics should be avoided as the difference among different groups of poor people often lies at the root of their poverty, IFAD (2008). A collective or macro segmentation approach which assumes a 'one size fits all' strategy with standardized products and services could not solve problems of all segments of the poor, and results in inappropriate results. The standardized product with rigid terms and conditions makes a particular segment of the poor not to participate, and those who participate could not benefit from the loans and services provided by the MFI's. Moreover, the impact of microfinance will be different for different segments, Sengupta (2008), and any MFI cannot serve all segments of poor equally because the profitability of each segment is different. According to the 80/20 rule top 20 per cent of the customers generate 80 per cent of the company's profit, and unprofitable last 20 per cent customers' accounts for the 80 per cent of the total costs. Hence there should be a transformation in the concept of product and service design catering to the various financial needs and wants of the target segments. Therefore, there is a need for market segmentation for the MFI's in order to be sustainable by reducing the costs, attrition, defaults and non-participation and for formulation of marketing strategy.

Thus the study formulates a scientific framework for segmenting the microfinance market by (i) Determination of a suitable segmentation variable for urban microfinance market, (ii) To identify the financial needs and preferences in selecting microfinancial products of each segment, (iii) Formulation of an appropriate segmentation model for the microfinance market, (iv) Testing the reliability and validity of the segmentation model, and (v) To suggest segmentation and targeting strategy for the MFI's. Thus the study makes the foundation for the formulation of suitable marketing strategy for the MFI's by targeting and positioning the products and services needed by target segment. This approach will attract and retain all the eligible households of the target segment to the microfinance programs, which will help the microfinance institutions to improve its social and financial performance that can result in the overall sustainability and performance.

Literature Review

In microfinance, client targeting and segmentation has been an important aspect because poor people are not a homogeneous mass, but they have been heterogeneous with varying needs and wants. For this reason, one product for all approach has been found to be a failure in microfinance. The impact of microfinance on various segments of poor may not be same and moreover the profitability and default probability may be different for different segments of poor and gender. Hence it becomes important for the MFI's to target the segment that could be best served and satisfied and profitable for the MFI. Market segmentation analysis has been critical for sound marketing strategy development; Peter and Olson (2005).

On heterogeneity among poor has been commented by Aneel (2007), Hassan (2004), Bhatt (2001) and Hulme (1999). Hulme (1999) has commented that poor are heterogeneous. According to Aneel (2007), the poor have been often geographically dispersed and culturally heterogeneous. Hassan (2004) has argued that, poor people have not been a homogeneous group and they have complex livelihood strategies and financial behaviours. Bhatt (2001) has said, poor have not been a homogeneous group, but a diverse population with a wide spectrum of needs.

The need and importance for segmentation has been examined by Hiam and Schewe (1993), Clieaf (1996), Bhatt (2001), Mylonakis (2007), Megicks (2005) and Woller (2002). Segmentation has resulted in better match between what the marketer offers and what the market desires. In these days of target marketing and specialization, more and more situations are demanding market segmentation; Hiam and Schewe (1993). According to Clieaf (1996), new technologies has been enabling marketers to focus on the smaller groups of customers that have generated most profit and for allocation of expenditures for marketing to have increased return on investment. Clieaf (1996) also pointed out that, in general, 10-30 per cent of the customers account for 70-90 per cent of profits and cash flow.

Segmentation has also been an important in microfinance also because, no single microfinance format is likely to exist, that simultaneously would satisfy the varying needs of all segments of poor; Bhatt (2001). According to him, different segments of poor population has confronted with different opportunities and constraints. Their developmental needs could be best served only when policy makers recognize that, not one but combinations of innervations which were needed to tackle different problems. He has also ascertained that the future success of microfinance as a developmental tool would depend on the ability of the public, private and nonprofit organizations to develop a diverse set of institutions to meet the different financial needs of various segments of low income population. In addition to Bhatt (2001), Megicks (2005) argued that outreach of MFI to the poorest groups of the society would only be achieved if heterogeneity of microfinance market is recognized, and targeted offer of financial products and services has been provided considering specific needs of the client grouping. Mylonakis (2007) argued that market segmentation and targeting of various sub segments has been important because it has helped in creating a long-term relationship with the customer, reducing risk and to increase market share of the banking institution. He suggested that credit institutions should adopt specialized marketing strategies where effective and profitable market segmentation has been essential.

From the above arguments, it has been evident that heterogeneity among poor exists and their segmentation has been needed and is essential for better client targeting and success of the microfinance.

Even though several authors suggested different approaches and characteristics used to segment customers for banking institutions, only a few research articles have been available to suggest methods for segmenting the microfinance market. Among them has been Karmakar (1999), Women's World Banking (2007) which discussed some common criteria for segmenting the poor with some examples of segmentation adopted by Kashf Foundation (which has been a leading microfinance institution in Pakistan) and Microfund for Women, (the largest microfinance organization in Jordan). Karmakar (1999) has suggested that poverty levels in India have defined on the basis of average annual family income (considering 1992 as the base year).

Women's World Banking (2007) suggested that the most common variables for segmentation in microfinance have been demographic features like age or lifecycle, gender and income (net monthly business income and net monthly house hold income). In the opinion of the organization, the segmentation for marketing tends to be used for products and service improvements in the following way: 1) promoting the right product to the right customer 2) segmenting current clients to improve retention strategies, 3) understanding the demand from different client groups for specific new products.

As mentioned earlier, the impact of microfinance on different segments of poor may not be the same. Profitability and default probability has also been different among segments and gender. Thus, there have been various arguments and studies of Sengupta (2008), Woller (2002), Navajas et.al (2000), Saloner (2007) and Gutierrez-Nieto (2009) showing whom to target for less probability of default and higher impact.

In targeting the very poor vs. moderately poor, impact of microfinance on different segments of poor have not been the same. According to Woller (2002) many MFI's do not target the very poor frequently and do not employ specific targeting strategies to reach them and employ ineffective targeting strategies. Sengupta (2008) has found that a dollar increase in income of very poor has five times greater impact than for marginally poor borrower. He also suggested that the MFI's should target the poorest borrowers for poverty alleviation. Navjas (2000) has also found similar results, social worth of MFI's in Bolivia. Most of the poor households reached by the MFI's has been near the poverty line or wealthiest among the poor. It has also been found urban poorest would more likely to be borrowers and the rural borrowers were more likely to be amongst the poorest. Woller (2002) has also commented most of the MFI's exclude the poorest of the poor.

From the above findings and arguments, it could be concluded that segmentation and identification of the target market has been essential for the success of any microfinance marketing program. Targeting women clients has been found to have lower default rate, high repayment rate and high impact on households and overall performance of microfinance institution. Impact of microfinance has been more on very poor compared to moderately poor clients. The profitability of each segment of poor is an area where further research has to be undertaken. As far as segmentation is considered, segmentation by demographic and behavioral characteristics has been most common in banking industry and income segmentation has been widely adopted criteria for segmentation in banking as well as micro financial institutions.

Methodology

The Southern region continues to have the highest share of both outreach and loans outstanding presently and hence the study will be carried out in the state of Tamil Nadu. The state has been purposively chosen because it holds the largest share of microfinance loan portfolio in the country with an outstanding of Rs.3251 crores presently. Further it had the highest number of unique borrowers of all lenders with 78.90 Lacs as on March 2020 and is having the highest no of MFI branches in the country with 2360 nos in 38 districts from 48 MFI's.

Study area will be carried out in the in the Chennai District, which is having the highest number of urban population in the state. The sampling frame of the study will be the Below Poverty Line (BPL) population of the district from where samples will be drawn by stratified random sampling. Slums pockets are geographically dispersed, and hence the slum pocket becomes the strata from where the samples are drawn. Slum pockets will be selected in terms of the one having the highest BPL population. Sampling unit will be the house holds. Primary source of data will be from the BPL house holds and secondary data will be collected from the lead bank of the district, MFI's and National Informatics Center (NIC). Primary data will be collected through a survey method using questionnaire which is having questions for collection of demographic, financial needs, preferences, benefits seeked and behavioral data.

Conclusion

It is the need of the hour for the MFI's to adopt suitable segmentation strategies in order to be sustainable in the present competitive market by reducing the costs, attrition, defaults and non-participation. The proposed study will help the MFI's irrespective of its legal status in formulation of marketing strategy by targeting and positioning the products and services needed by target segment. This approach will attract and retain all the eligible households of the target segment to the microfinance programs, which will help the microfinance institutions to improve its social and financial performance that can result in the overall sustainability and performance. This would also enhance its performance by allocating its recourses in satisfying the needs and wants of its target segments. The clients will also be benefited by the way of getting good service and more flexible products and services.

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Grassroots Innovation, Entrepreneurship, and Market Orientation

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Innovation-based entrepreneurship is often cited as a way to tackle poverty, but what triggers grassroots innovation (GRI), and a meaningful entrepreneurship endeavor is often a mystery. Based on the premise that the lack of understanding of consumers and competition is often the culprit for failed entrepreneurship ventures, we investigate the role of market orientation in linking grassroots innovation with the entrepreneurial success.

Track: Rethinking Consumer Culture

Papers

EMPLOYEE ENGAGEMENT BASED FRAMEWORK FOR THE INTRODUCTION OF INTERNAL MARKETING AND IntCRM IN THE IT SECTOR

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Abstract

The Information Technology (IT) sector is one of the most dynamic and volatile sectors of the economy all over the world. Contrary to the other sectors, there has been a significant growth of this service sector during the COVID-19 pandemic, causing its restructuring and redefining the role in the knowledge-based economy. It needs constant skill upgradation and the design of new management structures to empower and engage employees in order to stimulate productivity and garner employee satisfaction. The work culture of this sector has metamorphosed recently and it now emphasises flat organizational structures, as there is the ever-increasing realisation of the importance of employees' roles in the organizations. Hence, the concepts of Internal Marketing and Internal Customer Satisfaction are required to be introduced, embedded, and given importance now more than ever, in this sector. The striking element of this concept is that employees are treated as internal customers. This paper highlights the importance of Internal Marketing and Internal Customer Relationship Management (IntCRM) in order to leverage the transformational growth of the Indian IT sector in the times to come. This research also provides a conceptual framework for Internal Customer Satisfaction that highlights the major factors and organizational drivers of employee engagement that are responsible for executing a successful Internal Marketing and IntCRM regime. The framework can be applied to other sectors as well, in order to an increase internal customer satisfaction so that it can lead to better external customer satisfaction, eventually leading to increase in profits, commitment, and growth of the organizations.

Introduction

The service industry is currently the leading contributor towards the GDP and employment rate of developing and developed countries (Byju, 2013). The growth of the service sector has led to it becoming much more competitive, transforming the management and marketing of service organizations (Rootman, Tait, and Bosch, 2007). The Information Technology (IT) sector, one of the fastest-growing service sectors, has played a significant role in helping India to be acknowledged as a leader at a global level. The IT sector has not only helped actively in the growth of the Indian economy but also has positively influenced the lives of its stakeholders through direct and indirect contributions to various socioeconomic parameters such as employment, standards of living, and diversity (Allad and Maisuria, 2015). A fierce competition is rampant among IT organizations, and hence, they need to exponentially improve the services rendered by them. As a result, it has become very important to ensure that employees have a positive inclination towards the satisfaction of customer needs and wants (Lombard, 2010).

Traditionally, all service sector organizations are consumer-centric. Hence, currently, the focus of the service organizations is their clients, their needs, and preferences (Wilson et al., 2008). This is

even more prevalent in IT organizations as they follow an “ideal-type interpretation of professional autonomy” (Elliot, 1972), where clients become central to all kinds of activities and decision-making. In order to keep employees motivated and satisfied, they should be treated in a manner similar to external customers (Ahmed and Rafiq, 2003). A strong emphasis is hence, to be placed on the application of internal marketing principles, in which the key idea is to treat “employees as customers” (Berry, 1981).

Internal marketing focuses on people inside the business boundaries and places emphasis on the satisfaction of employee needs. As per the theories of internal marketing, it prescribes the way so that the business emphasises the importance of employee need satisfaction and approaches jobs as internal products, aiming towards the development and motivation of best-qualified personnel (Zampetakis and Moustakis, 2007, Palmatier et al., 2006). This is especially important in the case of IT sector employees as there is an inherent meritocracy in this sector owing to the fast-paced development of technology that requires continuous self-learning and skill up-gradation. These traits of the leaders of the Indian IT industry are well-acknowledged globally. Consequently, industry’s recruitment practices tend to skim off the cream talent among engineering graduates and privileged students with the right kind of cultural capital, leading to high expectations on one hand and high disillusionment on the other, in the context of the global employees, which ultimately leads to employee exclusion (Upadhya, 2007). Hence, placing employees ahead of customers and treating employees as customers are key to attain better service quality and enhanced customer satisfaction, with the latter leading to customer loyalty and eventually repeated purchase intention and positive marketing (Byju, 2013). This would ultimately play a vital role in the productivity, sustainability, and profitability of the organizations.

This paper presents exploratory research on the ideas of internal marketing and internal customers in the context of the IT sector. It also proposes a conceptual framework of internal customer satisfaction that highlights the factors responsible for keeping employees engaged and the implementation of successful internal marketing strategies using these concepts.

Internal Marketing

The term Internal Market was first used by Berry, where he proposed this concept as a solution to the problem of delivering a higher quality of service (Berry, 1981, Canhill, 1996). Initially, it was envisaged by Lombard, that the rules which apply to the external market are also relevant to the internal market of an organization (Lombard, 2010). Since the nascent stages of development, internal marketing theories have focused on issues related to employee motivation and satisfaction (Byju, 2013), based on the hypothesis of Gounaris that states, it is important to satisfy the needs of employees before the business can fulfill the needs of its customers (Gounaris, 2008).

Internal marketing has now further developed to emphasise the importance of crossfunctional activities and strong group dynamics, considering the fact that no single business management function is effective and efficient if it operates in isolation (Lombard, 2010). In order to strengthen the establishment of an internal marketing climate, continuous research of following aspects is required (Steyn, Ellis and Musika, 2004):

1. The personal training and development of employees, constant communication with employees.
2. The empowerment and participation of employees, internal consumer segmentation.

3. The performance appraisal systems.
4. The acknowledgment and rewarding of employees and development of supportive work relationships.

Thus, the human resource management processes of organizations should aim to help in attracting, training and developing, motivating, retaining, and appraising qualified personnel for their achievements and appropriate behaviours. It should also advocate market orientation and internal orientation (Canhill, 1996). As per a study, instead of recruiting a person and then imparting training to acquire and inculcate the required characteristics, it would be more effective to reorient the people who already possess these skills (Dhabolkar and Abston, 2008). Since internal marketing helps in shaping job products to fit the employee needs, it develops a brigade of satisfied employees who are more performance-oriented and act as reliable marketers for the organization they are working for (Byju, 2013). Implementation of internal marketing requires the inclusion of additional dimensions like understanding internal customers' requirements in order to fulfill customers' needs and preferences (Varey and Lewis, 1999). It helps in bringing about competitive advantage and sustainability to the organization.

It is notable that IT not only is a sector in itself but also majorly influences several aspects in the front line of the other sectors' business processes, thus playing a critical role in their revenue generation and business growth (Tan, 2019). This has increased further due to more or less march towards a complete digitalisation of organizations at an incredible speed, as a result of the impact of the COVID-19 pandemic. Additionally, IT organizations have a very complex structure because of multiple scales of operations, and people with a wide range of different skill sets have to be actively involved in creating and delivering products and services. In this sector, the rapid pace of innovations, shorter product life cycles, diverse customer needs, and growing internalization of businesses have made success in customer service performance critical for business entities' survival and thrive (Setia, Venkatesh, and Joglekar, 2013). The current scenario focuses on enhancing customer's experience with the service offered through the collective efforts and involvement of all the employees working in the organization, with varying degrees of their association in a particular service (Byju, 2013). Hence, both customers and employees are key players in the front-line business processes.

