

IPE Journal of

Management

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The Role of Job Satisfaction and Affective Commitment in Job-Hopping Behaviors Across Generations

Kannavi and G. Padmavathy



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Aims and Scope

IPE Journal of Management is a bi-annual, peer-reviewed journal which publishes empirical, theoretical and review articles dealing with the theory and practice of management. The aim of the journal is to provide a platform for researchers, academicians, practitioners and policy-makers from diverse domains of management to share innovative research achievements and practical experience, to stimulate scholarly debate both in India and abroad on contemporary issues and emerging trends of management science and decision-making.

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From the Editor's Desk...

The issue for January - June 2024 continues the practice of bringing selected of articles that highlight diverse management issues that would arouse the interest in academicians, researchers and management practitioners. The present issue contains seven articles from researchers exploring assorted themes.

The first article in this issue of the journal is, Cultural Intelligence and Job Satisfaction: An Examination of Cross-Cultural Contexts and Expatriate Experience. This study explores the relationship between Cultural Intelligence (CQ) and job satisfaction in the healthcare context and examines the moderating effect of cross-cultural contexts and expatriate experience. The second article is, What Drives Omnichannel Shoppers? An Insight into their Channel Choice and Purchase Behaviour. This article makes a useful contribution in this regard by identifying and analysing three primary antecedents namely, customer needs, situational and contextual factors, and perceived channel characteristics for their impact on channel choice and purchase intentions. The ensuing article is Impact of Financial Socialization, Financial Knowledge, Parent-Child Relationship and Self-Esteem on Financial Behavior of Young Adults: From an Indian Perspective. The finding of the research suggests that financial behavior is the key component for the overall well-being and financial well-being of the young generation, the constructs of financial knowledge, parent-child relationship and self-esteem have been found significant, and the student should be encouraged to develop financial literacy. The succeeding article is Identifying the Generational Gap – The Way Millennial and Gen Z Perceive Brand Communication. The study focuses a strong emphasis on in-depth research into the Gen Z and Millennial demographics and how companies understand the nuances of these two generations' responses to marketing initiatives in the dynamic realm of contemporary marketing. The ensuing article is about, Work Culture as a Determinant of Mental and Physical Health: Designing Workplaces, Ascertaining Employee Well-being within Healthcare Sector. This study highlights the imperative for healthcare organisations to actively foster a positive work environment. The succeeding article is Internal Marketing and Affective Commitment: The Mediating Role of Psychological Ownership in the Development of Positive Environment. The paper examines the relationship between Internal Marketing dimensions and Affective Commitment of private bank employees, focusing on the mediating role of Psychological Ownership. The concluding article is The Role of Job Satisfaction and Affective Commitment in Job-Hopping Behaviors Across Generations. This article has analyzed this issue by examining how job satisfaction impacts employee attachment (affective commitment) and the desire to switch jobs (job hopping motives).

IPE Journal of Management has focused on exploring newer challenges in the domain of management research. The research papers in this issue discuss various aspects related to work culture, job satisfaction, financial behavior of young adults, shoppers experience, brand communication, Cross-Cultural Contexts and Expatriate Experience. etc. We trust our readers would appreciate the efforts of the authors and this would contribute to the enhancement of the management knowledge system.

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Cultural Intelligence and Job Satisfaction: An Examination of Cross-Cultural Contexts and Expatriate Experience

Mohammed Abdul Azeem¹
Saidalavi K²
Rasheed K³

Abstract

This study explores the relationship between Cultural Intelligence (CQ) and job satisfaction in the healthcare context and examines the moderating effect of cross-cultural contexts and expatriate experience. Primary data was collected from doctors and nurses in Indian hospitals using structured questionnaires. The validity and reliability were assessed using confirmatory factor analysis, and the hypotheses were tested using structural equation modeling and moderation analysis. This study found Cultural Intelligence significantly influence the job satisfaction of the healthcare professionals in cross cultural workplaces, and that cross-cultural contexts and expatriate experience significantly moderate the relationship. These results provide insights into role CQ, Cross-cultural contexts and expatriate experience among healthcare professionals to enhance their job satisfaction, adapting the ability to handle cultural differences.

Keywords: Cultural Intelligence, Cross-Cultural Contexts, Expatriate Experience, Job Satisfaction

Introduction

Today's globalized healthcare industry requires professionally excelling and culturally competent healthcare professionals to deal with increasing participants for diverse cultural backgrounds. To successfully deliver

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healthcare services, healthcare professionals must understand, navigate and adapt to cultural differences. Research in a wide range of organizational contexts have repeatedly explored a positive relationship between level of Cultural Intelligence (CQ) of employees and various employee outcomes such as employee engagement and commitment, satisfaction, job performance, interpersonal relationships and psychological well-being. The role of CQ is vital in the healthcare sector, as it influences not only professional performance but also communication, empathy, and patient outcomes. This research examines the impact of CQ on job satisfaction in healthcare professionals who operate in multicultural settings and explores the moderating effect of cross-cultural contexts and expatriate experience.

Need of the Study

Global healthcare landscape is a growing sector that demands efficient organizational and human resource competencies such as global mindset and diversity management. Understanding and adopting cross cultural differences, preferences, norms, values, and beliefs ensure better intercultural communications and support in global healthcare services. Ang & Dyne (2008), Earley & Mosakowski (2004), and Thomas & Inkson (2009) emphasized the crucial role of CQ in fostering effective cross-cultural interactions and ensuring positive employee outcomes. Drawing on these observations, this study explores the comprehensive impact of cultural intelligence (CQ) in job satisfaction, analyzing the moderation effect of cross-cultural contexts and expatriate experience. The impact of CQ on various employee outcomes has been studied in broad business contexts; however, there is limited information available on the comprehensive influence of CQ, expatriate experience, and cross-cultural contexts on job satisfaction in aculturally diverse healthcare context, especially in India. To fill these research gaps, this study investigates the impact of cultural intelligence (CQ) on the job satisfaction of Indian doctors and nurses and the moderation effect of expatriate experience and cross-cultural contexts. The findings of this study will provide valuable insights for improving healthcare workforce management in culturally diverse environments.

Cultural Intelligence and Job Satisfaction

An ideal organizational culture can be developed by cultivating a strong sense of loyalty to the organization and fostering a sense of ownership among employees (Varghese, Das, & Jebamalai, 2016). Cultural intelligence (CQ) is the ability of an individual to effectively interact with and collaborate across cultures by comprehending, interpreting, and adjusting to cultural diversity (Earley & Ang, 2003). Researchers have asserted the significance of CQ in improving employee satisfaction, particularly in

global workplaces. Earley and Mosakowski (2004) noted that individuals with a higher level of cultural intelligence are more adaptable to endure cross-cultural relationships and transitions. Jiao et al. (2013) observed a positive association between the CQ level of managers and employee satisfaction in multinational corporations. Livermore & Van Dyne (2015) submitted that the level of CQ significantly influences the level of work performance in global workplace places. Richard-Eaglin (2021) and Thomas and Inkson (2009) observed that healthcare professionals with high CQ levels outperform in support services and communication with patients from different cultural backgrounds, which in turn increases patient satisfaction and treatment adherence. The existing literature establishes a strong positive relationship between cultural intelligence (CQ) and job satisfaction; hence the following hypothesis was formulated;

H1: Cultural Intelligence (CQ) positively influences the job satisfaction of healthcare employees in global workplaces.

Cross-Cultural Contexts

Cross-cultural contexts have a vital role in shaping employee experiences and effectively navigating cultural differences. Bücken et al. (2014) identified a correlation between cultural intelligence (CQ) and job satisfaction, particularly among expatriates who effectively navigated cross-cultural adjustments. Matsumoto and Hwang (2011) observed that the relationship between cultural intelligence (CQ) and employee commitment was influenced by the cultural norms among Japanese workers. Lok and Crawford (2004) found that cultural intelligence (CQ) positively influences job satisfaction when employees perceive a greater cultural diversity in Chinese multinational enterprises. House et al. (2002) and Stahl et al. (2010) submitted that multicultural teams with individuals who effectively manage diversity are likely to foster healthier relationships. Song et al. (2023) asserted that cross-cultural contexts significantly improved the effectiveness of nurses working in China and Singapore. To investigate how cross-cultural contexts moderate the relationship between CQ and job satisfaction, particularly in diverse and global workplaces, the following hypothesis was formulated;

H2: Cross-cultural contexts moderate the relationship between CQ and job satisfaction of healthcare employees in global workplaces.

Expatriate Experience

Researchers observed that expatriate experience enhances the capacity of employees in cross-cultural workplaces to leverage CQ for better work performance. Zhang (2013) observed a higher level of CQ and job

satisfaction among expatriate employees in China.” Similarly, Stoermer et al. (2021) found lower levels of CQ and employee satisfaction

Among domestic employees in China. Horvat et al. (2014) found a stronger association between CQ and job satisfaction among expatriates who are culturally compatible with the host nation. Campinha-Bacote (2002) asserted that CQ positively moderated the relationship between perceived organizational support and nurses’ job satisfaction. The existing literature emphasizes the role of expatriate experience in determining the impact of CQ on employee satisfaction, particularly in cross-cultural contexts. Hence the following hypothesis was formulated;

H3: The relationship between cultural intelligence and job satisfaction is moderated by expatriate experience.

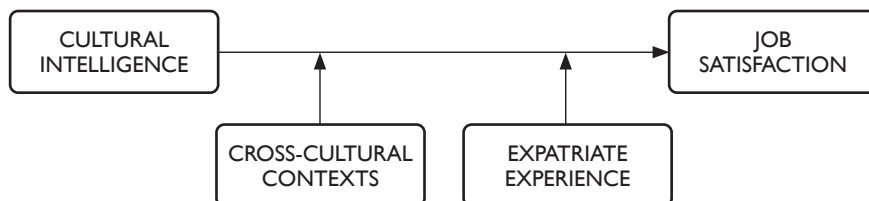
Theoretical Framework

The study’s theoretical framework is grounded in Cultural Intelligence (CQ), a crucial concept for comprehending how individuals manage cross-cultural encounters. Earley and Ang (2003), defined CQ as the ability to deal effectively with cross-cultural interactions, that includes four components: cognitive, motivational, meta-cognitive, and behavioral intelligence. These components facilitate individuals’ ability to successfully integrate in diverse cultural settings (Ang et al., 2007) This study hypothesizes that CQ improves job satisfaction among doctors and nurses in global workplaces.

Locke (1976) defines job satisfaction as the level of satisfaction employees experience about their work. According to the concept proposed by Thomas and Inkson (2009), a higher level of cultural intelligence (CQ) is associated with improved communication and collaboration in culturally varied workplaces, which in turn leads to increased job satisfaction.

The study also examines how cross-cultural situations and expatriate experience can influence the relationship between CQ and job satisfaction. Referring to Hofstede’s (1980) research, suggests that in culturally varied environments, the influence of cultural intelligence (CQ) on job satisfaction is more prominent. Furthermore, according to Shaffer et al. (2006), having experience as an expatriate can enhance the association between cultural intelligence (CQ) and job satisfaction.

Conceptual Framework



Research Methodology

In this study, the relationship between Cultural Intelligence (CQ) and job satisfaction, and the moderating effects of cross-cultural contexts and expatriate experiences are investigated using a quantitative research methodology. Doctors and nurses working in multi-specialty hospitals in select cities in India comprise the study's population, and the sample size is 384. A structured questionnaire is used to gather data, and it has three scales: the Intercultural Sensitivity Scale (ISS), the Job Satisfaction Survey (JSS), and the Cultural Intelligence Scale (CQS). The Cultural Intelligence Scale (CQS) was used to measure the CQ level of the participants. Job Satisfaction Survey (JSS) was adopted to measure Employee satisfaction. Intercultural Sensitivity Scale (ISS) was applied to assess Cross-cultural context.

Data Analysis

The study's demographic profile comprises 384 health care workers, involving 138 doctors, and 246 nurses from multi-specialty hospitals in India. The gender distribution shows that there are 273 females and 111 males. The participants' ages span from 18 to over 55 years. Particularly there are 107 participants aged 18-25, 147 participants aged 25-40, 89 individuals aged 40-55, and 41 people over 55. The sample reflects an extensive variety of cultural backgrounds, with 167 participants hailing from southern India, 128 from eastern India, 68 from northern India, and 21 from a western state. This cultural orientation provides an extensive perspective on how diverse cultural backgrounds affect the outcomes of the study.

Structural equation modeling was used to analyze both the measurement and the structural models, and the findings indicated a good degree of fit. Confirmatory factor analysis was used to evaluate the validity and reliability of the study's scales. The results of the Composite Reliability and Cronbach's alpha tests, which are shown in Table-1, both showed values more than 0.7, indicating the reliability and consistency of the measuring scales used in this study. Convergent and discriminant validity analyses were used to validate the adopted scales in confirmatory factor analysis. Convergent validity refers to the converging ability of observed items of a latent construct by forming higher inner item correlations in between, while discriminant validity refers to the discriminating ability of manifest variables of a particular construct by forming low correlations with manifest variables of other constructs.

The results of CFA show that values of Average Variance Extracted (AVE) of both the constructs considered for the study are above 0.5, and CR values are more than AVE and MSV, substantiating the convergent

validity of the scales (Table-1). It also shows that the square root of the AVE of the constructs is higher than the inter-item correlation values of the constructs, which substantiates the discriminant validity of the scales.

The fit indices of the measurement model were also analyzed using CFA. The results show that all values were within the threshold limit prescribed except the p-value of the chi-square test (Table-2). Since the chi-square is highly sensitive to sample size, it is less probable to get a p-value of more than 0.05. So, another measure of fit indices, CMIN/DF, is considered instead. CMIN/DF value below 3 is recommended, and a value below 5 is sometimes accepted. CMIN/DF is reported to be 1.58, GFI=0.98, CFI=0.99, TLI=0.96, NFI=0.99, RMSEA=0.031. The results of CFA show that the conceptually proposed model conforms to empirically observed data.

The structural model of Structural Equation Modelling was also run, and the results were analyzed. All fit indices values were within the threshold limit prescribed except the p-value of the chi-square test (Table-2). CMIN/DF is reported to be 1.48, GFI=0.96, CFI=0.99, TLI=0.94, NFI=0.98, RMSEA=0.024. The values of fit indices ratify the empirical validity of the hypothesized structural model. The details of path coefficients (β), Critical Ratios (t statistic), and p values used for hypothesis testing are also reported (Table 3). The result shows that all hypothesized relationships are accepted at a 0.001 significance level (***). The relationship between cultural intelligence (CQ) and employee satisfaction (ES) is accepted ($\beta=0.430$, $t \text{ statistic}=15.587$ and $p \text{ value}=0.000$), which substantiates the first hypothesis formed.

By assessing the interaction effect, the moderating influence of cross-cultural environments and expatriate experience on the association between CQ and employee happiness was examined. Based on the study, it was concluded that there is evidence to support the moderating influence of cross-cultural contexts on the relationship between CQ and job satisfaction ($\beta=0.286$, $t \text{ statistic}=8.452$ and $p \text{ value}=0.000$). Furthermore, it confirms that the association between CQ and job satisfaction is moderated by expatriate experience ($\beta=0.212$, $t \text{ statistic}=6.376$, $p \text{ value}=0.000$).

Table-1: CFA Results

Constructs	Cronbach's alpha	CR	AVE	MSV
CQ	0.98	0.97	0.86	0.17
ES	0.94	0.95	0.84	0.18

Table-2: FitIndices

Model	CMIN/DF	GFI	CFI	NFI	TLI	RMSEA
Measurement	1.581	0.98	0.99	0.99	0.96	0.031
Structure	1.488	0.96	0.99	0.98	0.94	0.024

Image 1 Measurement Model

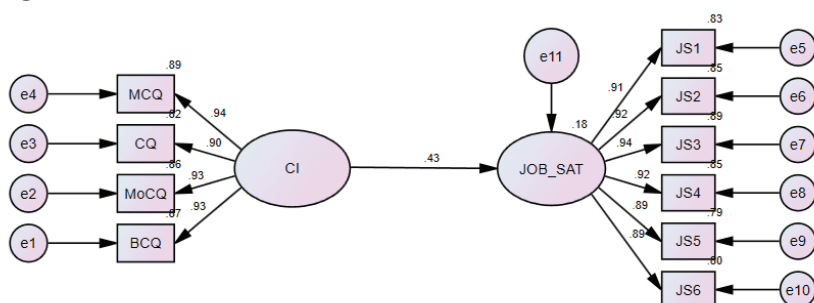


Table-3: Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
JOB_SAT	<---	CI	.430	.051	15.587	***	par_9
BCQ	<---	CI	1.000				
MoCQ	<---	CI	1.025	.027	38.259	***	par_1
CQ	<---	CI	1.031	.029	35.211	***	par_2
MCQ	<---	CI	1.059	.026	40.873	***	par_3
JS1	<---	JOB_SAT	1.000				
JS2	<---	JOB_SAT	1.001	.031	31.924	***	par_4
JS3	<---	JOB_SAT	1.009	.029	34.385	***	par_5
JS4	<---	JOB_SAT	1.005	.031	32.179	***	par_6
JS5	<---	JOB_SAT	.962	.033	29.015	***	par_7
JS6	<---	JOB_SAT	.953	.032	29.371	***	par_8

Discussion and Implications

The results of this study strongly support the first hypothesis that there is a favorable association between CQ and job satisfaction. An individual's ability to deal with and handle cross-cultural interactions and differences is significantly enhanced by CQ, which is defined by cognitive, motivational, meta-cognitive, and behavioral aspects (Earley & Mosakowski, 2004). This study observed that Nurses with higher CQ demonstrate superior competence in communication and collaboration with coworkers from different cultural backgrounds. According to Ang & Dyne (2008), this enhanced ability creates a more positive work atmosphere and enhances employee satisfaction. These findings are consistent with earlier research emphasizing cultural intelligence's value in today's globalized workplaces ((Earley & Mosakowski, 2004; Livermore & Van Dyne, 2015).

One of our study's unique aspects is examining moderating variables – Cross-Cultural Contexts and Expatriate Experience – in the context of CQ and job satisfaction. These moderating effects produced some critical findings.

Cross-Cultural Contexts: Our findings observed that the cultural context in which workers work substantially impacts the influence of CQ on

job satisfaction. Empirical research supports the moderating influence of Cross-Cultural Contexts, indicating that nurses working in different cultural settings tend to be more receptive to the benefits of higher CQ. This finding is consistent with the contingency approach, which suggests that the efficiency of CQ fluctuates depending on the situation (Richard-Eaglin, 2021; Thomas & Inkson, 2009)

Expatriate Experience: The study also found that individuals with expatriate experience have a unique viewpoint on CQ, accentuating the favorable association between CQ and employee satisfaction. Similar to the findings of (Shaffer et al., 2012), this study also underlines the significant contribution that cross-cultural exposure enhances people's capacity to handle cultural differences successfully. Due to their experience overcoming cross-cultural obstacles, expatriates are well-equipped to use their CQ, eventually increasing their job satisfaction (Livermore & Van Dyne, 2015). This finding is consistent with earlier research, highlighting expatriate experiences' transforming influence on individual competence and adaptability (Gertsen, 1990)

This study adds to the growing body of research on CQ and employee satisfaction by emphasizing the complex interplay of cultural intelligence, contextual factors, and individual experiences. The results highlight the value of CQ as a critical competency in today's diversified workplaces and the necessity for businesses to invest in training and development initiatives that boost staff members' CQ (Dyne et al., 2012). Furthermore, understanding the moderating effects of Cross-Cultural Contexts and Expatriate Experience can guide HR and management practices, allowing organizations to exploit their diverse workforce and improve workforce satisfaction more effectively.

The limitations of this investigation must be acknowledged. First, the study's focus on a particular group of nurses working in multi-specialty hospitals in India may limit the findings' applicability to a broader population. Another, limitation of this study is the potential for self-report bias. The scope of future research could be widened by incorporating a more comprehensive array of sectors and professions.

Conclusion

This study adds to our understanding of CQ's function in fostering employee satisfaction and sheds light on the contextual factors that impact this relationship. It gives valuable information for businesses looking to build inclusive, culturally diverse workplaces that promote greater worker satisfaction and improved productivity. Further study might examine the long-term effects of CQ interventions and the possible benefits of multicultural team dynamics on employee satisfaction.

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What Drives Omnichannel Shoppers? An Insight into their Channel Choice and Purchase Behaviour

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Abstract

The advancement of the Internet and technologies over the last few decades has resulted in a paradigm shift in the retailing landscape. Digital disruption has changed the retail panorama with a more pronounced shift from a 'multi-channel' to an 'omnichannel' framework, enabling the firms to go beyond the bricks and barriers of channels to deliver through an integrated channel strategy. As the adoption of omnichannel strategy becomes the need of the hour, it is imperative for firms to understand the factors that govern consumers' channel and purchase-related behaviour. The present work makes a useful contribution in this regard by identifying and analysing three primary antecedents namely, customer needs, situational and contextual factors, and perceived channel characteristics for their impact on channel choice and purchase intentions. Using PLS-SEM, the analysis of responses obtained from 192 shoppers reveal a significant impact of two antecedents but do not support the indirect role of product involvement and stage of decision process. The insights generated in the paper can be used by firms to better comprehend shopper behaviour and optimize their channel strategy in an omnichannel retail environment.

Keywords: Omnichannel, Channel characteristics, Channel choice, Situational factors, Product involvement, Purchase intentions

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Introduction

Omnichannel customer engagement is becoming increasingly popular as retailers seek to provide a seamless experience across all devices (Rigby, 2011), resulting into an optimization of every touch point and a unified shopping experience. In addition to this, an integration of customer support and marketing channels enables a 360-degree view, resulting in an immersive, convenient and enjoyable customer shopping journey (Aiolfi & Sabbadin, 2017). A survey report (Dec 6, 2021) by Demand Metric, a global research firm, substantiated this by revealing that amature and unified omnichannel strategy can yield impressive results in terms of revenue, customer loyalty and overall customer experience. As per the report by Intive (2022), it also leads to strong and unified brand image and customer retention.

Emergence of multiple channels in the retailing landscape have resulted in significant changes in customers' behaviour (Verhoef et al., 2015) who now expect consistency and unification between services and experiences across various channels they use. Depending on their preferences, time, situation, or product category, consumers are willing to sail seamlessly from one channel to the other (Juaneda-Ayensa et al., 2016). They further seek convenience and pleasure throughout the purchase journey and do not just focus on the quality or price of goods but also on getting a wholesome experience throughout the decision process.

This profound change in customer behaviour stimulate retailers to create effortless and cohesive customer experience as they move down the sales funnel (Riaz, 2012). The retail enterprises have felt a need to optimize operations, customer experiences, and interactions through data integration, personalized experiences and use of latest technology (Verhoef et al., 2010; Zhang & Guo, 2014). However, though the existing studies reveal some factors that influence customers' channel choice directly as well as indirectly (e.g., Wolf & Steul-Fisher, 2022) but a complete focus on empirical assessment of consumer experience in an omnichannel environment has been majorly lacking, thus necessitating the need for undertaking the present work.

A Review of Study Constructs

Customer Needs

A customer usually assign relative importance to channel characteristics injunction with his/her needs. Shoppers who prefer to interact directly with salesperson and enjoy customer service prefer to visit offline stores whereas those like to choose from a wide variety and compare prices easily prefer online channels (Wolf & Fischer, 2022). Literature suggests two

types of customer needs in the context of omnichannel retailing- utilitarian and hedonic (e.g. Jayasingh et al., 2022; Nguyen & Borusiak, 2021; Kazancoglu & Aydin, 2018; Ongko & Hati, 2021; Singla et al., 2022; Hu et al., 2021; Zhao & Deng, 2020). While utilitarian are rationally-driven, task-oriented, and represent extrinsic motivation (Widjaja et al., 2023), hedonic needs represent intrinsic motivation and include multi-sensory enjoyment and pleasure sought from the use of technology products, applications and services during shopping (Juaneda-Ayensa et al., 2016). Further, as opined by Batra & Ahtola (1991), these two motivations may neither be mutually exclusive nor be evaluatively consistent and vary across product / service categories as well as mindset of the customer.

Situational and Contextual Factors

Situational and contextual factors relate to the spatial and temporal factors that describe the environment which the consumers experience during shopping (Zarei, 2019). Though Belk (1975) provided majority factors related to physical and social surroundings; other researchers have added some more factors such as time pressure (Zarei, 2019; Cheng & Huang, 2014), social influence (Bilgicer et al., 2015; Zarei, 2019), availability of channels (Song et al., 2020) and marketing campaigns (Srisuwan & Barnes, 2008) to this domain over a period of time.

In broad terms, time pressure refers to “the perception of time available for an individual to perform a task” (Gehrt & Yan, 2004). Due to paucity of time, consumers exhibit significant change in shopping behaviour in terms of their use of channels, channel options, and choice of product as well as shopping mode.

Social settings focus on “the presence of other persons, their characteristics, apparent roles and interpersonal reactions” (Zhuang et al., 2006). Consumers usually interact with people who support and reduce their anxiety and stress with respect to the choice, reliability, and authenticity of product and channel choice. Social influence is thus a result of these social settings (Venkatesh et al, 2012).

Availability of channel exerts a strong and direct impact on the choice of the channel. In addition, customers’ knowledge pertaining to the availability of channels (Wolf & Fischer, 2022) and the related infrastructure such as smartphone, PC, and online payment facility, enable customers’ to better exert their channel choice from the available options.