As per the studies in the area of the market and customer orientation, a strong focus on specific internal market components is required in order to create the brand value of the organizations. These components include an understanding of the following: internal market environment, the approach of employees towards internal marketing, the motivation of employees, the building blocks of internal marketing, internal marketing research areas, and the implementation of internal marketing activities (Lombard, 2010). Keeping these aspects in mind, the discussion above shows that organizations must focus on internal culture and relationship dynamics in order to provide effective internal and external customer satisfaction. The following section explains the importance of Internal Customer Relationship Management (IntCRM) in the IT sector.

IntCRM in IT Sector

Customer relationships are the top priority for IT sector businesses. According to a study by Sweat and Hibbard, a one-point rise in a firm's customer satisfaction index corresponds to an average \$240 million increase in the market value (Sweat and Hibbard, 1999). In the IT sector, there is a spread

of high hegemonic consumer culture, which makes customer service even more important. As per a study of 300 IT executives, the top two key strategic technology, business, and IT project implementation priorities are understanding and meeting customer needs, and improving customer service (Davis, 1999). Managing and developing successful long-term customer relationships, customer support, and service is becoming one of the most critical core business processes (Sawy, Omar, and Bowles, 1997). Although many firms are implementing Customer Relationship Management (CRM) to manage their external customer interfaces, they are not integrating or aligning the underlying business processes, and information systems. Successful implementation of CRM requires a holistic approach that integrates leadership, culture, organizational structure, business processes, and information systems with external customer touchpoints (Eichorn, 2004a). Successful implementation of CRM helps in better progress and growth of the organization, especially in the advent of extreme rise in competition in the markets. On being coupled with IntCRM as proposed in this paper, the advantages of CRM can be multiplied manifold. This can have a significant impact on the IT industry in particular due to their progressive outlook.

Moreover, the IT industry provides employment opportunities to a broader section of the population (Upadhyaya, 2007). The IT professionals have transformed into a new category of global worker-consumer as indicated by their work narratives about personal growth, greater awareness, and benefits of international exposure (Baviskar and Ray, 2015). Reflectively, this means, individually and collectively, IT industry employees embody their subjected positions in the global high technology work regime and bear the cultural marking of the global consumer industry (Upadhyaya and Vasavi, 2013). The current global economy emphasises the concept of flexible accumulation, which has caused an increase in the outsourcing of manufacturing and services from the advanced industrialised countries into low-cost locations across the world (Upadhyaya, 2016). India is one such country where there is sufficient availability of required talent of optimum calibre who are well suited for such a dynamic environment due to their flexibility, adaptability, malleability, and resiliency. India's position as a global player in the modern economy has improved massively due to the emergence of the IT and related services sector.

Employees are part of the overall value chain, and improvements to the initial part of this chain have a contributing effect all along the value chain (Eichorn, 2004b). Consequently, there is a need for implementation of IntCRM in a manner complementary and analogous to CRM, but with a sharp focus on internal components as there are dependencies between satisfied, productive employees and satisfied customers (Eichorn, 2004a). The premise behind IntCRM is that it is necessary to form a holistic approach to connect internal processes to customer needs. Its adoption achieves internal integration and congruency with external practices, which is critical to achieving a blend of IntCRM and CRM for the success of an organization.

As per the IntCRM framework, the organization must focus on the key dimensions of culture, relationships, and information flows to assess and improve its ability to deliver successful internal and external customer service (Eichorn, 2004a). As per the framework of the service-profit chain given by Bailey and Dandrade, there is an intuitive relationship, and their analysis of numerous companies across a variety of industries validates this intuition with a 0.86 correlation between employee satisfaction and customer satisfaction (Bailey and Dandrade, 2003). This framework illustrates that improved customer relationship skills applied internally result in employee satisfaction, and this leads to enhanced action among satisfied external customers (Eichorn, 2004b). It ultimately proves that employee satisfaction and engagement are related to meaningful business outcomes at a magnitude that is important to the organizations (Harter, Schmidt, and Hayes, 2002). The internal organizational dynamics and relationships, along with cross-departmental collaborations, play a key role in the

successful implementation of IntCRM through Internal Customer Satisfaction. The next section proposes an innovative conceptual framework of Internal Customer Satisfaction that is based on the drivers of employee engagement. This framework is expected to be helpful to analyse the organizational success by the inclusion of the most important factors that contribute to successful employee engagement, which ultimately leads to good IntCRM.

A Conceptual Framework of Internal Customer Satisfaction

The study of literature and the preceding discussions have clearly indicated that a number of factors affect employee satisfaction and ultimately lead to external customer satisfaction. The major factors responsible for employee satisfaction are broadly grouped by a majority of researchers under three main categories: organizational factors, financial factors, and non-financial factors. This categorisation completely ignores the individual factors. It is understandable that unless an individual is satisfied at personal levels, whether related to professional or personal aspects, they will not be able to perform in an efficient, effective and productive way. Hence, individual-level factors should be considered for internal customer satisfaction.

As per the theoretical framework model of determinants of internal customer satisfaction, published by Dhabolkar and Abston (2008), there are three main categories for internal customer satisfaction:

1. Discounts, rewards, and incentives
2. Motivation and recognition
3. Empowerment

The above framework is incomplete, as there are many other conspicuous determinants of employee satisfaction that can come under the theme of employee engagement. In order to expand the above framework and combine it with the major drivers of employee satisfaction, I have included the drivers of employee engagement in the framework of internal customer satisfaction proposed by Dhabolkar and Abston.

Engagement involves a combination of rational thought, emotions, intentions, and behaviours required for optimal performance and productivity. The Aon Hewitt Employee Engagement model (2015) is the most widely used survey on employee engagement across various sectors and organizations. Aon Hewitt Employee Engagement model includes the organizational drivers and business outcomes of engagement and individual outcomes as the results of engagement drivers. The engagement drivers have been categorised into six categories in this model:

1. Company Practices – These cover communication, customer focus, diversity and inclusion, enabling infrastructure, talent and staffing.
2. The Basics – These include benefits, job security, safety, work environment, and work-life-balance.
3. The Work – This includes collaboration, empowerment/autonomy, and work tasks.

4. Performance – This includes career opportunities, learning and development, performance management, people management, rewards and recognition, and appraisals.
5. Leadership – This covers senior leadership and business unit leadership.
6. Brand – This includes reputation and corporate responsibility.

An engaged employee “says, stays and strives” (Aon Hewitt’s Model of Employee Engagement, 2015). It means that they speak positively about the organization to co-workers, potential employees, and customers. They have an intense sense of belongingness and a deep desire to be part of organizational success. They are motivated and exert effort towards success in their job roles and for the organization. This has been inferred by a large number of independent studies and surveys.

It is essential to recognize and acknowledge employee’s role in the service industry through implementation of concepts of internal marketing in IT organizations. The proposed framework has been developed by combining the framework given by Dhabolkar and Abston and the results of the Aon Hewitt Employee Engagement survey and Kincentric Global Employee Engagement (2019). In addition to the generally considered three major categories of factors responsible for employee satisfaction, a fourth category of individual factors has also been included in this framework. Hence, the proposed framework has four major categories: organizational factors, individual factors, non-financial factors, and financial factors. The proposed framework of the Internal Customer Satisfaction is shown below:

Insert Figure 1 about A Conceptual Framework of Internal Customer Satisfaction

As already explained, the characteristics shown in Figure 1 have been inspired from the results of the Aon Hewitt Employee Engagement Model and Kincentric Global Employee Engagement surveys. These have been categorised under the four major factors of employee satisfaction on the basis of their properties and themes.

This framework highlights the importance of employee engagement in the area of internal marketing. This will act as a basis for increasing competitive advantage in the business strategies by keeping employees dedicated and committed towards their organization. It is expected that the proposed framework will act as a good starting point for analysing the possibility of converting engaged employees into dedicated and loyal internal customers and increasing the loyalty of external customers. This will eventually increase internal customer satisfaction so that it can lead to better external customer satisfaction, ultimately leading to an increase in profits, commitment, and growth of the organizations.

Conclusion

This paper has proposed a conceptual framework for Internal Customer Satisfaction that highlights the major influencing factors and includes organizational drivers of employee engagement that are responsible for executing a successful Internal Marketing and IntCRM regime. This framework can be used to implement internal marketing that is expected to help in attracting, developing,

motivating, and retaining qualified employees through job products that satisfy their needs. The ultimate objective of the application of this framework is to enhance the productivity of IT organizations as the competition in this sector is governed by the quality of engagement. Customer-focused employees are an asset to organizations. Hence, it is vital to retain these employees by implementing employee-centric policies in line with the concept of IntCRM.

Since employee engagement is an important business health indicator, implementing the employee engagement outcomes to IntCRM is expected to provide a holistic approach that connects internal processes to customer needs and achieve internal integration and congruency with external processes of CRM. The proposed framework of internal customer satisfaction is expected to provide a stepping stone for understanding the factors responsible for helping an employee to grow in the organization and be motivated to continue working for that organization. It is prophesied that the implementation of IntCRM in IT organizations will ultimately prove to be a reason for decreasing employee turnover rate and increasing attrition rates of the organizations. Although this framework has been designed for the IT sector, it can be applied to other sectors as well. This framework will act as a good starting point for analysing the possibility of converting engaged employees into dedicated and loyal internal customers and, in turn, increasing the loyalty of external customers.

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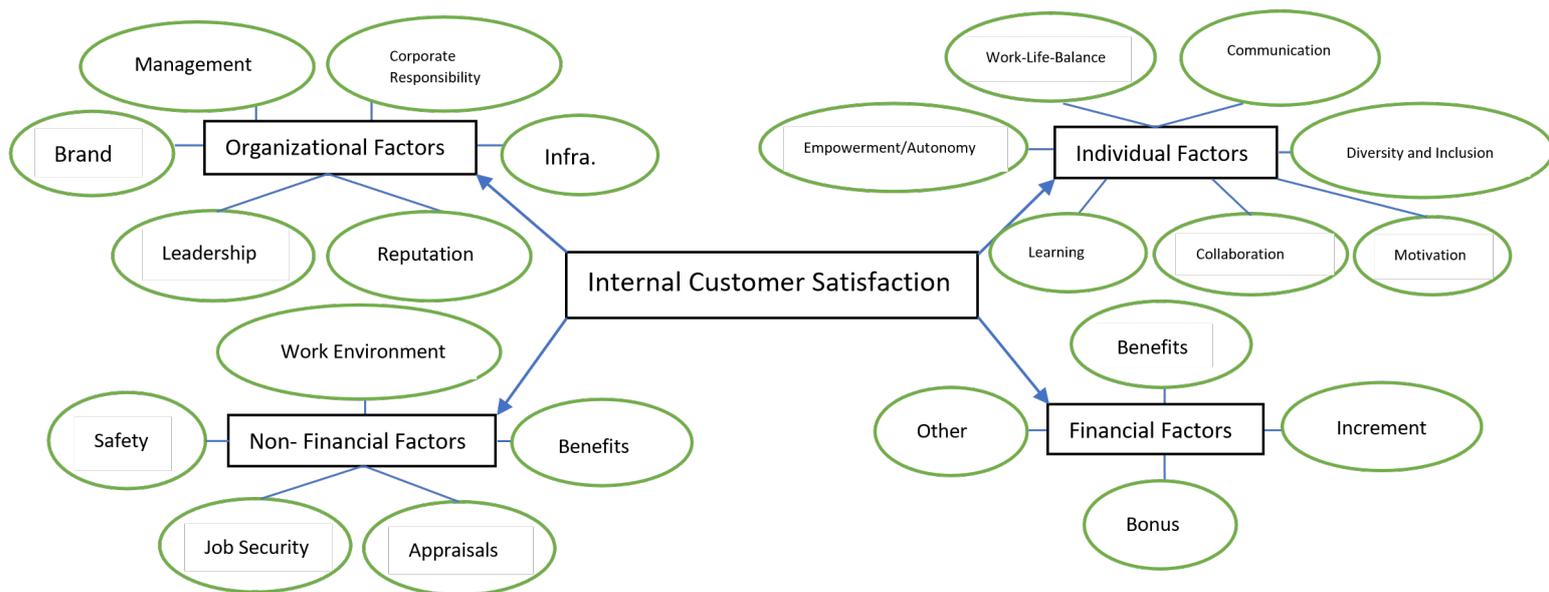


Figure 1: A Conceptual Framework of Internal Customer Satisfaction

Evolving brand attachment hierarchy to compensate identity loss: A study on migrant students' encounters with a diverse cultural context

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Abstract

Background and Purpose

Prior studies have indicated that identity loss can be a key driver in determining consumption choices in multicultural contexts. The current study has focused on students migrating from rural and semi-urban areas (e.g., small towns and villages) to urban settings (e.g., cosmopolitan cities and metros) that represent diverse cultural contexts, and demonstrates that encounter with a perceived 'higher' culture results in a gradual erosion of current identities. The transitory process of assuming a new identity and the intrinsic compulsion to cling-on to the old identity is manifested in evolving consumption choices, with brands as central elements. The study has tried to examine the dynamics of identity (loss) transition, related changes in compensatory consumption patterns, and the corresponding evolution of brand attachment hierarchy among the migrant student population.

Methods

To understand the evolution of brand attachment hierarchy, migrant students hailing from villages, tier II and III Indian towns were selected to narrate their experiences about how they navigated through the perceived inconsistencies associated with the new cultural settings. Given the newness of the study context, Straussian grounded theory was used to analyze and make sense of the narratives. The data set included 19 migrant students interviewed in two rounds of 60-90 minutes duration each.

Results

The results of the study indicated a clear temporal evolution of consumption and brand attachment patterns among the participants that was based upon prior brand encounters and experiences, perceived inadequacies in terms of spending capacities, the pressure and willingness to adapt to the new cultural environment, and the concurrent effect on the current self. The brand consumption patterns indicated three distinct purposes for consumption—utilitarian, hedonic and symbolic, with the corresponding brand attachment hierarchy indicative of these purposes.

Conclusions

The study clearly exhibits that encounter with a perceived 'higher' cultural context can result in a gradual evolution of consumption and brand attachment hierarchies. The evolving brand attachment is instrumental in addressing the perceived loss in identity.

Keywords: brand attachment, identity loss, compensatory consumption grounded theory, migration Introduction

We live in a "cultural supermarket" of identities (Mathews 2000) flooded with numerous identities to pick for ourselves, and consumption becomes a dominant part of our identity.

The consumption choices across various product categories is ruled by the choice of brands, wherein a symbiotic relationship between brand and identity is created (Dunn, White, and Dahl 2016; Escalas and Bettman 2005). Literature has postulated that culture provides a playground where the interplay of identity and consumption takes place whereby it is pertinent to understand consumers in terms of their identity and resources, evidenced through cultural consumption components (Gerro-Katz 2004). Therefore, a study of the triad of identity, consumption, and culture within which consumer make choices, can provide rich insights into cultural-specific consumption.

From a consumption perspective, culture has two components-physical culture (material object), and the subjective culture (psychosocial experience; Tinson and Yasmin 2003). Culture can also be understood as a source of identity that “gives people a sense of who they are, of belonging, of how they should behave and what they should not be doing” (Harris and Moran 1991). Thus, culture acts as a bridge in the entire process of identity and consumption. This fluidity can be observed in the context of migration, where both physical and subjective culture becomes fluid for a consumer, which creates a flux in the consumer identity. The fluidity in the identity is caused due to a perceived lack of belongingness and attachment to the new cultural setting, adapting to the new environment, and connections with the place of origin (Dang Thi 2016). The entire push-pull process is likely to change the preferred psychological state of the consumer and corresponding identity loss, and the consumer then resorts to compensatory consumption to offset the loss to the identity (Rucker and Galinsky 2016). The conspicuous nature of compensatory consumption makes it the immediate choice for consumers to off-set the identity loss experience. This paper tries to bring to fore the compensatory consumption consumer behavior for the migrant consumers on facing identity loss in the new cultural environment. The paper tries to address questions like: What is the nature of migrants’ sense of identity loss? What kind of compensatory consumption (especially through brand consumption) do they resort to, to overcome the identity loss? During the process of transitioning, what could be the development of brand-self attachment, and can changes be observed during this development process? To the best of our knowledge, prior research has not captured the narratives of internal migrants, and examined the role of brands in reconciling the identity loss upon migration.