Perceived Channel Characteristics

Previous studies have explored channel characteristics such as perceived security, information support, perceived usefulness, performance expectancy, and effort expectancy that determine channel choice of omnichannel shoppers. Due to security risks involved in online activities

(Malhotra et al., 2004), perceived security has become an important consideration for channel choice. As posited by Kim et al. (2018), users' belief that firms duly imbed antecedents of information security in their technology, result in a higher level of perceived security, thereby positively affecting their satisfaction (Mekovec & Hutinski, 2012) and purchase intentions in respect of channel usage (Frasquet et al., 2015).

Information support is another characteristic that has been found to determine channel choice. In the brick-and-mortar stores, shoppers can avail the benefit of validating the information with the salesperson and can inspect the product physically. Unlike this, click stores provide convenience, variety, and chatbot assistance (Wolf & Fischer, 2022).

Also, in the context of channel choice, perceived usefulness or consumer belief that using a particular system will enhance his job performance may provide reinforcement in terms of better omnichannel experience and so emerge as a significant determinant of channel choice across all channels (Eriksson & Nilsson, 2007).

Another relevant aspect is that of performance expectancy which, in an omnichannel context, can be understood as one's ability to use multiple channels for successful accomplishment of shopping tasks. A number of studies (e.g., Ongko & Hati, 2021; Chen et al., 2021; Doan, 2020; Kazancoglu & Aydin, 2018) have shown performance expectancy to be the strongest determinant of omnichannel shopping intention.

Lastly, the characteristic of 'effort expectancy' i.e. the degree of ease associated with the use of different touch points or technology (Venkatesh et al., 2012) has been found to positively affect channel choice, shopping efficiency, and intention to purchase (e.g., Ryu & Fortenberry, 2021; Chao, 2019; Jayasingh et al., 2022; Nguyen & Borusiak, 2021).

Product Involvement and Stage of Decision Process

Product involvement, defined as "respondents' overall evaluation of how important the product is to their life" (Macias, 2003) is a determinant of the efforts put in by consumers in processing information (Petty et al., 1983). This is clearly reflected in extensive information search and use of a higher number of online channels used by consumers while purchasing high-involvement products (Dholakia, 2001; Voorveld et al., 2016). Moreover, studies have found this difference to be more pronounced and visible in case of pre-purchase stage of consumers' purchase journey.

In an omnichannel environment, customer journeys are more individualistic and challenging as the significance of perceived channel characteristics and customer needs vary with decision-making stage. More specifically, customers may prefer online channels for convenience and ease of information gathering and may switch or prefer to purchase from physical stores so as to avoid risk of wrong decision during the pre-

purchase stage. A recent study by Wolf & Fischer (2022) substantiated this by reporting that higher information need of customers and subsequent availability of adequate information in pre-purchase stage ensures cost and risk aversion during purchase. On the other hand, redress-seeking behaviour becomes more dominant in the post-purchase stage as customer searches for ways for redressal of complaints. This variation in the behaviour during different stages of customer journey leads to differences in channel choice in the omnichannel context, particularly with respect to high-involvement purchases (Herrero-Crespo et al., 2022).

The aforesaid discussion forms the basis of identifying attributes and underlying determinants of channel choice and purchase intentions for an omnichannel shopper. In this regard, three primary determinants have been tested for their validation in the present work.

Objectives

It is quite evident that an omnichannel strategy plays an increasing important role in retail setting. Past studies have revealed that consumers' purchase intentions, channel choice, and channel switching behaviour is complex and depends on multitude of factors. It is therefore, essential that firms understand the determinants to respond and accomplish the desired outcomes. It is in this light that the present study aims to:

- Identify and confirm the determinants of channel choice and purchase intention of shoppers in omnichannel retail.
- Examine the moderating role of product involvement and stage of decision process in affecting the impact of various antecedents on shoppers' channel choice and purchase intention.

Methodology

The study has used secondary data sources to structure and integrate the existing literature in the area of omnichannel marketing. Top five retail brands in India that follow an omnichannel strategy - Nykaa, Pepperfry, Mamaearth, Lenskart, Myntra (StoreHippo, March 2022) and allow their customers to combine different online with the offline channels were selected for the study. Since there can be no specified sampling frame in this case, convenience along with referral sampling was used to collect primary responses during 15th May - 15th June, 2023 from shoppers who had used at least two channels of the same retailer for their shopping in last six-month's period. Through three sections of the online questionnaire, information was sought on shopper's demography, determinants of channel choice, purchase and channel switching behaviour using statistically valid scales. The measures have been borrowed from previous studies (e.g., Childers et al., 2001; Limayem & Hirt, 2003; Cha, 2011; Venkatesh et al.,

2012; Pantano & Viassone, 2015; Juaneda-Ayensa et al., 2016; Berg, 2017; Kaur et al., 2020; Kim et al., 2020; Jayasingh et al., 2022; Bauerova, 2021) and were modified to suit the context under study. All responses were obtained on a five-point Likert scale. Reminder and follow-up messages helped in improving the response rate and the final data obtained from 192 shoppers and PLS-SEM technique has been used for analysis conducted in SPSS 27.0 and AMOS 20.0 software.

Analysis and Findings

Validity and Reliability of Measures

The study computed the values of Cronbach alpha, composite reliability, and average variance extracted (AVE) for examining reliability and validity of constructs. Alpha values and loadings above 0.70 and AVE higher than 0.50 establish reliability and validity of all the measures used in the study. The results are presented in Table-1. In addition, Fornell & Larcker's (1981) criterion was followed to examine discriminant validity. The square root value of AVE > correlation value with other latent constructs in Table-2 support the presence of discriminant validity.

Table-1: Item Loadings, Reliability and Convergent Validity

Item	No. of Items	Outer Loadings	Construct	Alpha	(rho_a)	(rho_c)	(AVE)
AV <- Availability	1	1	Availability	--	--	--	--
EE1 <- Effort Expectancy	3	0.876	Effort Expectancy	0.936	0.937	0.936	0.83
EE2 <- Effort Expectancy		0.921					
EE3 <- Effort Expectancy		0.935					
HD1 <- Hedonic Needs	3	0.623	Hedonic Needs	0.712	0.715	0.712	0.542
HD2 <- Hedonic Needs		0.667					
HD3 <- Hedonic Needs		0.724					
IA1 <- Information Availability	2	0.787	Information Availability	0.785	0.785	0.785	0.646
IA2 <- Information Availability		0.82					
MK1 <- Marketing Campaigns	2	0.824	Marketing Campaigns	0.865	0.873	0.868	0.767
MK2 <- Marketing Campaigns		0.925					
PE1 <- Perceived Expectancy	3	0.915	Perceived Expectancy	0.907	0.918	0.909	0.77
PE2 <- Perceived Expectancy		0.765					
PE3 <- Perceived Expectancy		0.942					
PS1 <- Perceived Security	3	0.824	Perceived Security	0.882	0.886	0.882	0.715
PS2 <- Perceived Security		0.91					
PS3 <- Perceived Security		0.799					
PI1 <- Purchase Intention	4	0.84	Purchase Intention	0.889	0.903	0.887	0.666
PI2 <- Purchase Intention		0.969					

What Drives Omnichannel Shoppers? An Insight into their Channel Choice and Purchase Behaviour

Item	No. of Items	Outer Loadings	Construct	Alpha	(rho_a)	(rho_c)	(AVE)
PI3 <- Purchase Intention		0.722					
PI4 <- Purchase Intention		0.705					
Q1 <- Quality	2	0.612	Quality	0.797	0.987	0.864	0.774
Q2 <- Quality		1.083					
SI1 <- Social Influence	4	0.719	Social Influence	0.821	0.821	0.821	0.534
SI2 <- Social Influence		0.744					
SI3 <- Social Influence		0.73					
SI4 <- Social Influence		0.729					
Time <- Time	1	1	Time	--	--	--	--
U1 <- Usefulness	3	0.836	Usefulness	0.778	0.787	0.776	0.538
U2 <- Usefulness		0.691					
U3 <- Usefulness		0.662					
UT1 <- Utilitarian Needs	2	0.793	Utilitarian Needs	0.796	0.798	0.797	0.662
UT2 <- Utilitarian Needs		0.834					

Source: Data Analysis

Table-2: Fornell-Larcker Discriminant Validity Analysis

Fornell-Larcker	A	EE	HN	IA	MC	PE	PS	PI	Q	SI	T	U	UT
A	1												
EE	-0.176	0.911											
HN	-0.108	0.382	0.673										
IA	-0.016	-0.174	-0.104	0.804									
MC	0.109	-0.168	-0.335	0.066	0.876								
PE	0.015	0.366	0.242	-0.061	-0.181	0.877							
PS	-0.04	0.058	0.285	-0.228	0.104	0.096	0.846						
PI	-0.082	0.098	0.19	-0.074	0.15	0.111	0.764	0.816					
Q	0.106	-0.067	-0.086	0.046	-0.031	0.037	0.096	0.139	0.88				
SI	-0.044	0.145	0.042	0.002	0.132	0.043	0.009	0.076	-0.022	0.731			
T	0.266	-0.138	-0.027	-0.015	0.061	-0.053	0.071	0.121	-0.004	-0.116	1		
U	0.029	0.188	-0.039	-0.512	-0.078	0.079	0.111	0.021	0.211	-0.236	-0.095	0.734	
UT	0.138	0.011	0.145	-0.074	-0.109	0.025	0.073	-0.046	0.016	-0.2	0.215	-0.029	0.814

Notes - EE: Effort Expectancy, HN: Hedonic Needs, IA: Information Availability, MC: Marketing Campaigns, PE: Performance Expectancy, PS: Perceived Security, PI: Purchase Intention, Q: Quality, SI: Social Influence, T: Time, U: Usefulness, UT: Utilitarian Needs

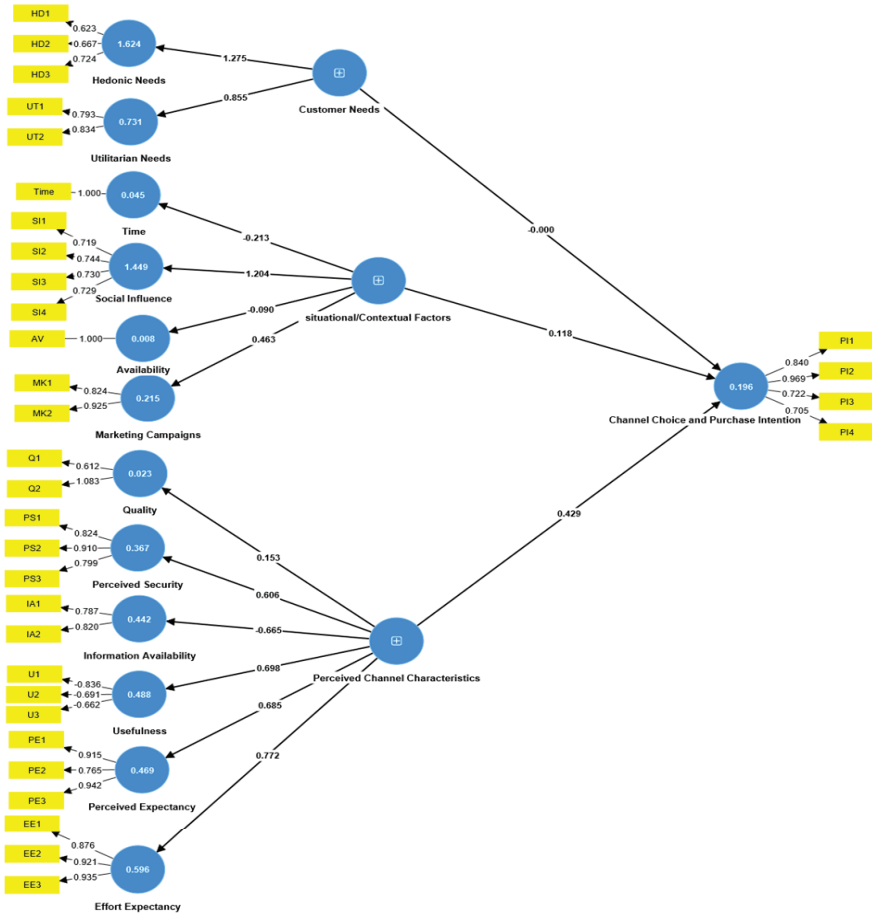
Source: Data Analysis

Identification and Confirmation of Factors

Extensive literature review in the area of omnichannel retail helped in identifying major attributes and dimensions of channel choice and purchase

intentions. Using CFA in AMOS 20.0 (see Figure-1), the study confirmed three primary factors namely, Customer Needs, Situational/Contextual Factors, and Perceived Channel Characteristics.

Figure-1: CFA Results

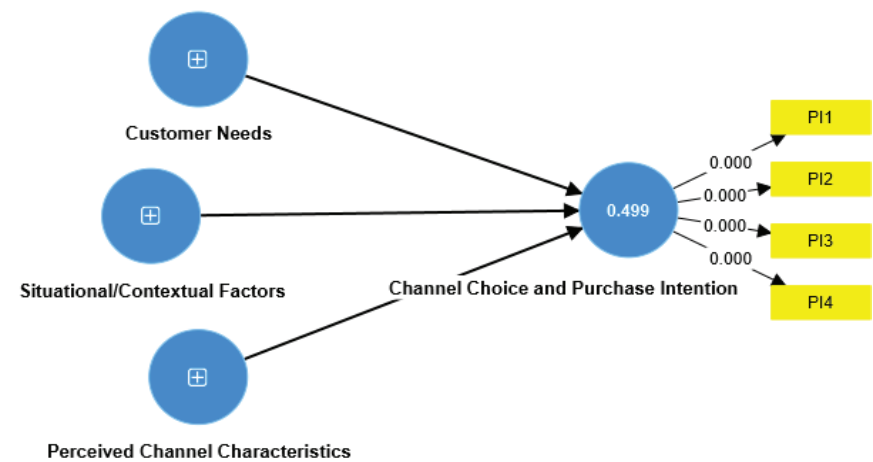


Source: Data Analysis

The Structural Model and Impact Assessment

Using PLS algorithm, the direct impact of each of the three factors on channel choice and purchase intentions was assessed in the reflective structural model (see Figure 2). The R² value of 0.499, SRMR value < 0.08 and NFI > 0.8 in the acceptable range exhibits a reasonable model fit. Further, the results in Table-3 indicate significant influence of perceived channel characteristics and situational/contextual factors on shoppers' channel choice and purchase intentions. Customer needs, however, did not emerge as a significant determinant in the present work.

Figure-2: Impact Assessment

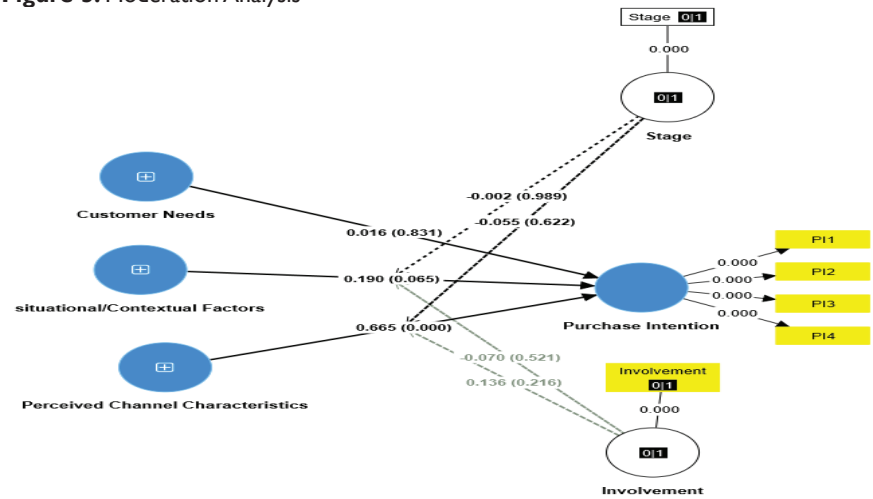


(Source: Data Analysis)

Moderating Role of Product Involvement and Stage of Decision Process

After testing the direct impact of three primary factors on channel choice and purchase intentions, the study examined the moderating role of product involvement (low vs high) and stage of decision process (prepurchase vs purchase) in affecting the above linkage. With the addition of an interaction variable (each for product involvement and stage) in the model (see Figure-3), the direct as well as the indirect effect turned insignificant (see Table-3). The results, thus, do not support the indirect impact of any of the two constructs in affecting the relationship of antecedents with channel choice and purchase intentions.

Figure-3: Moderation Analysis



(Source: Data Analysis)

Table 3: Direct and Indirect Impact

Bootstrapping (Impact Assessment)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/ STDEV)	P Values
Customer Needs -> Purchase Intention	0.011	0.016	0.072	0.158	0.875
Perceived Channel Characteristics -> Purchase Intention	0.665	0.658	0.051	13.084	0.000*
Situational/Contextual Factors -> Purchase Intention	0.164	0.157	0.09	2.036	0.043*
Moderation Analysis					
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/ STDEV)	P Values
Involvement x situational/Contextual Factors -> Purchase Intention	-0.07	0.058	0.11	0.642	0.521
Involvement x Perceived Channel Characteristics -> Purchase Intention	0.136	0.138	0.11	1.237	0.216
Stage x Situational/ Contextual Factors -> Purchase Intention	-0.002	0.02	0.118	0.014	0.989
Stage x Perceived Channel Characteristics -> Purchase Intention	-0.055	-0.052	0.111	0.493	0.622

(Source: Data Analysis), *p<0.05 significance

Conclusion and Implications

Despite its application in various settings, the nuances of consumer behaviour in an omnichannel environment have not yet been fully understood. The proposed study is important to the field as it considers the need and relevance of exploring and examining the determinants of shoppers' channel choice and purchase behaviour in the context of omnichannel retail. Through this work, it will be possible for firms to better comprehend the behaviour of omni-shoppers and devise focused strategies to retain customers and optimize their channel experience. From a practical viewpoint, the study provides useful observations for omnichannel retailers.

To begin with, the present work establishes the significant impact of two factors namely, perceived channel characteristics and situational factors, on shoppers' channel choice and purchase intention. A better and in-depth understanding of the constituent aspects of these factors is required to

yield desired results. Further, these aspects may differ in terms of their impact (direct or indirect) and control (controllable or uncontrollable), thus making it important for omnichannel firms to identify differences and devise appropriate channel approach to manage them.

Second, differences in products, situation, or stage of consumer buying decision may cause consumers to look for specific channel characteristics. Though the results of the present study do not establish the indirect impact of either product involvement or the stage of consumer decision-making process; there still exists a need for retailers to understand and assess the differences in suitability of various channels as well as channel capability across various parameters. For instance, due consideration to the types of products that have specific channel requirements (such as immediate product availability and staff support) and inclusion of cross-media synergy will enable firms to have a better connect with their target consumers.

In sum, it is clear that ‘one-size-fits-all’ concept does not apply to omnichannel strategy. Firms need to address the differences in channel characteristics, customer needs, and situations while devising an appropriate strategy to effectively address and strengthen shoppers’ channel choice and purchase intentions and eventually reduce channel switching. The efforts taken in this regard would also, in consequence, improve shoppers’ behavioural responses such as satisfaction and engagement with the firm following an omnichannel model.

Future Scope

The present work outlines the scope for undertaking future research in this evolving domain. First, as different consumers segments may look for specific channel characteristics, it would be interesting for the researchers to explore channel preferences across different segment of consumers. More specifically, studies in future can identify shopper profiles in accordance with their socio-demographic attributes and determinants of channel choice. Second, there always exist the scope of improving the measures, sampling technique, sample size, and including other relevant determinants and outcome variables to enhance the robustness and diagnostic ability of the research model. Lastly, it would be worthwhile to perform a comparative evaluation of various touch points in terms of their ability to deliver a fulfilling customer experience.

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Impact of Financial Socialization, Financial Knowledge, Parent-Child Relationship and Self-Esteem on Financial Behavior of Young Adults: From an Indian Perspective

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Abstract

Financial well-being is a key component of overall well-being and sustainability of individuals, as per socialization theory, a person learns or adapts to the behavior of the parents as a role model. Financial behavior plays vital role which affects the financial well-being of individuals, students, households, businesses and the country at large. Psychological factors also influence the behavior of individuals. This research was undertaken to understand the relationship between financial socialization, financial knowledge, parent-child relationship and financial behavior of college-going students of India, 428 samples were taken based on the convenience sampling method, and structural equation modelling technique was applied to test the model. The finding of the research says that financial behavior is the key component for the overall well-being and financial well-being of the young generation, the constructs of financial knowledge, parent-child relationship and self-esteem have been found significant, and the student should be encouraged to develop financial literacy. Parent-child relationships also have an impact on financial behavior so a good parent-child relationship facilitates good financial behavior. Self-esteem also plays a vital role in shaping financial behavior. Financial socialization was found to be insignificant in the study.

Keywords: Financial Behavior, Financial Knowledge, Financial Socialization, Structural Equation Modeling

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Introduction

Well-being and happiness are key concepts in scientific and philosophical studies, Well-being or happiness has subjective as well as objective views, which is also known as hedonic and eudaemonic. Hedonic well-being or happiness is achieved through pleasure and enjoyment and its experience, while eudemonic happiness is achieved through meaning and purpose in life, the latter view is as given great importance by Aristotle. Wellbeing can be categorized into psychological, social, spiritual, emotional and financial well-being. Financial well-being has start to gain importance in today's period, financial well-being can be defined as "financial well-being is when a person can meet their expenses and has some money to spare, is in control of their finances, and feels financially secure now and in the future", one of the important factors affecting financial wellbeing is financial behavior of the individuals.

Financial behavior plays a vital role in affecting the financial wellbeing of individuals, students, households, businesses and the country at large. "Financial behavior can be explained as a human behavior which is related to decision of financial aspects decision and money management, such as preparing budget and following a budget, paying bills on time, and saving regularly" (Bhushan and Medury, 2014; Kalekye and Memba, 2015). In addition, Perry and Morris (2005) stated financial behavior as managing savings, spending, and budgeting. The scope of financial behavior is broader it includes short term and long-term financial behavior. Ultimately, behaviors that involve a financial aspect and are the basis for financial well-being are referred to as financial behaviors (Xiao, 2008). Brüggén et al. (2017) has postulated that financial behaviors have substantial role in serving people accomplish financial well-being. Furthermore, some previous researchers have also found recommendation of a positive effect of financial behavior on financial well-being. Rai et al. (2019) also concluded that financial literacy helps individual to make important financial decision effectively and efficiently'. Findings indicated that financial attitudes and behaviors were more related to financial experience from surroundings. Many studies have found parents as important source for financial decision (Pinto et al., 2005; Lyons et al., 2006). Atkinson and Messy (2012), studied those sound financial behaviors of individuals, such as reasonable spending planning helps in nurturing financial stability, while negative financial behaviors, such as heavy dependence on credit and loans, weaken financial well-being. In their study, Sages and Grable (2009) provided empirical evidence that people with lower tolerance for financial risk or confidence in taking risk, have difficulty making sound financial decisions and are displeased with their financial management skills.

Objectives of the Study

The objective of the study is bifold. Initially the exploration study has been done to understand the antecedents of the financial behavior of the young adults by reviewing the literature, and after that the conceptual framework is proposed to know the factors which affects the financial behavior in Indian context. It was found that variable such as financial literacy, financial socialization, self-esteem, parent child relationship are relevant in Indian context. After that the we have identified the significant relationship between the dependent and independent variables.

Literature Review

The study has undertaken to study the impact of financial socialization, financial knowledge, psychological factors on financial behavior of young adults. The summary of literature is show in Table-1.

Table-1: Review of Literature

Author	Country	Dependent Variable	Independent variable	Tools and Techniques	Findings
(Obenza et al.,2024)	Philippines	Financial wellbeing	Financial behavior	Structure equation modelling	The study shows the positive relationship between financial behavior and financial wellbeing of the students
(Setiawan et al.,2022)	Java Island	Saving and spending behavior	Digital financial literacy	Structure equation modelling	The study of 527 sample of the millennials between 25-40 age it was found digital financial literacy has effect on savings as well as spending behavior.
(Pandey et al., 2020)	India	Financial wellbeing	Financial literacy, financial socialization	Confirmatory factor analysis	The research found the association between financial literacy and financial well-being of young student insignificant.
(Castro-González et al., 2020)	Spain	Financial wellbeing	Financial behavior	Structure equation modelling	Empirical evidence that there is a substantial association between financial behavior and financial wellbeing
(Setiyani and Solichatun, 2019)	Indonesia	Financial behavior	Financial literacy, financial socialization, and financial behavior	NA	As per the study of 230 college students found financial literacy and financial socialization have a positive outcome on financial behavior.

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Author	Country	Dependent Variable	Independent variable	Tools and Techniques	Findings
(Strömbäck et al., 2017)	Sweden	Financial behavior	Self-control	Ordinary least square	As per sample of 2063 study of Swedish people, it was concluded that individuals with self-control are more expected, to have sound financial behavior.
(Tang and Baker, 2016)	US	Financial behavior	Self-esteem and financial knowledge		As per study of US adults recommends that self-esteem is strongly associated to individual financial behavior.
(Sundarasan et al., 2016)	Malaysia	Financial behavior	Financial literacy, financial socialization and Parental norms	Structure equation modelling	As per survey of postgraduate students at private and public colleges the study found that money management is influence by financial knowledge, financial socialization.
(Kim and Chatterjee, 2013)	United State	Financial behavior	Financial socialization	Logistic regression	According to the study, childhood experiences of financial socialization were positively relationship with financial behavior
(Shim et al., 2009)	United states	Financial wellbeing	Financial knowledge	Structure equation model	Result found that financial education at high school, play important roles in predictive socialization in how young adults acquire knowledge about financial issues and on the basis of that knowledge.
(Joo and Grable, 2004)	United States	Financial satisfaction	Demographic, knowledge, financial behavior	Path analysis	The study found that financial satisfaction related to various factors including financial behavior, financial literacy etc.