2. Compensatory Consumption and Identity Loss

2.1 Conceptual Background

One of the most important characteristics of a brand is the self-expressive function (Keller 2008). A lot of customers tend to use brands as a mean to express their identity. A successful brand must have a certain degree of resonance with both consumer personal identity and social identity (Berger and Chip 2007). Extant literature suggests that for a strong consumer brand relationship, brand attachment becomes a critical driver (Chaplin and John 2005; Fournier 1998, 2009; Malar et al. 2011; Park et al. 2008; 2009a; 2009b; Schmitt 2012). Attachment denotes a psychological proximity to a brand with an individual in such a way that the brand is viewed as an extension of the self (Lacoeuille 2000). But what drives brand attachment in a consumer? The attachment theory posit that the fundamental purpose of attachment is to combat the feeling of anxiety, fear and conflict (Cortina 2013; Pace and Zavattini 2011). In consumer–brand relationship, brand attachment reflects feelings of separation distress, anxiety, and sadness (Hsiu-Yu and Te-Lu 2018). A growing body of research suggests that people often purchase products and services as a means to fill the void

created by a self-threat (Rucker and Galinsky 2008; Mandel et al. 2017). Extant research suggests that cultural differences in self-identity lead to a greater tendency to make use of compensatory consumption (Wang et al. 2018). Research reveals that individuals experiencing an identity-threatening emotion were faster in recognizing identity-relevant products (Wang et al. 2018). Thus, self-discrepancies triggered by identity threats is mediated by compensatory consumption (Coleman et al. 2019). Compensatory practices are typically a reaction to a discrepancy or incongruence between individuals' ideal and actual self-views (Gould 1993). This divergence stimulates discomfort which is addressed via consumption (Lisjak et al. 2015; Woodruffe-Burton and Elliott 2005). Consumers may increase their overall levels of consumption (Hogg et al. 2014); they might spend more money on self-affirming goods (Echo Wen, Vohs and Chen, 2014; Kim and Gal 2014; Lisjak, et al. 2015); or consume products that signal desirable traits (Rucker, Levav and Lisjak 2014), projecting a concern with selfimprovement (Allard and White 2015), power and status (Rucker and Galinsky 2008; Van Kempen 2007) or masculinity (Moisio 2007) to their intended audience. The marketing literature has reinforced the idea that consumers seek attachment to brands as a way of maintaining their emotional well-being, identity formation and protection (Silva et.al 2018). But the literature is silent on identity loss for a consumer resulting in feeling adrift. Since, compensatory consumption has explained a continuum of behavior sans identity loss. Merging identity loss and compensatory consumption, the study focus on how brand attachment evolves as a consequence of identity loss upon migration.

2.2 Research Methodology

As one of the available strategies in qualitative research classified by Patton (2002), Grounded Theory was found to be the most appropriate. Grounded Theory is best suited to explain a social phenomenon (Haig, 1995) by answering questions like what is happening and why (Douglas, 2004). We were intrigued by two question a) what happens to migrant students when they feel a sense of identity loss and b) What are the consequences of identity loss.

As the research process follows theoretical sampling, at the outset of the sampling process we reasoned that the sample needs to be migrant students coming from villages, Tier III, and Tier II towns to a Tier I cosmopolitan city in India, New Delhi. The students were enrolled into Delhi University, and the university campus was found to be appropriate field for data collection because of its cultural diversity. Besides, choosing students as primary respondents seemed to be logical because their identity is in the process of evolution when they encounter a new cultural environment. Out of the total 19 interviews, the first set of 5 interviews gave us the direction to do further probing. The last three interviews helped us to confirm the data saturation. All interviews were recorded with their consent. The data analysis was done in three phases- open coding, axial coding and selective coding, leading to development of a central category.

2.3 Research Results

The process of data analysis yielded results in two segments. Part one of the analysis established and explained the concept of identity loss among the migrant students. The second part of the analysis explained how the students compensated their identity loss by developing brand attachment. Each of the concept had dimensions and properties attached to it (see Annexure-I for details).

While establishing the concept of identity loss, the data set revealed that identity loss was realized in two stages – ‘I’ and ‘me’ levels. At the intrinsic self (‘I’)-level, the identity loss was the cumulative effect of poor academic exposure, poor linguistic skills, medium of schooling. Besides, perceived financial backwardness among the respondents added to the identity loss concept. However, the major source of identity loss was due to continuous self-evaluation and self-positioning with respect to others. The self-probing revealed severe sense of insufficiency within oneself.

At the external (‘me’) level certain factors came to light that deepened the sense of identity loss among the respondents. There was constant comparison with peer group about their broad orbit of spending. Besides, a glammed-up peer image added to the feeling of identity inadequacy. The following excerpts sheds light on the dimensionality of identity loss decoded from the interviews.

“I am from a very small Hindi medium school and my background is also not ‘that good’. I had a lot of hesitation after I came here. I was scared to speak in the class because of I got the feeling that my academic background was poor. I felt I will not be able to talk nicely. I could not afford to spend much like the friends I had made on the campus.

My friends ordered smart watches and other things online without much thought. I know my limitations”. (P1)

The transcript revealed that the respondent’s actual self in the new cultural set-up felt lowly and commonplace. This was a common feeling of inadequacy echoed by many of the respondents. This was the first level of intrinsic lack they felt in themselves. They doubted their social standing, language skills and financial flexibility. As the exposure grew, they became more aware of their shortcomings. It triggered the innermost identity related biases about themselves. “Initially I didn’t focus on how I used to dress or speak. I used to wear what my parents had bought for me. After coming here, I realised that there was a kind of minimum benchmark for stepping out. The big city people met in big restaurants, went to malls, and watched movies over the weekend. They went to expensive places. We can meet anywhere. Once my friends went to a very upscale restaurant, I could not afford. I felt, I do not match the crème crowd of Delhi”. (P 6)

Social comparison with peers played a key role, at the second level of gauging identity loss. The respondents came out of their selfevaluation mode and looked outside to compare their earlier self with their immediate social reference group. Their behaviour was heavily influenced with a deep sense of identity deficit in their dressing, language, past time activities. The social comparison made the respondents made them feel more polarized and gave a sense of ‘culture surprise’ in the new environment.

“I feel that there are stereotypes associated with people coming from small towns but it is just a stereotype. There is not much difference. Language was a big barrier in mixing with people. Due to my polished and suave English accent most people felt that I am a British. I had to tone down and unlearn my accent. My spending has increased a lot. I got Rs10,000 as allowance and I spent it in 10 days”. (P 6)

The fleeting discomfort disappears in a moment! The place and people never pinch their nerve. This is an exception. These are outliers. Usually this feeling of status-quo in their identity was rare to be found among the migrants. The comfort could be attributed to their vivid exposure prior to migrating to a new place. Such respondents are economically sound and have been exposed to a certain standard of living. There is no feeling of amazement with respect to new transition.

Thus, overall curating the experiences of the respondents, a continuum of identity functions came to light. The diminishing identity, the tremulous identity and identity status-quo. All these identity functions were dealt by the respondents in their unique way. The results found that brand attachment is a step by step process. It emanates with the respondents limited knowledge about a brand and ends with aspiring for a brand of their choice, not necessarily a premium brand. The coding at all the three levels in the grounded theory signalled towards the existence of an evolving brand attachment hierarchy with each respondent found at various levels in the ladder. The dimensionality of the concept brand attachment is very vast from nil brand usage to premium brand usage. The coding process has been represented in Annexure I- the various steps of brand attachment in a new cultural set-up is laid out.

The data summarized in Annexure I show that each consumer is placed at a different level of brand attachment depending upon their previous brand usage. The higher the existing use of brands, the brand aspiration becomes stronger. Also, the results exhibit the sharp dimensionality in each segment. For example, in the first segment – connection to the current usage of brands, the variation is too stark.

The respondents showcase an array of brand use from nil usage of brands to owning a few limited edition pieces of Bentley. Likewise, the brand aspiration ranges from buying a Red Chief shirt to having a Louis Vuitton, Armani Exchange and Gucci. The data shows that brands become a vital tool to fill the loss felt in the identity of an individual. The brand attachment is again either utilitarian or symbolic. For example, a respondent told that I bought Levis for the small red tag to be visible to others and impress my peer group. It suggests a symbolic attachment to brand. On the other hand, for some respondents, the newly adopted brands became staple for them. “Now I do not know, what to buy if not a brand, Earlier, I did not bother”. It conveys that adoption of brands has a strong linkage to identity loss. When the identity loss is severe as in the case of migration, the brands become an important tool to fix the situation. Given below is a preliminary model that shows the conditions, the action-interaction and the consequences of identity and brands interplay in the context of migration. The model explains a triadic relationship among identity loss, evolving brand attachment and compensatory consumption.

3. Conclusions

In this study we investigated the triadic relationship among identity loss, brand attachment and compensatory consumption. Compensatory consumption of brands was the primary mechanism to resolve the identity loss. In particular, we found out the reasons for erosion of identity in the new cultural set-up, the gradual attachment to new brands and thereafter healing the identity trough created in the new environment. Prior research on brand attachment states that one of the central tenets of attachment is that it hinges critically on separation distress (Ainsworth and Bowlby 1991). The phenomenon of attachment emerges in cases in which a consumer has a need to re-establish his or her emotional well-being (Silva, Suzane and Vivian, 2018). The most studied determinants related to brand attachment is the congruence of individual-brand image (Fournier 1994; Lacoueille 2000; Michel and Vergne, 2004). Whereas research on identity has established that centrality of identities dominates consumers' behavior (Harmon-Kizer, et al. 2013). "The higher the rank of the identity and its measured centrality, the greater the connectedness with brands supporting the identity and vice-versa for lower measures" (Harmon-Kizer, et al. 2013). Since most of the research on consumer identity focuses on identity centrality and construction/maintenance of consumer identity, the notion of identity loss is not appropriately dealt in the consumer behavior literature.

From a theoretical standpoint, our findings contribute to the extant body of knowledge related to brand-consumer interactions at psychological level of identity loss. The most important contribution of our findings to the development of theory is that it establishes the link between identity loss and evolving brand attachment. Since brand attachment is an ever-changing, evolving concept. We found that shedding light on brand attachment and identity loss in the new cultural context where identity is fluid could lead to new insights for the consumer behavior literature. It suggests that brand attachment can emotionally and symbolically comfort a consumer temporarily robbed of their identity.

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ROLE OF ETHNOCENTRISM IN PURCHASE BEHAVIOUR OF INDIAN CONSUMERS POST-COVID-19 PANDEMIC

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ABSTRACT

Purpose – The paper aims to measure the behavioural changes emerging among Indian consumers post COVID-19 pandemic. The focus is to understand how ethnocentric purchase behavior contributes towards economic revival. The objectives are to find the influence of ethnocentric behaviour on purchase intention post-COVID-19 and to measure consumers' perception towards economic growth and identify gender specific product category that influence ethnocentric shopping behaviour.

Design/methodology/approach – The paper opted for a descriptive study using a structured questionnaire. Likert five-point scale was used for getting the responses. Simple random sampling was used to collect the data; respondents were contacted through email and social media platforms. Total of 367 responses were collected.

Findings – The paper provides empirical insights about how ethnocentric consumer behaviour has changed due to COVID-19 pandemic. A positive sentiment towards ethnocentric buying was found among consumers who felt that their purchase decision influences the country's economy. The findings showed raising sentiments and purchase intention towards Indian origin products even though they had to pay a little higher amount than foreign products. Overall, it was concluded that ethnocentric sentiment will be dominating consumer purchase behaviour postCOVID-19.

Research limitations/implications – The focus is mostly on descriptive statistics rather than modeling, which could be a limitation of the study. Future studies can be conducted based on causal research to measure the relationships among various constructs like the product category, ethnocentric behaviour, loyalty towards ethnocentric products.

Practical implications – The paper includes implications for marketers to understand the changing ethnocentric sentiments among consumers aiding in planning strategies to promote products.

Originality/value – This paper fulfils an identified need to study ethnocentric purchase behavior and its contribution towards economic revival.

Keywords: Consumer Ethnocentrism, Ethnocentric Behaviour, COVID-19, Purchase Behaviour, Indian Economy

Article Type: Research paper

INTRODUCTION

COVID-19, more commonly known as the Corona Virus, was reported first on January 30, 2020, in India, after spreading to many countries across the globe. World Health Organization (WHO) declared COVID-19 as a Public Health Emergency and a pandemic on March 11, 2020. In the absence of a vaccine, to control this contagion, preventive measures were adopted, resulting in a Country wide lockdown by the Government of India. The lockdown started with one of the biggest social experiments of 14 hours “Janta Curfew” (Public curfew) observed on 22 March 2020, followed by a country wide lockdown for 21 days from 25 March 2020 till 14 April 2020, further extending into the second phase of complete lockdown till 3 May 2020. The three major contributors to GDP, private consumption, investment, and external trade, were significantly affected due to the countrywide lockdown leading to sudden disruption of all economic and social activities due to changes in consumption and investment patterns (KPMG 2020). It was reported that consumers' panic buying of necessary items was carried on in the first phase of the lockdown even though the supply of essential goods like groceries, fruits, and vegetables was made available in neighborhood shops and online platforms. The second phase of lockdown witnessed the shift from purchasing essential items to packaged food items (financial express, 3rd May 2020).

Nielson India reported a 144 percent jump in the sales of hand sanitizers, 42 percent in liquid hand wash, 500 percent increase in demand for face masks owing to doctor's recommendation for personal hygiene to avoid COVID infection. Also, there was a 72 percent increase in demand for branded pulses, 25 percent in packaged flour, 106 percent in cooking oil in online orders between February and March 2020, showing the changing trend in purchase behaviour among Indian consumers. Online grocery shopping, emphasis on sanitization and hygiene, online entertainment, work from home, avoiding unnecessary travel are the new emerging behaviours among consumers (Kumar, 2020)

However, the disruption in economic and social activities resulted in a drastic fall in the consumption of non-essential products and services like fashion products, cosmetics, electronic goods and travel for recreation, etc. With behavioural changes emerging among Indian consumers, it is timely to study consumers' purchase behavior post the Lockdown scenario and their intention towards ethnocentric purchase. Further, the paper is structured in various sections, starting with a literature review on ethnocentric buying, identifying the gap in the study's literature review, objectives, methodology, data analysis, and conclusion. The last section comprises of managerial application followed by future scope and limitations.

LITERATURE REVIEW

Ethnocentrism

Various authors have defined ethnocentrism in different ways over time. Sumner (1906) described ethnocentrism as “the technical name for the view of things in which one’s own group is the center of everything, and all others are scaled and rated with reference to it.” Adorno, Frenkel-Brunswik, Levinson and Sanford (1950) discussed ethnocentrism as the tendency of an individual to be “ethnically centered” and to be rigid in their acceptance of the culturally “alike” and in their rejection of the culturally “unlike.” Drever (1952) defined ethnocentrism as an “exaggerated tendency to think the characteristics of one’s own group or race superior to those of other groups or races.” LeVine and Campbell (1972) proposed that ethnocentrism possessed a general connotation of provincialism or culture narrowness. Brislin (1993) defined ethnocentrism as people viewing their own in-group as central, possessing proper standards of behavior, and offering protection against apparent threats from out-groups.

Though consumer ethnocentrism, national identity, and economic nationalism together reflect a level of “discrimination against foreign products” (Baughn and Yaprak, 1996, p. 765), the reason could be the preference of domestic products rather than avoiding any country’s product in particular. Klein et al. (1998) introduced Consumer animosity, which relates to consumer negativity towards a specific country due to various reasons such as war, economic, or political issues.