Conceptual Framework

Financial Literacy

Financial literacy helps individual to take rational decision about financial decision, it helps in planning and management of financial assets. The ultimate goal of financial literacy is to increase wealth and financial wellbeing of individual. Sanderson (2015) defined “financial literacy as an individual’s ability to use their knowledge and skills to make appropriate financial decisions for effective management of financial resources”. As per

sample of 527 of the millennials between 25-40 age it has been found that financial literacy helps in saving decision and spending behavior. Amagir et al. (2018) reported that higher levels of financial knowledge can positively impact risk perceptions for investment opportunities. Furthermore, Sundarasan et al. (2016) found that graduate students at private and public colleges believed that financial literacy, financial socialization, and parental norms play critical roles in money management. Sorgente and Lanz (2017) examined financial well-being and testified finding diverse areas that can be linked to financial well-being; One such area was finance, including financial literacy and financial behavior. The above work supports that financial literacy is a necessary factor in identifying financial behavior decision and individual financial well-being.

Hypothesis 1: Financial literacy has positive effect on financial behavior of young adults

Parent-Child Relationship

At every stage of life parents serves as role model, the relationship between parent and child are most powerful relationship as they are biologically contacted to mirror each other. Parent child relationship play significant role in formation ego in earlier stage of the growth of the infant, as per Freud's (1940) conclusion that children's understandings in early life can have lasting influences on later life, it also been studied that adults' feelings about their associations and peer connections are certainly associated with their experiences of maternal care in the youthful ages (Burns and Dunlop, 1998), a finding that is consistent with findings showing endurances between adults' attachment feelings in pregnancy and their children's behavior in the Strange Situation. A study by Franz, McClelland, and Weinberger (1991) found that there is relationship between early paternal involvement and adult kids' feelings of fulfilment in spousal relationships. Socialization theories have upheld that the family has an uneven effect on socialization with childhood being a period in which stable personality traits are established (Maccoby, 1992). Attachment theory suggests that caregiver helps in providing a secure base which can help child to discover their environment and the return for emotional and/or physical support (Bowlby, 1988). Many studies have given importance of family context in examine financial behavior. Number of studies have found that parent is primary source for youth adults to learn about money (ASEC, 1999). Several studies have found that parents either directly or indirectly influence their child financial attitudes and financial behavior (Jorgensen and Savla, 2010; Novilitis and Maclean, 2010)

Hypothesis 2: Parent-Child relationship has positive effect on financial behavior of young adults

Financial Socialization

Parents and family are the individual where child learn to mirror their socialization behavior, and in the development of growth children absorb and develop personality, including financial matters and behavior, often parenthetically (reflection and involvement) but also through lessons consciously taught by parentages (Moschis, 1987; Danes and Dunrud, 1993). Previous studies have also shown that socioeconomic features impact an person's level of financial familiarity and financial behavior (e.g., Lyons et al., 2007). They are of limited relevance to children but may have an impact later in life (Hess and Torney 1967). Samet al. (2010) observed the influence of family and parent on human and financial management. Parents are role models for their children in dealing with their finances. Sabri and Falahati (2012) found that parents are communicators that can positively influence people's financial literacy. The study found that if a child had prior consumer experience in family finances during childhood; financial knowledge has improved significantly. Additionally, a survey of graduate students at private and public colleges found that financial knowledge and financial socialization play critical roles in management of money (Sundarasan, et al., 2016).

Hypothesis 3: Financial Socialization has positive effect on financial behavior of young adults

Self-Esteem

A growing body of behavioral economics research shows that there are clear connections between specific cognitive biases and psychological factors, as well as specific financial behavior (Sabri & Zakaria, 2015). Various studies have found that psychological factors such as locus of control (Mahdzan et al., 2019; Mokhtar & Husniyah, 2017) and self-esteem affect individuals' financial well-being (Husniyah & Fazilah, 2011). As per study of Hashmi et al. (2021) found that self-esteem, optimism, intentional thinking, self-control, general financial behavior and good financial health. The result shows an important correlation of both self-control and financial security. The above literature supports that psychological factors are necessary determinants to identify the financial behavior. Self-esteem is a person or individual attitude toward the self (Rosenberg, 1965). Although not many studies have done on the self-esteem and financial behavior, there are some reasons which helps researcher to believe that self-esteem impact the financial behavior. For instance, it has found that financial management is about goal planning and achieving the same. It has found that person with high self-esteem has higher goals and more performance behavior (Di Paula and Campbell, 2012). It can be postulated that low self-esteem individual lack goal and lack in the performance behavior. So, this study has aim to find the relationship between self-esteem and financial behavior.

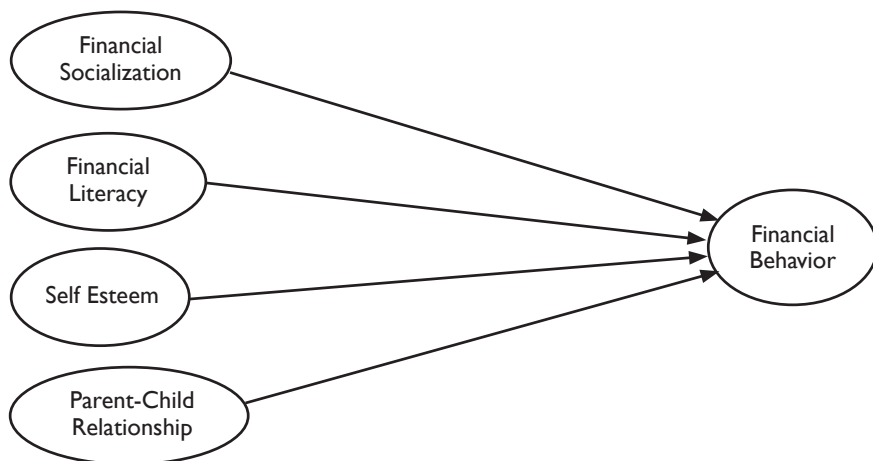
Hypothesis 4: Self-esteem has positive effect on financial behavior of young adults

Financial Behavior

Financial behavior which increases the well-being of individual, help in sustain in long run, helps in crisis management, helps in future planning shall be consider as good financial behavior. Financial behavior plays a fundamental role that affects the well-being of individual households, businesses, countries and the world at large. According to the study of 350 students, it was concluded that there is substantial relationship between financial behavior and financial wellbeing (Obenza et al.,2024). A study by Brüggen et al. (2017) correctly state that financial behavior has positive effect on financial well-being.

In addition, Rai et al. (2019) also found that financial literacy helps to increase human ability to make important choices about how to spend money effectively and efficiently. According to the study, it has found that childhood experiences of financial socialization was found to be connected with financial behavior (Kim and Chatterjee, 2013). Empirical finding recommends that individual self-esteem is strongly associated with individual financial behavior (Tang & Baker, 2016). As per the study of college students it has been found that financial knowledge and financial socialization have a better outcome on financial behavior (Setiyani and Solichatun, 2019)

Figure-1: Conceptual frame work of financial behavior



Research Methodology

Proposed hypothesis and the model have been studied with a sample from an online survey among the individuals of India. As limited research is carried out in context of India, India is considered an appropriate for the study. Data were collected via questionnaire, the data was coded in Excel and then Smart PLS - Structural Equation Modeling was done. The sample was collected as per convenience sampling method for the college students of Gujarat, the sample consist of 428 under graduate & post graduate students. For data analysis, SPSS and Smart PLS were used. The study has used the two-step method which has been recommended by Anderson and Gerbing (1988) i.e., measurement model and structural model. Initially, the measurement model was assessed to understand suitability of the measured model; later on, structural modelling was done to test relationship between independent and dependent variable.

Measurement

Financial knowledge denotes the basic understanding of financial concepts, financial knowledge is measure with 5 question (compounding, inflation, interest rate, loan and diversification) which is proposed by Lusardi & Mitchell, 2011. Financial behavior is human behavior that is pertinent to financial decision-making and money management such as constructing appropriate budget programmed and controlling it, quick payment of bills and regular saving nature is called financial behavior, financial behavior is measured by Likert scale 1 to 5 which is previously use by Gathergood, 2012 Lusardi, 2012; Rha et al., 2006. Financial socialization is measured by Likert scale 1 to 5 which was previously studied by Shim et al., 2010. Self-esteem is the positive image of the individual which is measured by the scale proposed by Rosenberg, 1965. Parent-child relationship is measure by Likert scale which is adoption of (Kim, Lee, Jun; Lee, and Lim, 2007; Choi et al., 2009).

Model fit

As PLS-SEM does not have any standard goodness of model fit index; to deal with this issue bootstrapping and blindfolding method are incorporate (Hair et al., 2013). As most of the research paper does not mention model fit index, however SRMR and NFI value are considered to assess the model fit (Hair et al., 2013). The model is fit, when SRMR value is not above 0.08 and NFI value should be between 0 and 1. As in our model SRMR value is less than 0.08 i.e., 0.06 and NFI value is also between 0 and 1, i.e., 0.8. Model is fit for the study.

Results

Four hundred and twenty-eight valid responses have been collected and used for the empirical investigation. The demographic features of the respondent are shown in Table-2.

Demographic information about the respondent is seen in Table-2:

Measurement	Items	Frequency	%
Gender	Male	140	32.7
	Female	288	67.3
Age	20-22	412	96.3
	23-26	16	3.7
Education	HSC	144	33.6
	Graduation	172	40.2
	PostGraduation/Doctorate/Professional	112	26.2
Income in (Rs)	Below 10,000	164	38.3
	10,000 to 30,000	104	24.3
	30,000 to 50,000	88	20.6
	50,000+	72	16.8
Family Members	2-3	48	11.2
	4-5	300	70.1
	Above 5	80	18.7

Reliability and Validity

Reliability and validity is a part of measurement model assessment, to know the reliability and validity the value of the Cronbach's alpha of all the construct should be above 0.70 (Table 4). Ringle and Sinkovics (2009) the value of Cronbach's alpha is more than 0.7. Over and above the AVE should be more than 0.5 and the composite reliability (CR) value should be higher than 0.7 (Table-4), which is measure of convergent validity (Kline, 2010). Discriminant validity shows the degree to which a variable actually differs from other constructs. A most used statistical measure of discriminant validity is an association of the AVE value with the correlation squared. Table 4 shows the correlation matrix for the constructs.

Structural Model Assessment

Structural equation modeling (SEM) is a statistical technique, which helps to find the various dependency relationship of the independent and dependent constructs which are formulate in research model (Malhotra, 2020). In SEM, the factors are usually measured by the multiple items used in the questionnaire to measure a particular variable. The result of structural model has, the value of R^2 0.592 which indicates that proposed model is elucidation 59.2 per cent of financial behavior. The path model indicates that 3 path out of 4 path coefficients are empirically significant

(Table-6). The outcome of the study found that financial knowledge ($\beta = 0.561$, $p < 0.001$), Parent child relationship ($\beta = 0.157$, $p < 0.001$) and Self-esteem ($\beta = 0.427$, $p < 0.001$) have significant and positive effect on financial behavior. However financial socialization path is found insignificant impact on financial behavior.

Table-3: Standardized Factor Loading, Cronbach's α , Average Variance Extracted & Composite Reliability

Constructs	Items	Standardized Loading	Cronbach's α	Average Variance Extracted (AVE)	Composite Reliability (CR)
Parent Financial Socialization (PFA)	PFS1	0.789	0.751	0.67	0.859
	PFS2	0.851			
	PFS3	0.815			
Self-esteem (SE)	SE1	0.603	0.765	0.52	0.843
	SE2	0.843			
	SE3	0.714			
	SE4	0.679			
	SE5	0.744			
Parent-child relationship (PCR)	PCR1	0.776	0.750	0.56	0.836
	PCR2	0.718			
	PCR3	0.702			
	PCR4	0.794			
Financial Behavior (FB)	FB1	0.814	0.853	0.633	0.896
	FB2	0.781			
	FB3	0.802			
	FB4	0.809			
	FB5	0.773			

*Financial literacy construct is of ordinal scale so the reliability and validity are not applicable to this variable

Table-4: Path Coefficients

	Estimate	SE	t value	P values
Financial Knowledge \rightarrow Financial Behavior	0.561	0.165	3.406	0.001
Financial Socialization \rightarrow Financial Behavior	0.133	0.101	1.323	0.186
Parent Child Relationship \rightarrow Financial Behavior	0.157	0.076	2.065	0.039
Self-Esteem \rightarrow Financial Behavior	0.427	0.112	3.817	0

Table-5: Construct Cross-correlation Matrix and AVE Analyze

	Financial Behavior	Financial Knowledge	Financial Socialization	Parent Child Relationship	Self Esteem
Financial Behavior	0.796				
Financial Knowledge	0.477	0.596			
Financial socialization	0.585	0.307	0.819		
Parent Child Relationship	0.596	0.325	0.618	0.749	
Self esteem	0.686	0.28	0.635	0.629	0.721

Hypothesis Results

The hypotheses were framed as per the objective of the study, the model has tested the following hypotheses and the result of the study is given below:

(H _a) ₁ :	Student financial literacy has a significant influence on their financial behavior. The result reveals that financial literacy (FL) has significant effect on financial behavior (FB) of the students ($\beta = 0.561, P=0.001$). Hence supported
(H _a) ₂ :	Student financial socialization has a significant influence on their financial behavior. The result reveals that financial socialization (FS) has insignificant effect on financial behavior (FB) of the students ($\beta = 0.133, P=0.183$). Hence not supported .
(H _a) ₃ :	Parent child relationship has a significant influence on their financial behavior. The result reveals that parent child relationship (PCR) has significant effect on financial behavior (FB) of the students ($\beta = 0.157, P=0.039$). Hence supported .
(H _a) ₄ :	Self-esteem has a significant influence on their financial behavior. The result reveals that parent self-esteem (SE) has significant effect on financial behavior (FB) of the students ($\beta = 0.427, P=0.0$). Hence supported

Discussion

The model was proposed to test the factors influence the financial behavior of the young adults. The result shows that financial knowledge, parent child relationship and self-esteem positive impact the financial behavior of the students, however the financial socialization has found insignificant impact on financial behavior. The study has found that financial knowledge is most influencing the financial behavior in consistent with previous findings a survey (Sundarassen et al., 2016). Study also found that self-esteem also positively impact financial behavior of the student which validate the pervious study, (Hashmi et al., 2021; Tang and Baker, 2016) has also found adults self-esteem is strongly associated to individual financial behavior. Research also found that parent child relationship positively

affects the financial behavior, which validate the pervious study (Jorgensen and Savla, 2010).

Conclusion

As financial behavior is the key component for the overall wellbeing and financial wellbeing of the young generation, the student should encourage to develop financial literacy. Parent child relationship also have impact on the financial behavior so the parent should try to maintain good relationship which in turn facilitate good financial behavior. Psychological factor such as self-esteem is also important which give synergy effect in student financial behavior so student's parents and their mentor should understand the importance of self-esteem for their overall development. This study will help provide crucial information to counsellor, teacher, parents and mentor to understand the key variables i.e. financial literacy, parent- child relationship and self-esteem which are crucial for formation of financial behavior.

Limitation and Future Research

This research work examines significant factors which affects the financial behavior of the young adults, as the research is carried out with certain constraint it has the drawback. The respondents of this study are young adult only. Furthermore, majority of the sample is between the age group of 20-22 years. In addition to the above research work, research can be expanded to the multi-group with different age for better result. As the study is limited to Indian young adult only it can be explored in context of different culture. The study can be done in different section of the country and different age which can give new dimension to the study in future.

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Identifying the Generational Gap – The Way Millennial and Gen Z Perceive Brand Communication

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Abstract

Background: The study focuses a strong emphasis on in-depth research into the Gen Z and Millennial demographics and how companies understand the nuances of these two generations' responses to marketing initiatives in the dynamic realm of contemporary marketing. This study intends to carefully analyze and contrast the preferences, behaviors, and attitudes of Gen Z and Millennials regarding marketing campaigns and brand communications.

Methodology: Primary data were gathered using a structured questionnaire from the district of Kolkata. Convenience sampling was adopted, and a 5-point Likert scale was used and both categorical and numerical scale was inculcated in the data collection instrument. After data cleaning, 111 data points out of 129 were taken into consideration. Using IBM SPSS (version 21), principal component analysis was used to minimize the number of dimensions. One-way ANOVA was used to assess the generational impact on the behavioral scenario, and the Chi-Square test was used to examine the relationship between the demography and their perspective on brand communication.

Findings: The findings highlight key differentiators such as communication preferences, values, and media consumption patterns, providing marketers with useful data to create targeted and effective campaigns.

Conclusion: The research holds managerial importance as it can enable businesses to make data-driven decisions, allocate resources optimally, improve brand loyalty, and reach significant demographic segments.

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Knowing how Gen Z and Millennials react to marketing campaigns is crucial for long-term planning and customer relationship management in today's cutthroat industry, as they have substantial purchasing power.

Keywords: Brand Communication, Consumer Behavior, Factor Analysis, Gen Z, Millennials, Social Media

Introduction

The influence of generational cohorts on marketing strategies has been significant, especially since the emergence of Generation Z (Gen Z) and its distinction from the Millennial generation that came before it. To better target campaigns, academics and marketers have made a concerted effort to identify the subtle differences between these two groups. The Gen Z generation, which was born in the late 1990s and early 2000s, is distinguished by certain traits like increased digital nativism, reduced attention spans, and skilful content filtering. In order to effectively engage Gen Z, marketers have been forced to come up with creative strategies that make use of immersive experiences, ephemeral content, and interactive social media platforms. On the other hand, content that embodies authenticity, sustainability, and ease of use tends to be more favoured by Millennials, who were born during the digital revolution but have a slightly different level of digital fluency. customized stories. Therefore, it's critical to understand how Gen Z and Millennials differ from each other in terms of communication preferences, values, and media consumption habits in order to create marketing campaigns that effectively target each generation separately.

The paper examine the complex dynamics of marketing campaigns aimed at two important demographic groups: Millennials and Gen Z. Businesses looking to effectively connect with customers and penetrate markets as consumer behaviour changes must now comprehend the subtle differences in how these generations view and react to marketing initiatives or brand communications. The study examines the differences between Gen Z and Millennials in terms of their communication styles, consumption habits, preferences, and values, with a focus on how these variations affect the creation and implementation of marketing initiatives. Data were collected from the central, southern, and northern divisions of Kolkata district. Primary, empirical, and pertinent case studies were taken into consideration in order to evaluate the efficacy of the marketing plan. Thus the objective is to investigate how these generations interact with marketing campaigns and digital technology.

Review of Literature

Thangavel et al. (2021) examine how Indian Millennials and Generation Z make decisions about purchases they make online, with a particular emphasis on the differences between these decision-making styles. They stress that Gen Z, who were born in the middle of the 1990s and the beginning of the 2010s, values authenticity, unique experiences, and social responsibility. On the other hand, Millennials – those born between the early 1980s and the mid-1990s – value convenience, nostalgia, and brand loyalty. In their comparative study of marketing campaigns aimed at these generations, Patil and Pandey (2022) show how social media affects them differently. While Millennials are more interested in content on Facebook and Twitter that is relevant to their social and professional lives, Gen Z prefers platforms like YouTube and Instagram, so campaigns need to be succinct and visually appealing. In their 2019 study, Dabija and Lung examine how Gen Z and Millennials make purchases online, highlighting the significance of online marketing strategies in swaying consumer choices. Munsch (2018) emphasizes that Gen Z and Millennials prefer digital media, and they place a high value on user-generated content because it is genuine and reliable. Sayyed and Gupta (2020) provide insight into how social media affects Gen Z and Millennials, highlighting its importance in influencing and interacting with these groups. All of these studies help to shed light on the various demographic cohorts of Indian consumers; among them, Thangavel, Pathak, and Chandra (2021) offer insights into the preferences of Millennials and Gen Z. The comparative study by Patil and Pandey (2022) adds to our understanding of how these generations react differently to marketing initiatives.

These results are consistent with the theoretical underpinnings of consumer behaviour research, which frequently uses models to comprehend the attitude-behaviour relationship, such as the theory of planned behaviour (TPB), technology adoption model (TAM), and theory of reasoned action (TRA). Researcher attitudes toward adopting technology are among the factors that influence behavioural intentions. Studies by Venkatesh et al. (2003), De Pelsmaecker et al. (2017), Wang & Somogyi (2018), and Piroth et al. (2020) have examined these attitudes. The foundation for comprehending customer behaviour in the context of online meal delivery services is provided by this theoretical framework.

Research Methodology

A survey-based method can only account for a portion of the intricate process behind an advertisement's receptivity. Prior research has often

overlooked the significance of its impact on brand marketing strategy. Since the subject or topic in question has not undergone extensive study, secondary data sources are limited. Despite the fact that the study focuses on trends generally, it's crucial to understand that various geographical areas may have rather distinct marketing approaches. Therefore, a deeper comprehension can be attained by comparing regional to global variations in Gen Z and Millennial marketing preferences.

Research Objective: Understanding the differences in marketing campaign behaviour between Millennials and Gen Z. It also seeks to support marketers in assessing future strategies for successfully addressing these audiences.

Hypothesis

H₀ 1: Millennials and Gen Z do not significantly differ in behaviour parameters

H₀ 2: There is no association between the generation groups and marketing campaigns

Sampling Element: This entire survey was carried out ideally in Kolkata. The entire region of Kolkata was divided into 3 parts, North, South and Central. A sample size of 111 respondents were selected out of the general population and examined using the questionnaire. Out of which 47% were Male and 53% were Female.

Sampling Method: All of the data points gathered are primary data. Convenience sampling is a non-probability sampling methodology that is employed in this study. For research purposes, data is gathered from participants chosen at random.

Data Collection Tool: Customers' perspectives on the motives underlying their responses to the marketing campaigns are gathered through the use of a structured questionnaire that includes questions on their endeavor, attitude, and experience. In order to ascertain their behavior constructions, respondents were urged to respond to an online survey. Thirty questions in total were posed, five of which focused on their demographics, five on their online media presence, and the other twenty on behavior.

Data Collection Method: The non-probabilities sampling technique is used to collect data to analyse the concept of gen z versus millennials how these two generations response to marketing campaigns differently. Close ended primary data is collected from 111 respondents via a structured question. A 5-point Likert scale is used as scaling technique and the respondents were asked to mark their level of agreement or disagreement with respect to the behavioural statements.

Demographic Data

Table-1: Demographic Profile

Variable	Sub Variable	Frequency	Percentage
Age	13 - 22	60	54
	23 - 37	51	46
Gender	Male	52	47
	Female	59	53
Locality	North Kolkata	41	36.8
	Central Kolkata	29	26.3
	South Kolkata	41	36.8
Income	Less than 5 lakhs	46	42.1
	5-8 lakhs	35	31.6
	More than 8 lakhs	30	26.3

Data Analysis Method: SPSS version 21 has been used which comprised quantitative, descriptive, and exploratory methods. Major behavioural factors were identified through factor analysis, and the impact of demographic profiles on these factors was investigated using one-way ANOVA.

Data Analysis and Interpretation

The data analysis and interpretation of this research, which investigates how Generation Z (Gen Z) and Millennials respond differently to marketing campaigns, reveal compelling insights into the nuances of generational consumer behaviour. The outcomes of the research must be analysed and explained after the data has been collected. The primary purpose of the analysis is to produce a kind of empirical model that completely highlights the relationship at hand so that conclusions can be made that are relevant. The aim and purpose of the investigation, as well as any potential impact on the facts to be found, must all be taken into consideration when analysing data. The procedure of Exploratory Factor Analysis (Pallant, 2007) evaluates its factorability or appropriateness.

An exploratory factor analysis using principal components analysis was used to ascertain the buying behaviour characteristics of respondents towards marketing campaigns Hooper, D. (2012). The appropriateness of the samples was assessed using the Kaiser-Meyer-Olkin measure of sampling adequacy (MSA) and Bartlett's test of sphericity in order to ascertain the relationship between the parameters. With KMO score of 0.786 suggests that our dataset is appropriate for additional analysis and could be sufficient for examining underlying trends in these two

generations' reactions to marketing efforts. Here the objective is to examine the relationships between parameters by reducing the amount of information to a minimum number of components Hair et al. (2010). The analysis was done under the assumptions of a rotational factor loading larger than 0.50 and an Eigenvalue greater than 1. With a value of 0.822, the Cronbach Alpha indicates that our data gathering tool is very dependable and internally consistent.

A study of principal components using varimax rotation was used for the exploratory factor analysis. Retained factors had rotational factor loadings of at least 0.50 and Eigenvalues larger than 1.0. The overall variation produced by the three components was 56.769%, which is nearly the 60% total limit.

Table-2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.166	34.718	34.718	4.166	34.718	34.718	2.564	21.365	21.365
2	1.498	12.483	47.202	1.498	12.483	47.202	2.203	18.362	39.727
3	1.148	9.567	56.769	1.148	9.567	56.769	2.045	17.042	56.769
4	0.948	7.897	64.665						
5	0.823	6.855	71.52						
6	0.706	5.886	77.405						
7	0.691	5.755	83.16						
8	0.598	4.983	88.143						
9	0.49	4.081	92.224						
10	0.392	3.27	95.494						
11	0.29	2.419	97.913						
12	0.25	2.087	100						

Extraction Method: Principal Component Analysis

The Component Matrix, which displays how each scale item is loaded onto each of its constituent components, is created by the Exploratory Factor Analysis procedure. Reputable components with the maximum loading on that particular component (Wixom and Todd, 2005) and scale items with loadings greater than 0.5 (Hair et al., 2010).