Ethnocentric Behaviour

The behavior of ethnocentric consumers in developed countries is positive towards buying domestic products instead of products from abroad; on the contrary, consumers from developing and less developed countries have a significant preference for imported products over local products. This implies that the effects of ethnocentrism in the developed countries do not apply in developing countries.

Wang and Chen (2004) emphasized that the relation between ethnocentrism and the willingness to buy domestic products is less evident in developing countries. In their crosscultural comparative study, Tsai, Lee, and Song (2013) showed that American consumers tend to be more ethnocentric than Chinese and South Korean consumers. However, various other studies have reported that developing countries like Ghanaian, Iranian, Hungarian, Ethiopian, Nigerian, Tunisian, Moroccan, and Indonesian consumers do not appear highly ethnocentric. To understand this behavior better, Agbonifoh and Elimimian (1999) concluded that in developing countries, preference is towards

foreign products, which could be explained as “reverse ethnocentrism,” a new term defined as “a type of ethnocentrism in which the home culture is regarded as inferior to a foreign culture” (Ferrante, 2008, p. 77). Reverse ethnocentrism is being exhibited in less developed and developing countries, leading to evaluating products coming from developed countries more positively than homemade products. Li et al. (2012) tested a model of consumer ethnocentrism using Structural Equation Modeling, concluding that purchase intention of domestic products was not influenced by country-of-origin image.

Ethnocentrism in India

Indian brands were perceived to be better than foreign brands with regard to the “value for money” aspect only as compared to foreign brands, which were considered “technologically better,” “better quality,” and enhancing “status and esteem” (Kinra, 2006). Ethnocentrism among Indian consumers is moderate only and increases as age increases; ethnocentrism is not influenced by gender, education, income (Jain et al., 2013). Indian Consumers who are ethnocentric prefer domestic products over foreign products moderated by perceived economic threat (Kumar et al., 2011). Domestic-made products were rated highly by Indian consumers who positively perceived the country and chose domestic products over foreign ones. However, there was no negative perception of foreign or imported products among the same group (Bandyopadhyay, 2014). Interestingly, Indian students reported the same levels of ethnocentrism as their counterparts in the developed countries (Khan and Rizvi, 2008). Among the children and youth of India, ethnocentric tendencies increase with an increase in age and education (Fernandes and Srivastava, 2017).

For the present study, based on the literature review, ethnocentric purchase behavior is considered the behavior dominated by preference towards domestic, country origin products and brands.

GAPS IDENTIFICATION

Considering the current pandemic situation, which is unprecedented, this research focused on studying ethnocentric purchase behavior with the feeling of contributing towards economic revival has not been studied. Hence it is necessary to understand the following: (1) the antecedents of ethnocentrism among Indian consumers, (2) the changes in the attitude of Indian consumers toward foreign and domestic products due to COVID-19, and (3) the ethnocentric behavior of Indian consumers towards reviving the Indian Economy. This study aims to contribute in filling this gap.

OBJECTIVES OF THE STUDY

The study's primary objective is to find the influence of ethnocentric behaviour on purchase intention post-COVID-19. The secondary objective is to measure consumers' perception towards economic growth of the country and identify gender specific product category that may influence their ethnocentric shopping behaviour.

METHODOLOGY

To understand the purchase behaviour of Indian Consumers post-COVID-19, an online survey was conducted using a structured questionnaire. The questionnaire comprised five sections; the first section collected the demographic profile of the respondents, the second section focused on consumers' understanding of the impact of lockdown and social distancing on the economy and the onus on whom the revival of the economy was lying. The third section gathered the ethnocentric purchase behaviour, loyalty towards buying Indian brands and Indian origin products, willingness to give a positive word of mouth to these products, the last section consisted of questions to measure purchase intention concerning product category including few service products that consumers. Likert five-point scale from strongly agree to strongly disagree **was** used for getting the responses for all questions for sections 2 to 5. Simple random sampling was used to collect the data; respondents were contacted through email and social media platforms like WhatsApp, total of 367 responses were collected; however, the response rate was only 50 %. Data was collected in the second and third week of lockdown, between 30th March 2020 and 18th April 2020. It was when they had an experience of lockdown and were also getting information about the possible impact of this Pandemic on the economy of not just India but also on the world's economy.

COMMON METHOD BIAS AND RELIABILITY

Common Method Bias has detrimental effects on estimates of construct validity, reliability, and parameter estimates of the relationship between two different constructs underlining the need for researchers to understand the methods to control method biases that might arise in their studies (MacKenzie and Podsakoff, 2012). Harman's one-factor test was employed to check if there were any effect of common method bias in the study (Appendix 1). The newly introduced common latent factor should not explain more than 50% of the variance to signify that there is no common method bias (Eichhorn, 2014). From the analysis below, we can clearly interpret that there is no problem with common method bias in this data since the total variance extracted by one factor is 27.52%, and it is less than the recommended threshold of 50%.

The reliability of any scale can be measured using Cronbach's alpha, especially when using Likert-type scales (Gliem and Gliem, 2003). Nunnally (1978) has indicated 0.7 to be an acceptable reliability coefficient. Table 1 below shows the Cronbach's Alpha at 0.923, which is acceptable.

Insert Table 1 here

DATA ANALYSIS AND RESULTS

Demographic Profile of the respondents

Out of 367 respondents, 56.9 % were male, and 43.1 % were female respondents. The majority of the respondents, i.e., 49.3% were between the age group of 25 to 35 years, 35.7 % were between 18 to 25 years, only 6% were between 35 to 40 years, and the remaining 9% were above 40 years. Most of

the respondents 43.9%, have monthly family income above Rs.80,000, 13.4% have income between Rs. 60000 - 80000, 18.3 % have income between Rs. 40000 and 60000, 16.9 % respondents have between Rs. 20000 – 40000 and only 6.6% have between below Rs.20,000. 52% of the respondents are employees of private organizations, while 27% are students, 11.2 % of the respondents are self-employed, 4.4 % have government jobs, 4.6% are homemakers, only 0.8 % are retired from their work.

Perception towards the effect of Pandemic on the economy of the country

To understand individual opinions on the impact of COVID-19 lockdown, questions were asked to measure their attitude. As shown in Table 2, it was found that 87.2% of the respondents agreed to the statement that this pandemic will affect Indian economy, 74.11% feels that it will affect job market, 67.30% feels that startup will also get affected by this pandemic and 90.19% respondents felt that poor people will be badly affected. In comparison, 71.93% of the respondents feel that every individual will get affected by this pandemic.

Insert Table 2 here

Thus, there is a general perception that the economic and financial condition in the country will be a worry point. 90.4% of the respondents also feel that reviving our economy is also a priority.

Responsibility towards the revival of economy and role of purchase behaviour in the revival

Questions were asked to understand people's perceptions about their contribution to the revival of the economy and if their shopping behaviour contributes to the economy. As shown in Table 3

Insert Table 3 here

72.5 % of the respondents feel that it is the responsibility of central and state governments to revive the economy. However, 71.39 % agree that even a common citizen can contribute to reviving the economy. Only 43.6 % held the responsibility of reviving the economy to the big business houses, 88.3 % agree with the statement that every citizen can contribute to the economy. When asked if they are ready to contribute to the revival of the economy, 91% of respondents agreed to this statement. These statistics indicates the feeling of inclusivity and a sense of responsibility for the growth of their own country.

To understand an individual's contribution to the economy's growth, questions were asked if individual citizens' shopping preference makes a difference to the economy, and 71.7% of respondents agreed with the statement. That gives an insight that the consumers understand that their shopping behaviours play a crucial role in building the country's economy. Instead of adopting a bystander's behaviour, they acknowledged their contribution.

Ethnocentric buying intention, loyalty, and advocacy

For the present research, county origin products include the products produced in India and those that also originate in India, including private labels. From Table 4, it is clear that 81.7% of respondents

felt that buying Country origin products will help in economic development. Further, four questions were asked to check their loyalty and advocacy post lockdown situation towards county origin products; 79.29% of respondents agreed that they would consciously choose made-in-India products. A little less 65.12 % respondents agree with the statement would avoid foreign origin product. This slight difference could be because there are no suitable substitutes available in specific product categories like smartphones and similar products. However, the reason for the same is not under the scope of the study. To check the advocacy, respondents were asked if they will also tell others to avoid buying foreign make products, and 63.22% of respondents agreed to the same, and 80.83 respondents agreed that they will encourage others to buy the local products. The above discussion clearly shows strong sentiments towards ethnocentric purchases.

Insert Table 4 here

World Health Organization (WHO) has recommended the use of personal hygiene to be maintained, especially hand wash, as a preventive measure against the current Pandemic due to COVID-10; relevant questions were posed in this regard. Researchers found that 83.4 % of respondents agreed that they will now spend more on personal hygiene products than the fashion brands. This result was not surprising as all the governments and WHO have emphasized preventing the virus through maintaining personal hygiene. 10.9% of respondents were neutral, while only 6.2 % disagree with the statement; this reason could be that these respondents are already spending on personal hygiene products; however, the reason is not under the scope of the study. As the origin of the pandemic was from China, respondents' perceptions towards products made in China were measured. 68% of the respondents agreed that they would think twice before buying made-in-China products because they think that China is directly or indirectly responsible for the economic loss of their country. The authors were keen to measure consumers' purchase intention in various product categories that they would prefer to buy post-COVID-19; the next section discusses the same.

Role of Gender on Ethnocentric purchase intention towards product Category

Consumer preferences towards buying own country products post lockdown period were measured. From table 5, it was found that 86.92 % of the respondents prefer to buy locally grown fruits and vegetables, which indicates that the preference for perishable goods is given to local products. However, for packaged food, this percentage is slightly reduced to 66.21 %, surprisingly 70.03% would like to buy country-origin hair and body care products, 68.9%, and 64.5% prefer country-origin fashion products and cosmetic products respectively. The preference towards electronic goods is slightly less maybe because the respondents know that there are not many alternatives available in county origin products; however, the reason is not under the scope of this study. 58.6% and 53.4 % of respondents would prefer household electronic goods and personal use electronic goods, respectively.

Insert Table 5 here

Hypothesis

Null Hypothesis: Buying Country origin product is independent of gender

Research Hypothesis: Buying Country origin product is dependent on gender

The Chi-square test was applied at a 5% level of significance to analyze if the ethnocentric purchase intention of a particular product category is independent of gender or not. It was found that gender plays a significant role in purchasing three product categories: buying electronic goods both for household and personal use and while buying body and hair care products. No significant association is found in gender towards the buying intention FMCG products, fashion products, and cosmetic products, as shown in Table 6.

Insert Table 6 here

In the case of service products also preference towards country origin products are preferred. 74.7% prefer to make domestic travel for recreation purposes to support the revival of the economy compared to foreign travel, and 79% of respondents would prefer to take services of country origin Travel and tourism services providers. 68.2% prefer to buy products from online retailers of Indian origin, 22.6% are neutral on this, which can be converted into agreement by providing the range of merchandise they want. As shown in Table 6, the p-value is less than 0.05 in the case of e-tailer services; hence it can be concluded that there is an influence of gender while choosing the country origin e-tailer services like Flipkart; however, no association was found between gender and travel-related services.

Insert Table 7 here

As shown in Table 7, respondents do share empathy with local artisans. It was found that 80.4% of respondents agreed that they would prefer to buy handicraft items and other gift items from local artisans to support the growth of their region, which again shows the ethnocentric feeling while making a purchase decision. Indian customers are considered very price sensitive. However, when asked if they are ready to pay a little higher price for Indian brands than foreign brands to support their own country's economy post lockdown, 66.8% of respondents agreed with this statement, while 20.7% were neutral. Only 12.5 % disagreed with the statement.

During this period of countrywide lockdown due to prevention from COVID-19, it was observed that people have learned to live with limited resources that they already have and could experience the positive changes happening in the environment due to less human activities. Hence, questions were asked to understand their perception of sustainable products. It was found that 87.2% of the respondents would prefer to buy those products that can be reused and recycled. 81.7% felt that shopping is not very important for happiness. 81.5 % of respondents agreed that situations like this self-quarantine or self-isolation under lockdown period have made me realize saving money and reducing unnecessary shopping. These emotions may last for a short duration, but these findings give a challenge to the marketers.

CONCLUSION AND DISCUSSION

The descriptive data indicates a positive sentiment towards ethnocentric buying, and consumers feel that their purchase decision influences the country's economy. The findings clearly show that the rising sentiments and purchase intention towards the county origin products and brands even if they have to pay a little higher amount for the Indian brands than foreign products.

Consumers have shown empathy towards the local artisans under the gift category also. Overall, it can be concluded that during the lockdown period due to the COVID-19 pandemic, the feeling of the downfall of the economy, and one's own contribution towards revival of their county's economy, the ethnocentric sentiment will be dominating consumer purchase behaviour postCOVID-19.

MANAGERIAL IMPLICATIONS

The study is the first study in the Indian context to measure the purchase behaviour of Indian consumers post-COVID -19 pandemic. Most marketers have been promoting their products to satisfy the needs and wants of the consumers and make them aspire to buy luxury brands; these brands were focusing on customer experience and self-gifting to get a significant share of consumers' wallets. However, marketers need to understand the changing sentiments of customers and plan strategies to promote their products. The purchase intention will perhaps be more inclined towards needs and wants brands of own country origin and less for the desire and aspirational brands. The Purchase intention towards own country products will be high, which could be used by marketers to strengthen their market share by promoting the brands using ethnocentric themes.

The findings of the study are very encouraging for domestic products and native products. Consumers have not just shown their interest in purchasing country-origin products but are ready to advocate also by encouraging others to buy country-origin products and are also willing to pay little higher prices than foreign-origin products. These findings will aid the retailers in planning their marketing strategies accordingly.

LIMITATIONS AND FUTURE SCOPE

The data was collected during the lockdown period to measure the ethnocentric behaviour post the COVID -19 pandemic. Countywide Lockdown due to this pandemic is unprecedented. To achieve the objectives of this study, the authors' focus is mostly descriptive statistics rather than modeling, which can be considered the limitations of the study. Future studies can be conducted based on causal research to measure the relationships among various constructs like the product category, ethnocentric behaviour, loyalty towards ethnocentric products.

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TABLES

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.923	0.927	50

Table 1

Effect of Pandemic on economy of the county (Data in Percentage)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
COVID-19 will adversely affect our economy	3.5	2.7	6.5	40.1	47.1
it will not affect job market	29.4	44.7	7.6	11.7	6.5
It will badly affect the poor	2.5	2.2	5.2	30.0	60.2
It will not affect the Startups	31.9	35.4	13.6	12.3	6.8
it will affect every individual's financial status	4.1	6.0	18.0	36.5	35.4

Table 2

Who can contribute to the Economic revival? (Data in percentage)					
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
responsibility of Central and State governments	2.5	7.1	18.0	44.1	28.3
don't think if common citizens can do anything to revive the economy	26.7	44.7	18.8	7.4	2.5
responsibility of big business houses	6.0	17.4	33.0	34.9	8.7
every citizen can contribute in revival of our economy	1.4	1.9	8.4	39.2	49.0
I am willing to contribute to revive my country's economy	1.4	1.4	6.3	40.1	51.0
individual citizen's shopping preference does make a difference to the economy	4.6	5.7	18.0	41.1	30.5

Table 3

Ethnocentric buying intention, loyalty, and advocacy					
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

buying Indian origin products and Indian brands will help in economic development	2.2	3.5	12.5	32.7	49.0
I will consciously buy made in India products	1.4	4.4	15.0	42.5	36.8
I'll consciously avoid buying foreign origin products	2.5	8.4	24.0	35.7	29.4
I'll tell others also to avoid foreign make products	3.3	9.5	24.0	34.9	28.3
I'll encourage others also to buy local products	1.6	4.4	13.6	46.9	33.5

Table 4

Purchase intention towards Country origin Product Category post lockdown period					
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
prefer to eat locally grown fruits and vegetables	0.8	3.0	9.3	42.8	44.1
FMCG brands (like softy drinks, packaged food, ready to eat food etc)	3.5	9.3	21.0	40.9	25.3
Electronic household products like Microwave, Refrigerator, TV etc	2.2	12.3	27.0	38.7	19.9
Personal use Electronic products like laptop, mobile etc	3.3	14.4	28.9	33.8	19.6
Fashion products like branded apparel, watches shoes etc	2.2	7.6	21.3	46.6	22.3
Body and hair care products	1.9	7.1	21.0	45.5	24.5
Cosmetic products	2.2	9.5	23.7	42.2	22.3

Table 5

Chi-Square Results: Gender and Product category			
Product category	Chi -square value	p-value	Null Hypothesis Accepted/Rejected
FMCG	7.655	0.105	Accepted
Electronic household products	13.017	0.011	Not Accepted
Personal use electronic products	16.101	0.003	Not Accepted
Fashion Products	8.046	0.09	Accepted

Hair and Body care products	12.292	0.015	Not Accepted
Cosmetics Products	6.840	0.145	Accepted
Domestic Travel	5.017	0.286	Accepted
Travel and Tourism Service Provider	4.174	0.383	Accepted
e-tailer services	10.731	0.030	Not Accepted

Table 6

Purchase intension towards service and gifting products post lockdown period					
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Prefer Domestic travel for recreation than Foreign Travel	3.3	5.2	16.9	36.0	38.7
Prefer Indian e-tailer than foreign (Big basket as compared to Amazon)	1.6	7.6	22.6	37.1	31.1
Consciously prefer Indian service providers for Travel and Tourism purpose	0.8	3.5	16.6	50.1	28.9
gifting purpose I'll prefer local artisans and handicraft items to support the growth of my region	1.1	3.0	15.5	47.7	32.7

Table 7

APPENDIX 1

Total Variance Explained						
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	14.329	28.659	28.659	13.760	27.520	27.520

2	3.520	7.040	35.698			
3	3.074	6.148	41.846			
4	2.127	4.255	46.101			
5	1.820	3.641	49.742			
6	1.590	3.181	52.922			
7	1.522	3.044	55.966			
8	1.445	2.890	58.856			

9	1.226	2.452	61.308			
10	1.133	2.266	63.573			
11	1.084	2.169	65.742			
12	.934	1.867	67.610			
13	.907	1.813	69.423			
14	.859	1.718	71.141			
15	.824	1.647	72.788			
16	.773	1.547	74.335			
17	.710	1.420	75.755			
18	.693	1.386	77.141			
19	.669	1.338	78.479			
20	.635	1.270	79.749			
21	.617	1.233	80.982			
22	.596	1.191	82.174			
23	.566	1.131	83.305			
24	.551	1.102	84.406			
25	.524	1.049	85.455			
26	.517	1.034	86.489			
27	.502	1.005	87.494			
28	.463	.925	88.419			
29	.440	.880	89.299			
30	.406	.812	90.111			
31	.399	.797	90.908			
32	.380	.760	91.668			
33	.364	.729	92.397			
34	.344	.688	93.085			
35	.333	.666	93.751			
36	.316	.632	94.383			
37	.293	.587	94.970			
38	.272	.543	95.513			
39	.259	.518	96.031			
40	.250	.500	96.531			
41	.249	.498	97.029			
42	.230	.461	97.490			
43	.196	.392	97.882			

44	.192	.384	98.266			
45	.179	.358	98.624			
46	.164	.329	98.953			
47	.151	.302	99.255			
48	.147	.294	99.550			
49	.117	.235	99.785			
50	.108	.215	100.000			
Extraction Method: Principal Axis Factoring.						

Neoliberal globalization and biopolitics of food security in india

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Abstract: The paper examines the transition of India's Public Distribution System (PDS) from its principle of universal access to targeting poor and highlights the constitutive effect of Public Distribution System on the character of the Indian state, from its exclusively welfarist role of redistribution to that of biopolitical control of life. It is claimed that the shift in the form of PDS from its universal access to that of targeting poor in the post-reform period can explain the specific transformation of the character of Indian state, its rationale and technique of governance and politics, that enabled the state to target, exclude and govern its subjects. The paper shows how and why the reform in PDS has left an indelible mark beyond its perimeter, especially on the character of the Indian state in a scenario where Indian capitalism was gradually integrated into a global order. The triumph of global capital was secured through this shift in the mode of governance of the state that tended to shift the risk and responsibility of welfare schemes like PDS towards the individual.

Keywords: public distribution system, Indian state, biopolitics, neoliberalism

Introduction

Many anomalies persist and distinguish India's transition from the usual descriptions of capitalist development. One such exceptionalism is India's Public Distribution System (PDS), which arguably the largest state machinery in the world for the distribution of food grains (wheat, rice, sugar and also kerosene, etc.) to poor households at controlled price. In the Indian context, especially during World War II and the post-independent food crisis in the 1960s, the PDS formed an important component of the state strategy for intervening in the distribution of food grains and tackling mass poverty. The first seed of the Public Distribution System (PDS) as a food rationing arrangement was planted in the last decade of British rule in India in the face of a war-induced scarcity. The revival of PDS in independent India as a comprehensive program was also in the context of a severe food crisis that engulfed the entire country in the mid-1960s. Since then, this scheme underwent several changes and ultimately evolved into a legal right for food with the introduction of the National Food Security Act in 2013. In

this paper, I have attempted to analyze the PDS in the interstices of Indian state and capitalism. My analysis of the transition of PDS from its principle of universal access to targeting the poor highlights the constitutive effect of Public Distribution System on the character of the Indian state.

The real puzzle in the case of India, which I will discuss here, was how to reconcile the seemingly contradictory self-limiting principle that the Indian state decided to adopt as part of the neoliberal reform process, with a continuing non-market orientation towards PDS. While the nature of PDS changed, as we will see, it was not abolished, despite calls from a segment of mainstream economists to do so. While the benevolent, intrusive state policy of PDS may appear to be at odds with the neoliberal tilt toward a 'laissez-faire' regime, it does raise the question of whether the transformation of PDS that occurred through 'targeting' was not just a benevolent exercise on the part of the state, but was intended to put in place, through the recasted PDS itself, another variant of the neoliberal governmentality.

Before I proceed, a qualification is in order. The object of this paper is to unpack the transformation of the discourse of PDS that made targeting form possible. This requires in turn acknowledging the neoliberal change in the disposition of Indian state and of the terms of discussing and assessing economic policy in the policy making domain. The reasoning distilled out for rationalizing this reconstitution is not to suggest that policy domain is not marked by contradictory effects (ideas, practices, etc.). Nor is it to suggest that the intended effects that the neoliberal arguments forwarded for defending this shift were how it manifested in actual practices in terms of consequences faced by the working people. Rather, what I intend to highlight here is how the debate between the planning era development state versus the neoliberal state in the initial reform period and the associated discursive shift in policy orientation, can be used to explain changes in the fundamental character of PDS in the 1990s. Moreover, the point here is not to defend or criticize this or the earlier version of PDS but to explain why the 'reform' of PDS happened the way it did and not some other way.

Neoliberal Reform, the Indian State, and the Subjects: Relocating the Question of Public Distribution System

Scholars have discussed neoliberalism in the era of globalization in two broad ways. The first approach is that of the extraordinary rise of financial capital and power over the real economy during this period (Harvey 2006). The other way is to distill out the change in the relation between state, market, and individual that led to a reordering of the economic and social life and importantly, an alteration in the conception of the mode of (state and institutional) governance (Foucault 2008). It is not that the two approaches are unrelated, but in lieu of my object of analysis here I am focusing on the second dimension.

Let us begin by highlighting two aspects. First, neoliberalism reposes faith in the 'freedom' of independent and autonomous individuals in the competitive market economy and second, the state governs not for itself, but for the 'good' of society. With the introduction of neoliberal reform in India post-1991, not only was the earlier policy of stateled development formally abandoned and the free-market strategy introduced, but the Indian state too underwent a change in its very nature as a result, a shift that is to be identified not merely in terms of what it says, but in what it actually practices. Neoliberalism adopts the market as the organizing and regulating principle of the state, such that the "state is under the supervision of the market rather than the market being supervised by the state" (Foucault 2008,116). The (Indian) state that earlier used to govern the economy on behalf of the population and control the allocation of resources (and through that control the market) underwent a change by embodying self-limiting principle: "self-regulation of governmental practice and a self-

critical approach toward governmental practice (driven by the question as to whether the state is governing too much)” (Chakrabarti and Dhar 2013, 18). The neoliberal state, in its idealized version, does not call for directly intervening in the market, but for securing the functioning of the free market by intervening at the level of its conditions of existence, thereby conducting the conditions under which now individuals and enterprises take decisions-actions. That is, the actors are apparently free but, paraphrasing Foucault, their conduct will be conducted by the state who sets the terms (structure – say, market and competition, rules, regulations, accounting methods, etc.) under which they will freely operate. Neoliberalism entails that the state governs for this competitive market economy and in whose image, society is to be reshaped through the recasting of subjects, who would be responsive to and active producers of such an economic structure. However, the institutions of market and competition are never given but have to be created and supervised by the state; the state does not wither away under neoliberalism, only its rationale of its existence, techniques of governance change, and objectives change.

The Indian turn towards neoliberal globalization can be captured by the worldwide movement towards the principle of a global competitive market economy driven by a recasted mass of *homoeconomicus*¹ or what following Foucault can be called the rational ability machines. Society, here, is viewed as the sum total of the *homoeconomicus* or the rational ability machines—individuals who are the organizer of their own capital and entrepreneur of the self, capable of making rational decisions based on cost-benefit analysis (Chakrabarti, Dhar and Dasgupta 2016). Not surprisingly, the neoliberal faith is in competitive markets to govern social life, and the increased emphasis is on personal choice and freedom of the *homoeconomicus*. In terms of its idealized logic, it is claimed that this potentially unbounded competitive market economy ruled by the ‘free’ conduct of mass of *homoeconomicus* will, on the one hand, generate optimum economic outcome, and on the other hand, ensure the self-regulation of the economic structure, thereby ruling out external intervention such as by the state in the daily functioning of the competitive market economy. Indian economic reforms were in fact, an answer to this challenge.

Free trade under WTO provisions, reduction of fiscal deficit, disinvestment and privatization, merger of administrative departments, outsourcing state activities to private agencies and individuals etc. were some of the ways in which the principle of economizing had been activated. It was this transformative tendency that shifted India’s poverty eradication strategy upon the neoliberal ‘trickle down’ approach to be driven by a sustainable high growth regime. While rapid growth through capital accumulation and human capital formation in the free market was clearly looked upon as the panacea for social evils like poverty, India’s food security programmes like PDS came under attack on the issues of economic inefficiency and public waste on subsidies (World Bank 1991, Bhagwati 1993). The Government of India (GoI), under the pressures from both domestic and external conditions, moved towards adopting neoliberal reforms in 1991 and went on pruning subsidies for the PDS as part of an effort to control the fiscal deficit. Finally, on June 1997, it decided to move from the universal access to PDS towards a ‘targeted’ food security option for only the poorest or weaker sections of the society leaving the relatively better offs to buy food at the market price. The forwarded underlying logic was

¹ The *homo economicus* or “economic man” (projected as an embodiment of post-enlightenment rationality) has been the conventional representation of the subject under liberalism. However, “neoliberalism is not Adam Smith; neo-liberalism is not market society” (Foucault 2008, 131). Under neoliberalism, “the *homo economicus* sought after is not the man of exchange or man the consumer; he is the man of enterprise and production” (Foucault 2008, 147).

that, if the market cannot serve all the sections equally, state will be only for those who were poor (Gol 1997, 64).

The shift from Universal PDS to a 'Targeted' PDS was effectively not an extension of the coverage of food subsidy to the poorest sections of the population but targeting of the existing PDS exclusively to the poorer sections of the population (Gol 1992, 94). With 'Targeted' PDS, the consumers were divided into two groups – Below Poverty Line (BPL) and Above Poverty Line (APL) – subjected to separate treatments with respect to foodgrains allocations.

By targeting a section of the population as the justified recipient of food subsidy, the Indian state not only tried to win over the 'victims' of economic reforms, it also demonstrated an almost imperial authority to, at any time, name and segregate any region/group/person as the targeted subject and reserved the right to rule/contain/protect/administer its subjects through apparatuses of scope, control and regulation at its disposal. This biopolitics of population by way of classifying people into designated groups designed for special treatment of these areas/subjects served some very important purposes. Even as it excluded a large section of the population, the reformed PDS reinforced the benevolent distributional role of the Indian state, thereby securing the legitimacy of its existence. Moreover, it helped the Indian state collect the relevant information for a part of society (especially the poorer section), monitor them and administer the effectiveness of such target-based entitlement programme, which can help the state to reduce its subsidy burden and ensure 'efficiency' in the free market while maintaining its commitment to the poor (Mooij 1998).

Biopolitics of Public Distribution in India

It is important to note that, notwithstanding its change in form, PDS survived the neoliberal turn in 1990s. While neoliberal faith required fiscal prudence and, ideally, the dismantling of such market distortion instruments, it was still the consensus of the state that a redistributive role of the state might be required to mitigate the adverse effects of economic reform and as such it served an instrumentalist purpose as well. Although the end of universal targeting was inevitable in the era of reform, PDS per se could not be completely discontinued. It was evident that the neoliberal reform for the creation and deepening of the competitive market economy will involve dislocations, unemployment, poverty, income and social exclusion, the immediate effects of which may produce country-wise resistance and in the process undercut the very objective of the reforms. The rationalization of social safety net was made in this context (Bhagwati 1993).

However, the impact of PDS was in fact, even more far-reaching than its immediate intended purpose. From today's vantage point, the PDS's initial scope of expansion covered the urban areas with its short-term objective of price stability (leading to a debate of urban bias of PDS that we need not enter here) while its embodied welfare mandate of providing food as 'social need' propelled its subsequent expansion into the rural areas. In that context, PDS as a recognized universal social need of food was the first comprehensive attempt in modern India to connect the Indian state (through redistribution of surplus) to the life of population, without allowing for a radical change in the existing socio-economic structure (Sarkar and Chakrabarti 2021). In fact, it constituted a paradigmatic change in the model of governance of the Indian state which in turn had a long-standing transformative impact that continued even when the conditions that gave rise the formation of PDS would get replaced by the new neoliberal conditions under which India's trust with capitalism will be further advanced.

Despite charges of economic inefficiency, public waste on subsidies and failure to take advance of international markets, the point remains that Indian state's success in recognizing the demand for food as social need, preventing mass-scale starvation and controlling food prices from episodes of shocks including droughts/floods/tsunamis/earthquakes/viruses is a testimony to the centrality of India's food supply system in general and PDS in particular. While much of the discussion from mainstream economics focuses on the opportunities it closed off (by refusing to allow for free market) my following discussion concentrates on highlighting the opportunities that it opened up, particularly for the Indian state and the politics surrounding it.

To start with, PDS enabled the state to absorb and transform the aspect of food into the domain of its recognized *social needs* such that the location and terms of discussing its composition and flow now becomes an affair of public policy and bureaucracy. It helped slice off the radical edge from the demand of food as social needs such that it can no longer serve as a conduit of social struggle against the existing class structure and the broader development objective. This qualitative shift in governance opened up before the state the possibility of a novel strategy and technique of non-violently engaging with and recasting the demands of any social movements (on anything) in its domain and favor.