Table-3: Component Matrix

Component	1	2	3
Add Similarity		0.519	
Trust Factor		0.739	
Browse	0.512		
Purchase Frequency		0.56	
Add Shopping		0.762	
Brand Loyalty	0.637		
Offer Discount		0.567	

Component	1	2	3
Interactive	0.631		
Vision	0.731		
Storytelling Engagement	0.712		
Risk			0.865
Theft			0.847

Extraction Method: Principal Component Analysis

Rotation Method: Varimax and Kaiser Normalisation

Each factor should be assigned a name or label in order to be identified and interpreted (Tabachnick and Fidell, 2007). All of the factors extracted from this research data using Principle Component Analysis in the Exploratory Factor Analysis process is displayed.

Table-4: Factor Loading

Consumer Buying Behaviour Construct	Items	Eigen Value	Factor Loading	Variance Explored
<i>Kaiser-Meyer-Olkin Measures of Sampling Adequacy: 0.786</i>				
<i>Bartlett's Test of Sphericity: 0.000</i>				
<i>Cronbach Alpha: 0.822</i>				
Informative Emotional Engagement	Vision	4.166	0.736	34.72%
	Storytelling Engagement		0.719	
	Interactive		0.634	
	Brand Loyalty		0.628	
	Browse		0.504	
Brand Offering	Add Shopping	1.498	0.759	12.48%
	Trust Factor		0.729	
	Offer Discount		0.57	
	Purchase Frequency		0.563	
	Add Similarity		0.518	
Secured Platform	Risk	1.148	0.864	9.57%
	Theft		0.846	

With a Total Variance Explained score of 34.72%, Informative and Emotional Engagement is regarded as the first factor. It consists of 5 items namely “Brand Vision, Engagement through Storytelling, Interactivity, Brand loyalty, Browsing Frequency.” The second factor which had the total variance explained value of 12.48% is names as Brand Offering. This factor also has 5 items as “Adv Shopping, Trust Factor, Offer and Discount, Purchase Frequency, Adv Similarity.” The next and final factor is named Secured Platform which has the total variance explained value of 9.57%. There are 2 items under this factor namely “Risk Associated, Privacy Theft”.

Generations Perception on behavioral construct: The null hypothesis states that the three components that were determined using factor analysis

and the respondent's age (generation) do not significantly correlate with one another.

H₀ 1: Millennials and Gen Z do not significantly differ in behaviour parameters

Ho 1a: Informative and Emotional Engagement

Table-5: Informative and Emotional Engagement

FACTORS	Groups	Sum of Squares	df	Mean Square	F	Sig
Informative and Emotional Engagement	Between Groups	0	1	0	0	0.997
	Within Groups	54.604	111	0.492		
	Total	54.604	112			

One-way ANOVA has been used to test the role of the respondents age (generation) in the three factors that has been discovered. In terms of the first factor which is named "Informative and Emotional Engagement" the mean score for Millennials and Generation Z came to 3.36 and 3.37 respectively. The mean score signifies that both the groups are behaving in a similar way. Here the value of $F(1,111) = 0$, $p = 0.997$ which indicated it is not significant. As a result, we can conclude that there is no significance relation between the first factor with respect to the age of the respondent.

Ho 1b: Informative and Brand Offering

Table-6: Informative and Brand Offering

FACTORS	Groups	Sum of squares	df	Mean Square	F	Sig
Informative and Brand offering	Between Groups	0.936	1	0.936	1.855	0.176
	Within Groups	55.969	111	0.504		
	Total	56.905	112			

One-way ANOVA has been used for the second factor which is named "Brand Offering". Here the mean score for Millennials and Generation Z came to 3.15 and 2.92 respectively. The mean score signifies that Millennials are behaving a bit more positively with towards the factor than Generation Z. Here the value of $F(1,111) = 1.855$, $p = 0.176$ which indicated it is not significant. As a result, we can conclude that there is no significance relation between the second factor with respect to the age of the respondent.

Ho 1c: Secured Platform

Table-7: Informative and Secured Platform

FACTORS	Groups	Sum of Squares	df	Mean Square	F	Sig
Informative and Secured platform	Between Groups	7.586	1	7.586	8.007	0.006
	Within Groups	105.162	111	0.947		
	Total	112.748	112			

One-way ANOVA has been used for the third factor which is named “Secured Platform”. Here the mean score for Millennials and Generation Z came to 3.87 and 3.32 respectively. The mean score signifies that Millennials are again behaving a bit more positively with towards the factor than Generation Z. Here the value of $F(1,111) = 8.007$, $p = 0.006$ which indicated it is significant. As a result, we can conclude that there is a significant relation between the third factor with respect to the age of the respondent.

Level of association of GenZ and Millennials to marketing campaigns

H_0 2: There is no association between the generation groups and marketing campaigns

The null hypothesis says that there is no significant relation between the age (generation) of the respondent with respect to the several components of marketing campaigns.

H_0 2a: There is no association between generation types and *media consumption*

Table-8: Media Consumption

How often do you use social media	Critical Value	Chi Square Test	P-value	Remark
	16.91898	2.504305	0.980767	Accept H_0

Chi square test was performed to understand the relation between age of the respondent and media consumption. The prospective question was asked about the frequency of usage of social media. Here the $X^2 = 2.504305$, $df = 9$, $p = 0.980767$ which results in not rejecting the null hypothesis.

H_0 2b: There is no association between generation types and advertisement preference

Table-9: Advertisement Preference

Which type of advertisements do you like to see online	Critical Value	Chi Square Test	P-value	Remark
	12.59159	7.233319	0.299808	Accept H_0

Chi square test was performed to understand the relation between age of the respondent and Advertisement Preference. The prospective question was asked about which type of advertisement the respondent want to see online. Here the $X^2 = 7.233319$, $df = 6$, $p = 0.299808$ which results in not rejecting the null hypothesis.

H_0 2c: There is no association between generation types and preference on length of ads

Table-10: Advertisement Length

What should be the length of an advertisement	Critical Value	Chi Square Test	P-value	Remark
	7.814728	10.65926	0.013719	Reject H_0

Chi square test was performed to understand the relation between age of the respondent and Advertisement Length. The prospective question was asked about the length of advertisement via video format. Here the $X^2 = 10.65926$, $df = 3$, $p = 0.013719$, which results in rejecting the null hypothesis.

H_0 2d: There is no association between generation types and point of contact

Table-11: Point of Contact

Questions	Critical Value	Chi Square Test	P-value	Remark
While purchasing, what is your first point of contact	7.814728	3.020593	0.388461	Accept H_0

Chi square test was performed to understand the relation between age of the respondent and Point of Contact. The prospective question was asked about respondent's first point of contact while purchasing something. Here the $X^2 = 3.020593$, $df = 3$, $p = 0.388461$ which results in not rejecting the null hypothesis.

H_0 2e: There is no association between generation types and generational preference

Table-12: Generational Preference

Brands cater more to your generations preferences in the marketing campaigns	Critical Value	Chi Square Test	P-value	Remark
	7.814728	13.18774	0.004248	Reject H_0

Chi square test was performed to understand the relation between age of the respondent and Generational Preference. The prospective question was asked about opinions of the respondents about the brands catering to their generation more than the other. Here the $X^2 = 13.18774$, $df = 3$, $p = 0.004248$ which results in rejecting the null hypothesis.

H_0 2f: There is no association between generation types and push notification.

Table-13: Push Notification

Does Push Notifications From brands help in purchase decision?	Critical Value	Chi Square Test	P-value	Remark
	7.814728	2.41946	0.490023	Accept H_0

Chi square test was performed to understand the relation between age of the respondent and Push Notification. The prospective question was asked about the assistance the push notifications provide to the respondents while purchasing the products online. Here the $X^2 = 2.41946$, $df = 3$, $p = 0.490023$ which results in not rejecting the null hypothesis.

H_0 2g: There is no association between generation types and product discovery

Table-14: Product Discovery

How do you discover new products or services	Critical Value	Chi Square Test	P-value	Remark
	24.99579	24.08451	0.063672	Accept H_0

Chi square test was performed to understand the relation between age of the respondent and Product Discovery. The prospective question was asked about the ways respondents discover new products online. Here the $X^2 = 24.08451$, $df = 15$, $p = 0.980767$ which results in not rejecting the null hypothesis.

Conclusion

The goal of the study was to comprehend how Millennials and Generation Z react differently to modern marketing campaigns. There are notable differences between the ways that both generations respond to marketing campaigns, according to a review of the literature and 111 respondents' customer surveys. Remarkably, one-way ANOVA results and mean score computations showed that Millennials were more concerned about platform security than Generation Z. According to this research, Millennials might be hesitant to trust platforms with their personal information, especially when it comes to online shopping. Addressing these security-related worries is essential for marketers to gain Millennials' trust and successfully reach this market segment. The varying preferences for generational targeting and ad length were another noteworthy finding. Chi-square tests identified preferences between Millennials and Generation Z in these domains, with Millennials indicating a predilection for longer commercials and a wish for nostalgic elements in campaigns. This realization emphasizes how

crucial it is for marketers to adjust their advertising tactics to the particular preferences of every generation in order to prevent turning off potential customers.

Implications

The study offers insightful information about the variables affecting the behavioural intentions of Millennial consumers in response to marketing campaigns. The results are consistent with previous research, emphasizing how important it is to address platform security issues and customize advertising tactics to Millennial preferences. The study also emphasizes how crucial it is to comprehend generational differences in order to effectively target Generation Z and Millennials in marketing campaigns. Managers can use these insights to help marketers create Millennial-focused marketing campaigns that are more successful. Enhancing platform security measures to gain the trust of Millennial consumers and bringing nostalgic elements into ads are two possible strategies to target this generation. Additionally, to continuously improve and maximize the impact of their marketing strategies, marketers can leverage data analysis and consumer feedback.

Limitation and future research directions

The study has limitations even though it offers insightful information. The limited sample size and exclusive emphasis on Millennials may constrain the applicability of the results to other demographic cohorts. To provide a more thorough understanding of consumer behaviour, future research should examine generational differences in marketing preferences across a wider range of demographics. Furthermore, longitudinal research could monitor how Millennial attitudes and actions change over time, offering more detailed insights into changing trends and preferences. Additionally, studies could look into how cultural and regional variations affect the behaviour of Millennial consumers in order to create marketing strategies that are more precisely targeted to particular market segments.

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Work Culture as a Determinant of Mental and Physical Health: Designing Workplaces, Ascertaining Employee Well-being within Healthcare Sector

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Abstract

Conducted in the Shahdol and Anuppur Districts of Madhya Pradesh, India, the present research embarked on an extensive exploration of how work culture affects the mental and physical well-being of healthcare professionals. Characterised by its exploratory nature, the study meticulously analysed 260 refined samples, employing statistical methodologies including fundamental descriptive, correlation, and regression analyses facilitated by IBM SPSS 26.0. Through these rigorous analyses, the research sought to scrutinise the research hypotheses and derive conclusive insights into the intricate relationship between work culture and the well-being of healthcare workers. The results revealed a compelling correlation, indicating that work culture significantly affects the mental and physical health of healthcare professionals. Given the intrinsic importance of the healthcare sector in preserving human well-being, this study highlights the imperative for healthcare organisations to actively foster a positive work environment. An environment that fosters well-being is crucial for

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enhancing employee performance, particularly for healthcare professionals working in critical domains.

Keywords: Healthcare Workers, Mental Health, Performance, Physical Health, Well-Being, Work Culture

Introduction

This study adopted a novel approach to investigate the interplay between work culture and the well-being of healthcare professionals in specific districts of Madhya Pradesh, India. This study was distinguished by its comprehensive methodology, which involved extensive data collection from a diverse sample of 260 respondents (mostly nurses). The robustness of the methodology was enhanced using rigorous statistical analyses including correlation, regression, and Cronbach's alpha.

This study's primary focus is on examining models that reveal the crucial link between mental and physical health among healthcare employees. The research findings are significant because they provide actionable insights for healthcare organisations to establish reporting systems and address well-being concerns, thus serving as catalysts for positive change.

The robustness of the research methodology is evidenced by the incorporation of esteemed psychological structures and academic sources that align with Walsh's (2011) inclusive definition of mental health, encompassing emotional, cognitive, and behavioural regulation. This research was further strengthened by the inclusion of variables such as sense of purpose and positive interpersonal connections, which are consistent with established psychological theories on factors influencing mental health.

This study also incorporates empirical research findings from Yan et al. (2018), which validated the relationship between inadequate physical health and various aspects of life. Additionally, this study is enhanced by the integration of evidence from Ruotsalainen et al. (2014), which includes findings from empirical studies on the multifaceted impact of occupational stress. The study emphasises the importance of strategies such as seeking help and engaging in self-care activities, which aligns with contemporary research paradigms that recognise the reciprocal relationship between employee well-being and organizational efficacy.