The second aspect related to PDS reveals to the Indian state that it is possible to set up an extensive pan India apparatus, both in terms of width and depth, through whose functioning power it can exert "a positive influence on life by administering, optimizing, and multiplying it, subjecting it to precise controls and comprehensive regulations" (Foucault

2008, 137). By telescoping the two dimensions, the appearance of modern PDS in the late 1960s and its subsequent evolution exemplified for the Indian state the utility of deep engagement and persuasion rather than indifference and repression as a strategy for more effective method of control and regulation of subjects. When one puts this productive, nonviolent and engaging node of governance geared towards the reproduction of life along with that of the violent axes of state sponsored primitive accumulation necessitated by the rigors of growth and capital accumulation (Sanyal 2007, Chakrabarti and Dhar 2009), then it becomes clear that the Indian state has relocated itself amicably within these two apparent contradictory modes of governance in order to administer and manage more acute and deeper contradictions and failures of Indian capitalist development.

PDS helped foreground government's mechanisms and techniques of power that is biopolitical in the most extensive form yet discovered in modern India. Bringing the control of food supply under its regulatory policies and bureaucracy-driven techniques in the late 1960s enabled the state to regulate the survival strategies – body and life – of Indian subjects. With the mass of passive subjects depended on the state, the population as a whole derived and discovered a new meaning of the existence of Indian state as pro-poor and pro-people. Thereby, along with fostering a new technique of power, PDS emerged as a powerful ideological apparatus of the Indian state that at the minimum secured the legitimacy of its existence.

An explicit technology of biopolitical can be seen through the discovery and extensive use of 'Ration card' as an identity proof; it is a precursor to Aadhar and other biometric forms of identification in vogue today (which I will discuss). Ration card, that which confirms one's identity as an Indian citizen (and also reminds the population of government's redistributive role) – is in itself *a symbol of one's non-entitlement*, one's dependence on PDS and by default on the state itself. Ration card thus represents both the individual body (entitled to ration as an Indian) and the population as a whole, life of which (both the individual and the population), the Indian state was required to reproduce and

in terms of which it would be held accountable. Because of this merger between the development state and biopolitical, PDS would, whilst modifying itself, survive the neoliberal turn in 1990s. While universal targeting would give way to targeted PDS in the late 1990s, the very potency of biopolitical and of the idea of state's active redistributive role following the birth of modern PDS were wholesomely integrated in the rationale and governance of Indian state. The effectiveness of this model of governance was first tried through the BPL ration card under Targeted PDS, which, however, has now given birth to new technologies like Aadhar, granting in the process enormously invasive powers to the modern state.

Paper to Aadhar: A Technological Shift in Governance

Aadhar, the national biometric identity system of India² was introduced by the United Progressive Alliance (UPA) government led by Congress Party in 2009, in order to ensure better targeting of the Public Distribution System and other government schemes, as well as to curb illegal activities and terrorism in the country. Soon after it was launched, Aadhar card became mandatory for all Indian citizens for availing various public/private services, such as the registration of birth, school admissions, getting new mobile SIM, vehicle registration and many more. The world's largest biometric identity system got legislative backing in 2016. However, since its inception, the scheme was severely opposed for its potential to violate individual right to privacy and freedom, forcing the judiciary to intervene time and again.

I highlight on a different angle. It can be observed that Aadhaar system, with its digitization and e-Governance model, has inaugurated a new mode of governance in India, conceived through the narrative of transparency, accountability, and cost-effectiveness. The new surveillance technology operating through unique identification number has enabled the Indian state to digitally identify/target its citizens for any public assistance and govern its subjects more efficiently based on the information acquired about the individual citizens. In this context, the effective implementation of (targeted) PDS or any (targeted) state-supported social security system heavily relies on the collection of significant amounts of information to monitor beneficiaries' behavior and to determine their eligibility for state assistance (Henne 2019). With digital technologies like Aadhar that streamlined service delivery through data collection and verification, targeting the beneficiaries of PDS has now become much more cost-effective than issuing ration cards for each family in paper format. The success of Aadhar also encouraged the Indian government to introduce Direct Benefit Transfer (DBT) with the proposal to replace PDS with direct transfer of payments to the Aadhaar-enabled bank accounts of the beneficiaries. Needless to say, Aadhar emerged as the permanent financial address of the Indian citizens which enabled the Indian state to have almost complete knowledge about the financial status of the individual citizen/groups and effectively target or monitor them in terms of their social welfare provisions.

Public Distribution System and the Neoliberal Subjects

The proliferation of the targeted surveillance of the Indian state has also become important for another reason—to reshape the state-citizen relationships by opening up a different dimension of subjectivity, where the social problems are displaced into a problem of selfgovernance, and the social risk redistributed as private responsibility (Burchell, Gordon and Miller 1991). The shift in the mode of

² “What is Aadhar”, <https://uidai.gov.in/what-is-aadhaar.html>, accessed on 24th September, 2021

governance of the state was from the state control of the population to the shift of responsibility to the rational individual towards their selfgovernance. Instead of the state providing an equal quantity of food grains and other necessary items of the same quality to all its citizens, it offered the opportunity for individuals to opt out of the state's food rationing scheme based on their concerns about the quantity and quality of items and personal choice. This new strategy now allowed the state to intervene upon the life and health of a population even when emphasizing upon the voluntary and informed choices of its citizens (Rabinow and Rose 2006). Power – control and regulation over the subjects is exercised through the apparatuses that invite them to govern themselves. This is one of the hallmarks of the neoliberal governmentality that the Indian state introduced with the change in the form of PDS towards targeting. The questions of poverty, exclusion or unemployment no longer remained in the public domain as the responsibilities of the state but were displaced to a private arena as the choices of independent and autonomous agents— 'citizens' and 'consumers' being responsible for their own (mis)fortunes (Rose 1996). This construction of entrepreneurial, competing species insulated the system from potential threats and in turn secured its conditions of existence. Because the socio-economic crises of the country were no longer viewed as the crisis of neoliberalism itself, the political philosophy and the economic system remained unchallenged. The continuing journey from ration card to Aadhar (or Aadhar-enabled cash transfer) helped secure these conditions for self-governance.

Conclusion

The transition of PDS from its universal access to isolating and targeting the poor from the general population was in fact a watershed moment in the Indian economic history that transpired in the context of the shift in the rationale, strategies and practices of Indian state in the post reform period. While it has continued with the state policy to directly intervene with its welfare measures through redirecting subsidies to the BPL population, it has fundamentally altered the nature of the state, especially its technologies of power geared towards aligning the free choice of the beneficiaries with the institution of market in a scenario where the cost-cutting aspect of state's budget is internalized. The economic reform, with its focus on market competition, pointed state intervention and human capital formation, has, however, accepted that it is not possible or necessary to establish market competition as the organizing principle for all areas of life in a country like India. Instead, neoliberalism in India has reiterated, through a very different rationalization and method, the basic principle of allowing the 'state' to emerge as a necessary precondition for the establishment of capitalism.

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Track: Climate change, markets, and consumption

Abstracts

Children and climate change: a construal-level theory perspective

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Pascale Ezan, Université Le Havre Normandie

Abstract

Children are primary targets of public policies to guide campaigns against climate change. This study seeks to explore their mental representations of climate change. A qualitative exploratory study (N = 42), relying on drawings, explores children's mental representations of the phenomenon. The results of this qualitative study show that children have a great knowledge about climate change, experience proximal or distant mental representations, and feel negative emotions about the phenomenon. This study concludes with recommendations addressed to public policies about how to communicate climate change to children.

Resistance to e-waste recycling: Insights from a developing country

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Zakkariya K.A., Professor, School of Management Studies, CUSAT

Abstract

This study aims to critically investigate the causes of resistance toward e-waste recycling. For this, the study deployed the theoretical underpinnings of Innovation Resistance Theory. Using online survey methodology, the researchers collected data from 322 Indian households, and the data was analyzed using PLS-SEM. The SEM analysis revealed that the Usage barrier, Value barrier, Risk barrier, and Tradition barrier are the significant barriers that hinder the adoption of e-waste recycling. The study holds several managerial as well as theoretical implications.

Track: Overall Conference Related

Papers

Won't be bossed by no program: the emergence of algoactivism in the gig economy

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Abstract

Competitive pressures of neoliberalism have given rise to the gig economy. Gig workers are subject to intense restriction and scrutiny through algorithmic control. However, workers are beginning to organize themselves against algorithms through an emerging phenomenon called 'algoactivism'. This paper discusses this new form of worker organization and identifies directions for future research.

Keywords: algorithmic control, resistance, giggers

Introduction

To illuminate our understanding of economic development, we must explore where power lies because institutions governing an economy are reflective of its power distribution (Chomsky 1999). Historic experiments in economic development have for a long time done disservice to the subjects of the experiment but wonders for the local elite. Neoliberal pressures on traditional means of production and restructuring of labor continues this trend by valorizing short-term capital concentration while superexploiting workers (Valencia 2015). The structural shift towards decentralized organizations has fragmented labor to create the 'gig economy', a mechanism that devalues workers and accentuates their exploitation by demanding increased productivity through technological development and control (Marini and Sader 1973), operating *grosso modo* as 'neoliberalism on steroids' (Murillo, Buckland, and Val 2017).

Managerial control over gig workers (henceforth 'giggers') is achieved by embedding algorithms within platforms. These algorithms are designed to restrict worker activity, recommend work and clients, record worker data, evaluate performance, replace non-compliant giggers and reward compliance (Kellogg, Valentine, and Christin 2020). Although algorithmic control appears to be an innocuous extension of technical and bureaucratic control, the data it collects is unprecedentedly comprehensive, biting into the realm of privacy invasion. This may involve using cameras, sensors, and smartphones to track movement and speech (Beane and Orlikowski 2015) to determine adherence to work. Text and video-based algorithms monitor giggers' emails for productivity and transmit feedback instantaneously to the platform (Angrave et al. 2016). The sophistry is that despite their complexity, algorithms are opaque; their workings are deliberately concealed from giggers who remain unaware what data is being collected and disseminated about them, and the criteria used to evaluate their performance (Burrell 2016). The gig economy operates on the premise of offering giggers the flexibility to make autonomous work choices, but real-life experiences indicate how platforms deploy a Taylorist approach characterized by discipline and 'lack of worker autonomy combined with high levels of work intensity' (Wood et al 2016, p. 62). Those seeking control are gypped into being controlled, sometimes to the extent of being 'indentured servants' (Ravenelle 2019).

Algoactivism: Organizing Against Algorithmic Control

Individual Resistance Tactics

'Algoactivism' is the moniker scholars use to describe a phenomenon comprising of individual and collective actions giggers take to assert agency and resist algorithmic control (Kellogg, Valentine, and Christin 2020). Individual actions include noncooperative behavior like ignoring algorithmic nudges or impeding data collection, reverse engineering algorithms or bypassing them altogether. For example, web-based journalists ignored algorithmically generated analytic scores, manipulated the software to generate favorable ratings and critiqued the algorithms as 'problematic' and 'crude' (Christin 2017). Uber drivers obfuscated algorithmic data collection by frequently logging off the app and turning off their GPS (Lee et al. 2015). Giggers also investigate clients' feedback history before accepting gigs and use multiple accounts to avoid accumulation of negative feedback (Lehdonvirta et al. 2019).

Reverse engineering is an attempt to counteract algorithmic opacity and ambiguity to identify and prioritize activities resulting in positive ratings. Scholars demonstrated how some Airbnb hosts adapted their behavior after monitoring the ratings earned by their competition: for example, long-term guests were more profitable but declining short-term guests would invite a penalty; therefore, profile filters were enabled to weed out short-term guests without inviting algorithmic attention (Jhaver, Karpfen, and Antin 2018). Similarly, MTurk workers developed scripts to alert them to suitable work opportunities while removing useless information from the platform's user interface (Lehdonvirta 2018). Additionally, giggers bypass algorithmic control by inflating their ratings through personal negotiation with clients (Filippas, Horton, and Golden 2018). Giggers may convince users to withdraw negative ratings (Curchod et al. 2019), preemptively request high ratings in their contract, sacrifice payment to avoid poor ratings (Kellogg, Valentine, and Christin 2020) and complain to platform support in case of low ratings (Lehdonvirta et al. 2019).

Collective Resistance Tactics

The lack of dense informal social networks among giggers means they are restricted in their ability to effect change through in-person mobilization (Lehdonvirta 2016); so, they congregate and mobilize critical mass via online forums. These are safe spaces for giggers to share tricks of the trade with others (Wood et al. 2019); examples include 'Turkopticon', an activist system where giggers flag clients who treat them poorly on MTurk and Dynamo, a gigger mobilization platform (Gray et al. 2016). Such forums address the power asymmetries associated with algorithmic control by giving giggers the opportunity to perform aspirational management tasks, like onboarding (Schwartz 2018). They also mobilize giggers against algorithmic control through targeted social media usage, such as the '#slaveroo' campaign against food delivery platforms (Kellogg, Valentine, and Christin 2020).

Worker mobilization has historically been based on creating discursive frames highlighting social injustice to trigger emotional response and collective action (Kaplan 2008). Gig activists use similar techniques to generate online movements (Tufekci 2017) by reframing the discourse from algorithmic 'management' to 'fairness, accountability or transparency' (FAT). One popular frame is racial injustice: fairness of detention decisions made by the algorithm COMPAS was called into question as critics at ProPublica demonstrated how it reinforced racial bias by classifying African American offenders as riskier than Whites with comparable crime history (Corbett-Davies et al. 2016). Activists mobilized experts from multiple fields to discuss the inconsistency and unfairness of the algorithm and its inappropriateness for making decisions impacting the criminal justice system. The outcome of this

interdisciplinary dialog was that some data and models were publicized (Hannah-Moffat 2018). Similarly, gig activists are shifting the discourse on worker privacy, data ownership and algorithmic control from the frame of power asymmetry to that of regulation. Common contentions between giggers and platform owners include discrimination based on algorithmic rating, surveillance of worker activity and social media postings (Kellogg, Valentine, & Christin, 2020). Activists demand that giggers' right to privacy be reconceptualized and that context-specific rules defining the bounds of information that can be collected and disseminated be articulated (Bannerman 2018). Another contention relates to their categorization as independent contractors, and they demand similar wage and benefits as employees. Their collective resistance has resulted in lobbying and legislative amendments in California, alongside companies like Uber being sued for exploiting worker vulnerability (Aloisi 2015). Finally, gig activists are working to secure ownership of worker data. Platforms have been monetizing worker data online (Zuboff 2019) and activists argue that data must be treated and compensated for as a form of labor (Arrietalbarra et al. 2018). This means giggers must be allowed to rent or sell their data to technology companies through trusted intermediaries who negotiate payoffs and royalties on their behalf (Lanier and Weyl 2018).

Future Directions

This article argues that giggers resist algorithmic exploitation through individual action, platform mobilization, reframing the discourse and demanding regulatory protection against invasion of privacy, work categorization, data ownership and discrimination. Although this indicates that giggers exercise agency in highly restrictive settings, research in this area is embryonic and we know little about how algoactivism impacts everyday control of workers. Algorithmic control and resistance may coproduce new dynamics of work. Determining whether and how traditional worker unions could influence platform mobilization, identifying issues amenable to reframing, mobilizing relevant stakeholders globally for collective action and articulating the interlinkages among legislation, managerial control and algorithms are other fascinating areas worthy of investigation.

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Reconnecting tourism through virtual reality technology” - a key to survival in the post pandemic

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ABSTRACT

Tourism is a fascinating multifaceted industry that contributes significantly to the economic development of most countries around the world. Tourism is a vulnerable and competitive industry that must adapt to changing tourist demand and economies while also taking environmental factors into account. Until the world was struck by a pandemic in the twentyfirst century, tourism was one of the world's most important markets. Due to the global nature of COVID-19's pandemic impact, tourism has faced remarkable challenges and opportunities. This paper focuses on the latest tourism marketing developments that incorporate new informational technologies including virtual reality (VR), augmented reality (AR), artificial intelligence (AI), online Zoom tours, and other novelties that emerged postpandemic.

KEYWORDS

Artificial Intelligence, Covid-19, Post pandemic, Tourism technologies, Virtual reality technologies.

INTRODUCTION

The new pandemic Corona Virus (COVID-19) has brought serious interruptions to the worldwide economy, and explicitly caused an enormous decrease in the tourism industry (Jong, 2020). The Coronavirus pandemic has resulted in more than 2,90,000 deaths across the globe (Domenico Cucinotta 2020). The Covid-19 pandemic has wreaked havoc on almost every area of tourism.

While the COVID-19 pandemic has been affecting practically all areas of businesses, its effect seems, by all accounts, to be more noticeable in the tourism industry. Studies and research show that a greater number of people will remain reluctant and will abstain from travel. It is understood that, with the closure of the borders of the countries, a sharp decline in the tourist arrival has been spotted and viewing this, the tourism industry has attempted to improve the destination facilities, the travel experience of a user with the help of technology strategies.

COVID-19 & TOURISM

Fear, social isolation, closed borders, travel bans, and quarantine are having significant negative effects on the tourism industry: hotel and flight reservations are being canceled in droves, cruise ships are anchored sine die in ports, and the arts and cultural industries are in jeopardy. A worrying scenario, particularly from a socioeconomic standpoint, given that tourism, is one of the most important industries in the country. Tourism is one of the largest industries in the world, employs 319 million people, and generates 10.4% of gross domestic product. According to the World Travel & Tourism Council (WTTC), 50 million jobs worldwide are at risk (Fabio Carbone 2020).

In the tourism industry, technology has already developed itself as a key driver of change. Technology is promoting a turn away from intermediaries and toward direct links between visitors and destinations. Tourists are turning to specialist tourism providers for experiences that are custom-made and co-created (Fennell 2021).

Tourism will be transformed in the post-COVID-19 period. If sanitation orders continue to impede mobility, some tourism businesses and areas will see their economies of presence diminish, forcing them to focus on local customers and their needs. After regaining immunity, tourists and other visitors will once again become a part of the landscape, while local ties established during the crisis will be restored. The tourist, other, will once again become part of the landscape as immunity improves, while the local ties established during the crisis-era may be preserved as diversification and resilience strategies. If, on the other hand, mobility remains severely restricted for an extended period and the 6 ft-tourism age becomes the new standard, a more enhanced tourism industry may emerge (Lapointe 2020). This pandemic also emphasizes the importance of understanding tourism in the larger global economic and political sense that will shape the environment in which tourism will function in the future. We will live in a world of 'new-normal tourism, and we have to comprehend and clarify it now.

POST COVID & TOURISM

Covid-19 is the most significant challenge that the global tourism industry has ever faced. During a health crisis, the tourism industry is usually one of the first to be impacted and the last to recover. It will no longer be business as usual in the Indian tourism industry, and we will need to redefine, refocus, and change the game plan moving forward. Some of the strategies adopted are mentioned below.

VIRTUAL REALITY IN TOURISM

Virtual Reality is defined as a computer-generated simulated environment that navigates, explores, and interacts with real-time users. A VR experience can provide physical immersion and psychological presence (Gutiérrez et al. 2008). Some of the virtual reality in tourism sectors are:

- Virtual tour of hotels
- Virtual booking interface
- Virtual travel experience

Virtual reality tourism allows potential visitors to see how the hotel will look before they arrive, which is more transparent than traditional photos. The user can explore different rooms and facilities in a hotel, compare and contrast room types, check out local sights and search out key details or facts, all in one location, using the virtual reservation connection. Virtual travel experiences primarily benefit the ability to sell rooms, flights, and travel products based on the experiences (Guttentag 2010).

ARTIFICIAL INTELLIGENCE IN TOURISM

Artificial intelligence's ability to perform tasks that have historically required human cognitive capacity has made it particularly useful for those in the travel industry, as it can save time and money while potentially removing human error and allowing tasks to be accomplished easily and at any time of day. To establish their credibility, most hotels and resorts rely heavily on providing excellent customer service, and AI technology can help in several ways. Artificial intelligence, for example, can be used to enhance personalization, customize suggestions, and ensure prompt response times even when staff is unavailable. Some of the AI techniques are:

- Chatbots and online services
- Face to face customer service
- Data processing and data analysis

One of the most exciting applications of artificial intelligence for hotels and other tourism businesses is offering online assistance to customers. Although artificial intelligence is now commonly used to power online customer service, one emerging trend is for the technology to be used for face-to-face customer service experiences as well. Importantly, this has the potential to reduce wait times at information or reception desks while still increasing overall performance. Finally, it's important to note that AI's applications in the travel and tourism industry aren't limited to customer service. In reality, collecting and analyzing data to conclude consumers, market practices, and pricing strategies is one of its most common and successful uses (Sebastia et al. 2009).

AUGMENTED REALITY IN TOURISM

Augmented reality (AR) is a digitally enhanced version of the physical world that is achieved by the use of digital visual elements, sound, or other sensory stimuli. It's becoming more common among companies that deal with mobile computing and business apps. Some of the examples of augmented reality in tourism are:

- Interactive hotel elements
- Augmented tourists' destinations

The most common application of augmented reality in the tourism industry has been to incorporate more immersive features into hotels to improve the overall experience. This essentially helps hotels, resorts, and other similar businesses to offer more information to customers on demand (Jiang & Wen 2020). Away from hotel settings, some travel companies are working on augmented reality applications that enable visitors to enhance physical locations and tourist attractions. This could allow a user to point their smartphone at a building or landmark to get real-time information about it.

CONCLUSION

The worldwide panic caused by COVID-19 may have long-term implications for travel. Effective measures are needed to regain travelers' trust and assist businesses in recovering rapidly from the public health crisis. Some of the measures include: domestic tourism should be prioritized in marketing because tourism can begin in nearby destinations, Pricing strategies should be focused on the profits of local visitors, business processes should incorporate digital applications, tourism businesses can continue to operate in compliance with social distance, hygiene, mask, and sanitation regulations. Since the social distance rule would minimize the incentive to visit crowded areas, mass tourism-oriented destinations can provide alternative tourism styles. Pricing and marketing plans can include measures such as variable rates, cancellation policies, and refunds until a certain date, emphasize social media marketing because it is inexpensive and simple to implement. Tourism businesses should form alliances with medical institutions. Survivors of the disease should be encouraged to engage in tourism activities if they can demonstrate their health, and marketing efforts should be directed toward them. Travel health insurance should include Covid-19 disease (Mehmet 2020).

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Wellness tourism- a travel reset in the post-pandemic era

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ABSTRACT

Recent years have seen newer trends of tourism to promote the wellness, wellbeing, and quality of life of people. The social significance and worth of wellness tourism are mainly associated with its healing or curing role. And in the present days of the pandemic, there is a higher demand from people to make use of the same, as it helps one to get revived out of the difficult days of national lockdowns. As the pandemic declines and there is an ease in travel restrictions, the normal people apart from the hard-core travel enthusiasts will also start eyeing wellness tourism. It is significant to underline its desirable role in mitigating the repercussion of the COVID 19 pandemic and the post-lockdown period. Hence this creates a scenario of travel resetting and a whole new tourism trend to emerge - by gaining popularity for wellness tourism, in the post-pandemic era.

KEYWORDS: COVID-19, Post- pandemic tour, Tourism reset, Travel trends, Wellness tourism

INTRODUCTION

The pandemic of COVID-19 has wreaked havoc on people's lives all around the world. Over the last year, people have been under a lot of stress and strain. Following the pandemic breakout, health professionals recommended people to keep social distance in order to prevent the virus from spreading. This resulted in many staying at home for nearly a year, giving them tension and anxiety. People's mental and physical well-being was disrupted by daily tragedies such as the loss of loved ones, unemployment, financial crisis, wrecked social lives, and so on. All of this resulted in mental diseases and other problems in the public's health. Many people required mental health care and aid to overcome this, as well as treatment to remain healthy. This has boosted people's desire to travel and explore new areas in order to relieve tension and anxiety caused by the pandemic. As a result, the demand for wellness travel has increased. Healing and rehabilitation concepts are reflected in therapeutic landscapes in both natural and artificial environments. Following the epidemic, there has been a shift in travel trends. People began to recognise that wellness should be a top priority in order

to maintain, promote, and enhance mental, bodily, and spiritual well-being. Tourist perspectives influence their health and wellness tourism purchase decision.

FUTURE PROSPECTS OF THE TOURISM INDUSTRY:

The persisting COVID-19 pandemic has had an impact on previously held medical and wellness beliefs. In times of crisis, a better understanding of people's views of their psychosocial needs is critical. This could aid in the revival of the health and wellness tourism industry. It is a perfect chance for the tourist sector to benefit on the fall of the COVID-19 pandemics to reclaim travel enthusiasts and improve their well-being, allowing the industry to generate more income and heal itself in a more efficient way. In the future years, a rebirth of regional travel offerings to rarely visited or lesser-known destinations is predicted. (Travelzoo 2020). The current pandemic scenario encourages sustainable tourism, but it may be challenged in the future by over tourism. (Hall 2010; Butler 1999). As a result, this could create new promotional chances for tourist sites or areas that were on the verge of declining or were undervalued.

SHIFT IN THE TOURISTS' MINDSETS:

Previously, tours were rarely planned, but if they were, they may be a longer holiday, which has since been replaced by regular short-term staycations. The consistent progress in international and domestic tours, as well as air travel, demonstrates how far modern travel and tourism have progressed. (Schubert, Sohre, and Ströbel 2020). Foreign travel will be high on many people's priority lists. This is a positive step for one of the pandemic's hardest-hit businesses. It is an exciting opportunity for tourism-dependent economies, and it is unquestionably great news for many of those who were eager to go somewhere. Destinations famed for yoga, meditation, and pilgrimage routes are expected to see a surge in demand in the upcoming years, post-pandemic.

TRANSITION IN TRAVEL TRENDS:

An abrupt and unexpected break from their typical days of social and work-related engagements triggered tension and discomfort in the majority of people. (Usher, Bhullar, and Jackson 2020). Rather than exhibiting negative behaviour, many people began engaging in healthier regimens like meditating, adhering to healthier lifestyles, and so on. (Stankov, Filimonau, and Vujičić 2020). Following the pandemic, the travel and tourism business will have more conscious and mindful clients who will be better able to suppress the capacity for untruthful joy. (Ivakhiv 2003). Traditionally, spa resorts were regarded to be the principal destination for wellness tours, and these have been largely substituted by exclusive wellness resorts with larger tourist numbers. Also, in the context of wellness tourism, what is certain is that the number of international visitors will increase (Kasagranda and Gurňák 2017). As the pandemic fades, there appears to be a surge in demand for wellness tours, spas, healing, and curing, among other things. By February 2020, it is possible that the wellness travel market will exhibit a progressive prediction of \$919 billion. Wellness tourism is predicted to beat the whole tourism market by 2022, with an average annual growth rate of 7.5 percent. (Akshay 2019). The following are some considerations that governments and tourism agencies should make in order to maximise wellness tourism resources:

- Boost domestic tourism: The pandemic has been viewed as an opportunity to correct long-standing socioeconomic inequities that have prevented residents from enjoying their own areas. Improved tourism sector would not only assist sustain local companies in these destinations, but it would also benefit the communities that surround them.
- Recognize disparities: Even during epidemic, some foreign-owned establishments were able to keep their operations going by using a virtual media platform. Meanwhile, local facilities struggled to compete due to a lack of technical experience and equipment. Although huge resorts are ideally positioned to profit from post-pandemic wellness travel, small, locally owned wellness tourism firms should also be supported.
- Support the local entities: Overall, wellness tourism activities should be designed in a manner which strengthens local residents, diminishes income disparity, and promotes new sources of income, particularly in rural areas where deprivation levels remain rising. It should also be expanded to include less-developed places in addition to prominent ones (Di Giovine and Choe 2021).

Following the COVID-19 outbreak, wellness tourism had several difficulties. The underperforming parts of wellness tourist destinations must be rejuvenated, and additional and recovery measures must be implemented.

FUTURE RESEARCH PROSPECTS:

It is proposed that future academicians measure and analyse the ramifications and key issues in immediate and post-pandemic travel and tourism. Additional constructs may be added to the suggested framework in future research. COVID-19 literature describing its effects on health and wellness tourism destinations is still being researched. Although there are evidence to support the impact of COVID-19 in the promotion of health and wellness tourism, new research on COVID-19, health and wellness tourism, shifting trends in tourism, and travel reset is urged to improve on the existing literature base.

CONCLUSION

While wellness tourism was growing popularity prior to the COVID restrictions, the trend is likely to continue when the COVID limits are lifted. With the current slowdown in arrivals, the sector still has the opportunity to consider how to develop a more sustainable and responsible approach to everyone's well-being, regardless of where they live. The results of COVID-19 vaccination programmes have given a ray of hope that some of the activities that people used to enjoy may soon be back in to life. This is also a step toward putting an end to the uncertainties and isolation that prompted predictions of a global mental health crisis in 2020 (Di Giovine and Choe, 2021). Tourism marketing and promotion can be rightly channelized to enable the unlearning of the monotonous pattern of tourism. Post- pandemic travel and tourism marketing efforts can be more encouraging towards ones like wellness tourism.

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Abstracts

Intellectual Capital Efficiency and Profitability: Panel Data Evidence from Indian Companies

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Dr. Satpal, Deenbandhu Chhotu Ram University of Science and Technology, India

As a result of globalization, both tangible and intangible assets now play an important role in boosting the value and performance of businesses. In a knowledge-based economy, intellectual capital is viewed as a critical resource for a company's success. The current study's purpose is to look into the impact of intellectual capital and its various dimensions on the financial performance of CNX Nifty companies over a seven-year period (2013-2019). The research uses the balanced panel data regression technique and the VAIC model to assess intellectual capital and financial success as evaluated by return on assets. According to the findings, there is a considerable and significant connection between intellectual capital and financial performance. Human, structural, and physical capital all have a positive impact on a company's financial performance. The current study's analysis aids management and other stakeholders in the industry.

Identifying the factors affecting consumer buying decision and brand recall in Bicycle industry during Covid -19

Dr. Abhinandan Chakraborty, GITAM Institute of Management, India
Twinkle Poddar, GITAM Institute of Management, India

The pandemic has proved to be a "Bike Boom" for all the bicycle manufacturers worldwide, with a rise in demand for premium bicycles & e-cycles. In India, this market has become more complex, competitive, and uncertain with the emergence of start-ups and international brands. Therefore, the bicycle companies need to analyse more in-depth to understand the customers to offer a better product and frame more productive and effective marketing strategies. To understand customers' behavioural aspects & preferences, we have proposed two models to find the relationship between various factors that affect the willingness to buy & brand recall. In the first model, the relationship is tested between the nine factors of perceived value & willingness to buy. The second model tests the relationship between the demographic variables & brand recall. For model 1, a dataset of 320 is analysed using Structural Equation Modelling where price, social, quality & functional came to be the factors significantly affecting the willingness to buy. In the second model, we applied Multinomial Logistic Regression on 57 samples which indicated that age, marital status & income are significant factors that affect brand recall. The study then concludes with suggestions and implications for the companies such as adding functional utilities in the bicycle, training the salesman, vertical integration of supply chain & application of omnichannel strategies.

Uncovering the secrets of small family businesses in a developing economy: the unsuspected role of social capital and household income interactions

Saravana Jaikumar, IIM Calcutta
Rashmi Kumari, IIM Amritsar

We examine the impact of various dimensions of social capital – family, structural, cognitive – on businesses in an emerging economy context. Using Indian household panel data (2004 and 2011), we find that family social capital (family size, family members in business) hurts business income (the

effect is weaker for low-income households). Structural social capital (bonding ties and informal social networks) positively influences business outcomes. Our findings suggest the importance of increasing the involvement of low-income household members in the business and developing structural social capital.

Too Many Cooks Spoil the Broth? Number of Promotional Gifts and Impact on Consumer Choice

Rashmi Kumari, IIM Amritsar

Aruna Divya, NHH Norwegian School of Economics

Arvind Sahay, IIM Ahmedabad

As an alternative to traditional free-gift promotions where consumers have little say over which gift item they receive, retailers are increasingly offering consumers an option to choose from a menu of free-gift items (e.g., buy a beer and pick either a water bottle or a coffee mug for free). However, little is known about what drives consumers' perceptions of value associated with a menu of free-gift items. Using data from a unique retail-promotion setting and controlled-lab studies, we show that the perceived attractiveness of free-gifts follows an inverted U-shape (or plateauing-shape) as the 'menu-size' increases. We also highlight the interplay of resource (time and money) constraints experienced by consumers and menu-size on the proposed effects. Our findings not only help retailers better design free-gift promotions but also contribute to the academic conversations in the domain of promotional-gifts by exploring the downstream consequences of offering choices in a promotional-gift context.

Panel Discussions

Rethinking Informal Markets

Panel members:

Apoorv Khare, Indian Institute of Management Trichy

Ela Veresiu, Schulich School of Business, York University

Ramendra Singh, Indian Institute of Management Calcutta

Ram Manohar Vikas

Giridhar V

The panel discussed about the definition of informal markets and the need to rethink about informal markets. In spite of being ubiquitous and integral part of our social and economic reality, informal markets remain undertheorized in marketing. There is insufficient understanding of the informal markets in the marketing. One of the reasons behind this lack of understanding is that the marketing scholarship is mainly concerned with the formal (legal) business as a valid subject matter of scholarship. Panel also discussed about a few possible ways in which informal markets can be theorized.

Marketization – Session I

Panel members:

A. Fuat Firat, University of Texas Rio Grande Valley

Samuelson Appau, RMIT University, Australia

Russell W. Belk, Schulich School of Business, York University

Bartosz Zerebecki, Erasmus University Rotterdam

Suzanna J. Oprea, Erasmus University Rotterdam

Aybegüm Güngördü Belbağ, Bartin University

Paromita Goswami, Shiv Nadar University

This session on Marketization included presentations by Drs. Samuelson Appau, Russell W. Belk, Bartosz Zerebecki and Suzanna J. Oprea, Aybegüm Güngördü Belbağ, and Paromita Goswami. Below are brief summaries of their presentations:

This session on Marketization included presentations by Drs. Samuelson Appau, Russell W. Belk, Bartosz Zerebecki and Suzanna J. Oprea, Aybegüm Güngördü Belbağ, and Paromita Goswami. Below are brief summaries of their presentations:

Dr. Samuelson Appau discussed the marketization of religion by interrogating the practices of spiritual consultants—religious agents who offer their expertise on spirituality issues as a marketplace offering—in Ghana. By tracing the historical roots of their practices, he noted the discontinuities of

form, but continuities of substance that modern (mostly Christian) spiritual consultants maintain from their pre-colonial (mostly traditional religion) predecessors. He observed that although marketization suggests a 'becoming', in this context, religion and marketization have always been present and thus it is difficult to map their boundaries or contest them. The effect of this lack of boundary is the legitimization of religious markets for such spiritual consultants.

Dr. Russell W. Belk, in his presentation on the "Commodification as Part of Marketization" indicated that commodification (unlike the normal business practice of commoditization or marketplace exchange) is the process of making what were previously seen as non-market goods into market goods that can be priced, branded, promoted, and sold in a capitalist marketplace that fosters and sanctions competition. This can include slavery, human trafficking, surrogate motherhood, love, sex, religion, body parts, cadavers, art, music, education, rides, childcare, eldercare, healthcare, the internet, police, soldiers, museums, parks, beaches, prisons, and other formerly free, public, shared, or intimate interpersonal objects and services. It also includes land, labor, and capital, which Polanyi called fictitious commodities. The result is a monetized view of life. Ways to resist commodification were also discussed.

Drs. Bartosz Zerebecki and Suzanna J. Oprea's presentation explored various meanings of sharing following a discussion of marketization experiences of Polish adults. The communist rule in Poland made sharing somewhat compulsory by promoting public goods, services, and by centrally planning economy. Still, according to the participants in the study, the experiences of sharing before marketization in Poland were related to daily goods shortages rather than to the communist ideology. Two distinct ways of sharing emerged in the research participants' stories about marketization: sharing of goods for barter and sharing rare luxury products among friends. First, arrangements and barter stood as informal ways of making up for market shortages. People exchanged favors, services, and excess goods. This form of sharing made people dependent on each other and forced them to participate in an informal, unregulated network of colleagues, neighbors, and friends to satisfy their material needs. Second, sharing among friends centered implied enjoying rare luxury goods like oranges, bananas, bicycles, or TVs together. Participants felt that this related to the relative equality in poverty during communism, which made people friendlier, more open, and more likely to share things that were not readily available. In general, experiences of sharing practices were associated with pre-marketization times of communist Poland in the interviewees' stories, thus, future research, could explore sharing practices in marketized economies.

Dr. Aybegüm Güngördü Belbağ focused on answering the questions "How does marketization manifest itself in everyday life of new middle-class consumers in emerging markets?" To answer this question, she discussed the case of the emerging market Turkey. From the 80s onward, the country transitioned from state-controlled capitalism to a privatized and liberalized free market economy. The West has been a symbol for the good life since those years. By 2021, the country is found to be in economic recession with higher inflation and unemployment rates. Middle-class households in Turkey cut down on consumption of meat and other luxuries, such as fancy meals in restaurants or cultural expenses like going out to cinemas. Yet, new middle-class consumers continue to engage in discretionary consumption, such as giving gifts on holidays (even though it's currently quite limited).

Dr. Paromita Goswami observed that marketization by the pharmaceutical industry is a well-researched phenomenon. She presented two studies that were conducted in the context of the epidemic rise of clinical depression to answer the questions: (1) is marketization by pharmacy companies solely responsible for over-reliance on anti-depressants? and (2) marketization by large national-level professional coaching chains and their role in driving students to depression. The findings indicate that socio-cultural-economic factors like stigma around depression, unavailability of

professional medical expertise, hierarchy in different streams of medical education, parental pressure, and the mechanistic formal education system offer a fertile ground for the breeding of marketization.

Marketization – II

Panel Members:

Mark Tadajewski, University of York (Visiting)

Jie Fowler, Valdosta State University, Georgia

Cristian Andres Sepulveda, Fort Lewis College, CO

Clifford J. Shultz, Quinlan School of Business, Loyola University, Chicago

Mark Peterson, University of Wyoming

A. Fuat Firat, University of Texas Rio Grande Valley

This session on Marketization included presentations by Drs. Mark Tadajewski, Jie Fowler, Cristian Andres Sepulveda, Clifford J. Shultz, Mark Peterson, and A. Fuat Firat. Below are brief summaries of their presentations:

Dr. Mark Tadajewski unpacked the ideological assumptions that underwrite marketization. Rather than assume the process is inevitable, a case was made for viewing marketization in a defatalistic register, that is, with a view to challenging it. At the same time as unravelling the processes associated with the promotion of a marketization agenda, he highlighted multiple interest groups who both supported and challenged the process, moving from corporate interests to the banking industry and cold war state-level actors. To conclude, he outlined three intertwined ways of challenging marketization.

Dr. Jie Fowler discussed China's marketization process/stage between 1979 and post-1992, and its impact on consumption patterns, ideology, culture, family, and quality of life. In particular, she emphasized that internal migration is part of the marketization process. Yet, the migration from rural to urban China has cultural and social implications. For instance, many children and the elderly are left behind. Migrants are not able to obtain social benefits in urban areas. She also mentioned that there is a lack of studies exploring the current stage of marketization in China. Covid-19 and current governmental policies may have impacted the marketization process. Thus, she proposed that marketization may not be a linear process.

Dr. Cristian Andres Sepulveda presented a summary of a chapter titled "Toward Sustainable Development for Emerging Economies: Statistical Capacity Indicators in Chile and the Andean Region" that he, Dr. Clifford J. Shultz and Dr. Mark Peterson published. In his discussion, he focused on the sustainability rankings for countries in the Andean Region, using the multidimensional approach created by the SSI (Sustainable Society Index). In light of the commonalities among countries, he explained the differences in the levels of development among the countries in the region. He also addressed the impact of the pandemic and social unrest in the region, events that took place after the publication of the chapter mentioned.

Dr. Clifford J. Shultz argued that marketization is a dynamic process that has unfolded over time and space, for millennia. This socioeconomic phenomenon emerged because it enhanced the survival of Homo Sapiens. However, the global dominance of our species also has come at the cost of exploitation and destruction for many ecosystems and people; sometimes entire groups of people. Toward more

humane, inclusive, equitable and responsible forms of markets and marketing, he shared findings from research committed to a systemic approach—a macromarketing approach—which focuses on the understanding and coordination of several forces and institutions, and ultimately community well-being and individual quality-of-life (QOL) as the principal goals, outcomes, and measures of marketization. This perspective—marketing as constructive engagement—has been applied to study and to shape policies and practices in various distressed and developing economies around the world. In addition to the discussion by Dr. Sepulveda, he stressed their focus on their ongoing study of the evolving marketization in the Andes Region, with some emphasis on political, economic and ecological indicators, the importance of prosocial leadership by catalytic institutions, their constructive engagement with all stakeholders, and the reciprocal relationship between marketization and well-being—with implications for best/equitable/responsible practices, going forward.

Dr. Mark Peterson further discussed his research with Drs. Sepulveda and Shultz indicating that their team examined the dimensions of Chile’s development as an emerging economy. They compared Chile to its neighboring countries in the Andean Region, alphabetically, Argentina, Bolivia, Chile, Colombia, Ecuador, Peru, and Venezuela. Chile posts the highest GDP per capita in all of South America, based on GDP per capita of \$15,923. While the marketization of the country and expanding wealth of Chilean consumers are important components of Chile’s economic development, income inequality in Chile remains a societal issue. Chile’s Gini Coefficient for 2017 was .44 (about .10 higher than the average of all countries) indicating that income inequality in Chile is more pronounced than the average. However, Chile’s Gini Coefficient in 1992 was much higher (54.8), so income inequality has improved in the last 30 years. Despite this improvement, the December 2021 election of leftist Gabriel Boric suggests that the future will be different in Chile than the Chile governed by right-leaning governments of recent decades. Alleviating income inequality will be a priority of the Boric government, but economic uncertainty for Chile looms.

Dr. A. Fuat Firat discussed some of the consequences of marketization, which for the purposes of this discussion he defined as the ‘increasing ordering of culture and society according to the ideology, goals, and principles of the modern market’. He indicated that as a consequence of marketization consumer culture has grown resulting in people judging success and accomplishment through how much and what they can consume; consumer subjectivity has overshadowed citizen subjectivity with consumer rights being considered more important than citizen rights; and neoliberalism has ascended as a global ideology. He suggested that closer study of these consequences may be necessary for a brighter future of humanity.

Resisting Markets

Panel Members:

Alan Bradshaw, Royal Holloway University of London

Norah Campbell, Trinity College Dublin

Andreas Chatzidakis, Royal Holloway University of London

James Fitchett, University of Leicester

Joel Hietanen, University of Helsinki

Pierre McDonagh, University of Bath

In this panel we unpacked both what we mean by “resistance” (e.g. to whom, via what means, at what level) and “markets” (e.g. institution of the market, markets as locations of exchange). Among others, we also discussed “market logics” and how to resist them, understandings of markets as a form of class division, resistance as a metaphor being borrowed from the physical sciences, the difference between refusal and resistance, strategies versus tactics. We concluded by debating issues of market co-optation and possibilities of constructing meaningful alternatives.

Considering Challenges for Forcibly Displaced People in Hosting Marketplaces

Panel Members:

Pia Polsa, Hanken School of Economics, Finland

Clifford J. Shultz, Quinlan School of Business, Loyola University Chicago

Beatriz de Quero Navarro, PhD Candidate of Marketing, Universidad Loyola, Sevilla, Spain

Stefanie Beninger, IE Business School, IE University, Madrid, Spain

Srinath Jagannathan, Indian Institute of Management Indore, India

Andres Barrios Fajardo, Universidad de Los Andes

Forcible displacement refers to coerced and involuntary movement of people, where people become displaced from their home. This can happen as a result of conflict, violations of human rights, and persecution, among other interconnected causes, including climate change. This displacement can be temporary in nature or protracted, spanning years or even decades.

This panel included six academics from six different countries who have researched or been involved in policy and educational efforts related to this topic. Chaired by Stefanie Beninger (IE Business School, IE University, Spain), the panel also included Srinath Jagannathan, Indian Institute of Management Indore, India, Pia Polsa (Hanken School of Economics, Finland), Clifford J. Shultz, (Quinlan School of Business, Loyola University, United States of America), Beatriz de Quero Navarro (Universidad Loyola, Sevilla, Spain), and Andres Barrios Fajardo (Universidad de Los Andes, Colombia).

Drawing on this experience, the panellists discussed the wide range of marketing-related activities of the heterogeneous group comprising those who have been forcibly displaced, including entrepreneurial endeavours, employment, and consumption behaviour, both informal and formalized, in their hosting marketplaces, and the interconnections between these different activities. They also discussed some challenges within hosting marketplaces that negative impact those with a forcibly displaced background. While challenges are contextual and can differ depending on the specificities of the hosting environments, including whether in settlements or urban settings, other issues are more common across context. For example, racism, barriers to accessing or having education accredited, and lack of institutional support were highlighted.

Different ways forward were presented, including the role of technology, education, and policy efforts, towards inclusive prosperity. Further, among other discussed topics, the panellists noted the need for increased research in marketing on this understudied topic. A myriad of issues are undermining advancement of marketing scholarship in this area, with calls for future research to

strengthen the efforts towards engaging in inclusive and multi-stakeholder studies centring and involving those who are forcibly displaced.

Hierarchies of Knowledge in Marketing

Panel Members:

A. Fuat Firat, University of Texas Rio Grande Valley

Cagri Yalkin, Middle East Technical University

Ozlem Sandikci, University of Glasgow

Marcus Hemais, Pontifical Catholic University of Rio de Janeiro

Foluke Abigail Badejo, Queensland University of Technology

Hari Sreekumar, Indian Institute of Management Trichy

Rohit Varman, Birmingham Business School

This panel discussion on epistemic structures of marketing critically examined hierarchies of knowledge. There are several axes of privileges that are entrenched in marketing. First, most writings in the discipline remain pro-business and uncritically aligned with capitalism, despite the strides that critical marketing scholarship made in challenging capitalist social relations and the marketization of society. Second, the discipline tends to focus on Western white urban middle-classes and is largely silent on the under-privileged in the Global South. The scant discussions of the under-privileged found in the elite journals are often confined to neoliberal discourses of the base of the pyramid, subsistence markets, and emerging markets. Third, marketing, as defined by the elite journals, remains overwhelmingly Eurocentric in theoretical canon and in what counts as knowledge. The dominance of Western social theories delimits the conceptual space and subjects the otherness to a regime of translation. Fourth, there is another significant epistemic hierarchy that defines knowledge in the discipline – institutional publishing apparatus, where the elite journals are located and/or affiliated with US/European universities. The structural elitism is furthered by fetishised journal ranking systems (e.g., Association of Business Schools Ranking of Journals) as they foster a monoculture and hierarchy in which a preoccupation with publishing research in the top journals overrides plurality of perspectives, aims, and causes. The apparatus ensures, as Kothari (1987, p. 284) points out, that knowledge is controlled by the “new clergy and priesthood. And all this is shrouded in mystification of the most impenetrable kind,” not the least through a peculiar writing style and rhetoric. While reviewers adopt, perhaps unwittingly, the dominant episteme, those writing from variously marginalised loci must work with and around it in their research.

The discussion stimulated and moved forward the interrogation of the hierarchies of knowledge, defined along the lines of geographies, histories, and institutional arrangements. Whether it is (self)orientalising by way of emphasizing the differences or arguing against the assumed universality of the established concepts, pushing through the boundaries of the publishing regime is consequential for the kind of knowledge that is produced. Therefore, to redress the current exclusionary framework of knowledge, in this panel discussion we looked at both discriminatory knowledge production and hegemonic practices in the publishing process.