The challenges faced by nurses as well as their demanding and nuanced requirements are crucial components of research. By prioritising organizational support, nurturing a positive work culture, and displaying a comprehensive understanding of the working environment, this study aligns with the established theories of workplace well-being and organizational psychology.

Overall, this study effectively supports psychological frameworks with empirical evidence, reinforcing the scholarly value of this study. In doing so, it provides a robust foundation for discussions on mental health, well-being of healthcare workers, and distinct challenges faced by nurses.

The Rationale of the Study

The effects of organisational culture on the physical and mental well-being of healthcare staff have been illuminated through research conducted in the Shahdol and Anuppur Districts of Madhya Pradesh. The provision of healthcare services is contingent upon the mental and physical well-being of personnel, who are especially susceptible to a range of hazards and challenges due to the rigor and demands of their profession. However, few studies have examined the impact of workplace culture on the mental and physical health of health care workers in India. The importance of establishing a positive and supportive workplace atmosphere for healthcare professionals is emphasised in this study, as is the necessity for a greater community and employees alike.

Theoretical Construct

The ongoing discourse on the interplay between work culture and the well-being of healthcare professionals highlights the intricate dynamics that shape their professional environments. Numerous studies have reported this theoretical framework, which embarks on an extensive exploration of the complex relationship between work culture and the mental and physical health of individuals in the health care sector.

The foundational premise recognises the pervasive impact of workplace culture, as evidenced by Bahrami et al. (2013), Bronkhorst et al. (2015) and Mol et al. (2018). This ideology posits that a positive and supportive work environment serves as a protective factor against burnout, anxiety, and depression among healthcare workers. Leadership, identified as a crucial determinant, is scrutinized through the studies by Lee and Kramer (2016) and Schwartz et al. (2022), emphasizing the influential role of leaders in shaping the cultural ethos.

The construct further expands its scope to include societal and environmental factors, incorporating Majumdar and Kumar's (2022) inquiry into perceived justice and the nuanced impact of external stressors, as exemplified by the work of Hu et al. (2020) and Vindegaard and Benros (2020) during the COVID-19 pandemic. Utilising a comprehensive approach, the intricate web of influence on workplace well-being was highlighted, underscoring the importance of adopting a holistic perspective when contemplating effective intervention strategies.

Moreover, the construct examines the significance of employee engagement and coping strategies, in line with research by Mol et al.

(2018). This study found that fostering engagement is a critical avenue for mitigating the detrimental effects of workplace stressors, thus necessitating tailored interventions to enhance work engagement.

The prevailing theoretical framework proposes that the work environment comprises a range of elements that mainly affect employee health and well-being, particularly in the health care sector. This framework is grounded in research on sleep quality and the adverse effects of toxic work environments on personal wellbeing (Caumo et al., 2020; Rasool et al., 2019). Additionally, the framework investigates the interconnection between organizational culture, innovation, and creativity (Fiordelis et al., 2018; Fiordelis et al., 2019), and underscores the reciprocal relationship between a culture that nurtures creativity and positive mental health outcomes for employees.

The fundamental principle of this framework is that work culture exerts a vital influence on the mental and physical wellbeing of healthcare workers. To achieve this, the framework identifies several factors that need to be considered, including leadership, organizational policies, societal context, employee engagement, and the impact on employees' lives. Considering these factors, this framework provides a solid foundation for future empirical research and practical interventions aimed at creating healthcare workplaces that prioritise the overall well-being of their employees.

Review of literature

In recent years, the well-being of healthcare personnel has become a topic of utmost importance, as various studies have highlighted the numerous challenges they face. This literature review seeks to integrate and critically evaluate the key findings with the goal of gaining a deeper comprehension of the mental health difficulties faced by healthcare personnel and potential interventions. The importance of organizational culture in shaping employee well-being and performance has garnered considerable attention from researchers and practitioners in the dynamic world of work. Many studies have delved into the intricate connection between leadership behaviours, workplace diversity, technological advancements, and employees' mental health. These studies collectively emphasise the complex interplay between workplace culture and employee well-being, highlighting the critical role that leadership, diversity, technology, feedback, and support systems play in shaping modern work environments. A holistic approach to employee well-being recognises the multifaceted nature of fostering a positive workplace culture that benefits both individuals and organisations.

Focusing on the significance and objectives of this study, the following literature review was conducted for various related studies published from 2010 to 2023.

According to several studies (Denning et al., 2021; Bahrami et al., 2013; Sirriyeh et al., 2010; Robertson and Long, 2018), healthcare personnel face significant health issues, such as anxiety, depression, and burnout. Additionally, a strong correlation exists between SARS-CoV-2 testing, safety attitudes, gender, occupational roles, redeployment, and psychological conditions (Denning et al., 2021). These findings emphasise the importance of routine SARS-CoV-2 testing and specialised support for vulnerable populations (Denning et al. 2021).

Moreover, healthy workplace culture is crucial for employees' psychological well-being (Bahrami et al., 2013). Organisations can foster a supportive atmosphere that nurtures employees' mental well-being. Medical errors can also have significant psychological effects on healthcare professionals, causing workplace stress, emotional and mental trauma, and guilt (Sirriyeh et al. 2010).

Unintentional medical errors are inevitable in the healthcare system (Robertson and Long, 2018), and focusing on the resilience of caregivers and patients can enhance patient care.

Hu et al. (2020) examined the correlation between the mental well-being of medical personnel and the familial environment amidst the COVID-19 pandemic. The results of this study suggest that an unhealthy family environment plays a significant role in the elevated incidence of anxiety and depression among medical professionals throughout the pandemic.

The research conducted by Bronkhorst et al. (2015) showed that a supportive workplace culture is significantly associated with positive employee mental health outcomes, such as reduced burnout, anxiety, and depression. This study highlighted the significance of workplace interactions in evaluating the mental health of healthcare workers. Additionally, the study highlighted the need to address specific aspects of supervision and leadership to improve mental health outcomes. However, the relationships between participation or communication and their impact on mental health are not well understood, which underscores the need for a community of coping strategies to alleviate burnout and for essential coping interventions to be institutionalised within the healthcare sector.

Dhaini et al. (2016) warned of the potential for poor physical and mental health among caregivers in Swiss nursing homes. To improve health outcomes, it is important to modify psychosocial aspects of the workplace. Care workers' health demands meticulous examination and extended research, considering their age and experience in the four domains of the WHO model. Ciulla and Ciulla (2020) investigated the impact of leaders' actions and behaviours on workplace culture and emphasised the importance of leaders in establishing and sustaining a positive work culture. Mol et al. (2018) explored the intricate interactions between work

engagement, workplace expectations, and practical personal resources in the context of ICU staff and concluded that work engagement helps to balance reactions to workplace stress. Intensive caregivers and nurses in the ICU often face heavy workloads and emotional stress, which are inherent aspects of their jobs. Nevertheless, both the groups reported high levels of work engagement. Further research is necessary to better understand the factors that contribute to a positive and healthy work environment.

Lee and Kramer (2016) emphasized the significance of fostering diversity and inclusion in the workplace, as these cultural characteristics can positively impact employee satisfaction and performance. Al Dari et al. (2021) explained that advancements in technology have transformed work culture, particularly by facilitating remote and virtual work environments. Kolomitro et al. (2020) examined the relationship between a supportive work environment and employee well-being, finding that such an environment can reduce feelings of burnout and enhance overall well-being. Businesses can improve employees' well-being by cultivating a workplace culture that values independence, support, and collaboration. As per the research, fostering a positive workplace culture is a vital element in ensuring employee satisfaction and achieving organizational success.

Schwartz et al. (2022) conducted research on the role of feedback in shaping workplace culture and how leaders can encourage a feedback-centric culture. The results of this study indicate that providing constructive feedback to employees plays a vital role in fostering a positive workplace culture that can lead to increased employee engagement, motivation, and job satisfaction. This research underscores the importance of ongoing feedback as it contributes to a culture that promotes continuous improvement. Bulińska-Stangrecka and Bagieńska (2021) investigated the impact of remote work on work culture, and provided recommendations for businesses to foster a positive work culture for remote employees. This study highlights the challenges that remote work poses in building team cohesion, trust, and resolving conflicts.

The impact of workplace culture on employees' mental health and well-being is substantial, as indicated by Mathibe and Chinyamurindi (2021). A supportive workplace culture can foster better mental health outcomes, whereas an unhealthy culture can have detrimental effects. Follmer and Jones (2018) emphasise that effective leadership plays a crucial role in promoting employees' mental health and wellness. Managers who display qualities such as friendliness, openness, and regard can foster a workplace atmosphere that promotes contentment. Conversely, authoritarian, critical, and careless leaders have the potential to create toxic workplaces that harm employees' mental health.

According to Majumdar and Kumar (2022), employees who perceive justice in their workplaces tend to experience better mental health. However, individuals who experience mistreatment at work tend to report higher levels of psychological distress, sadness, and anxiety. Vindegaard and Benros (2020) highlight that the pandemic has increased stress, anxiety, and feelings of hopelessness among employees. Factors such as job loss, financial instability, and social isolation significantly contribute to this decline in mental health. It is crucial to implement supportive measures to improve employee well-being during difficult times.

Kowalski and Loretto (2017) argued that various elements contribute to an individual's comprehensive well-being within the context of employee wellness. This category covers the following aspects: individual traits, including psychological, physical, and mental health, as well as occupational elements such as advancement prospects, harmony between work and personal life, and the organizational environment. Collectively, these factors encompass both personal and professional wellbeing.

According to research conducted by Anitha and Shanthi (2020), employee well-being and satisfaction are key components of an organisation's success and growth. Introducing artificial intelligence into the workplace can foster greater dedication and contentment among employees, as studies have demonstrated a favourable association between an organisation's dedication and the welfare of its staff.

A study conducted by Pradhan et al. (2022) highlight the importance of employee well-being in organizational research. To assess the welfare of employees, a 62-question survey was created, and exploratory factor analysis (EFA) findings showed that employee well-being can be categorised into four distinct aspects: social, psychological, subjective, and workplace well-being.

Pipera and Fragouli (2021) used a qualitative literature review to evaluate the significance of positive psychology and attitudes in an organizational context. During a crisis, two critical factors ensure employee satisfaction and maintain a positive outlook on their job. Several important factors must be considered to improve corporate citizenship behaviour, including workplace positivity, and employee health and safety.

Christy and Duraisamy (2020) emphasised that employee well-being is an essential component of human experience and can guide more comprehensive training and ergonomic theory. Ergonomics can considerably impact workers' mental health. Iqbal et al. (2022) found that toxic workplace cultures characterised by rudeness, bullying, and abusive behaviour can significantly affect employee turnover rates. Employees subjected to these negative behaviours are more likely to resign voluntarily or be unjustly terminated, leading to higher rates of organizational turnover.

According to Zhitlukhina et al. (2018), a positive work environment enhances employee retention. A welcoming workplace culture fosters job satisfaction, motivation, and loyalty in employees. Satisfied employees were less likely to seek alternative employment. Fiordelis et al. (2019) discovered a correlation between workplace culture, which encourages innovation, and employee creativity. When employees believe that their work environment promotes and encourages creativity, they are more inclined to develop new ideas and embrace risk-taking. This type of culture enables businesses to stay ahead of competition and respond to shifting external conditions by promoting continuous learning and improvement.

Mitonga-Monga et al. (2016) emphasized that employee engagement is a key determinant of workplace culture. Engaged employees are dedicated and enthusiastic about their work and organisation, which leads to high levels of trust, communication, and collaboration in workplace culture.

Subel and Roulet (2022) found that lack of support from colleagues or insufficient communication from managers can result in feelings of isolation, disconnection, and exhaustion among employees. This can negatively impact workplace culture and employee well-being. Nnaebue et al. (2022) introduced the concept of Emotional Exhaustion, which is a growing concern owing to the toxic work environment. Abusive supervision, including demeaning or derogatory comments, can significantly exacerbate employees' emotional well-being, making existing feelings of emotional exhaustion even more severe.

According to recent studies, organizational culture plays a critical role in influencing sleep quality among employees. As Caumo et al. (2020) discovered, when a workplace values a healthy work-life balance, provides opportunities for personal and professional development, and fosters social support, employees tend to experience better sleep. However, a toxic work environment marked by a lack of social support, excessive work demands, and a lack of control over workload can result in poor sleep quality, which can contribute to an unhealthy environment for employees.

Similarly, Rasool et al. (2019) found that higher levels of employee burnout are associated with toxic workplace cultures characterised by excessive workload, poor task control, and limited resources. Lower levels of burnout among employees are associated with workplaces that offer a supportive and healthy environment as well as opportunities for professional growth. This study underscores the significance of cultivating a positive and inclusive workspace to prevent burnout among employees. Raza et al. (2023) also found that toxic workplace cultures characterized by heavy workloads, little control over tasks, and limited social support can lead to employee emotional exhaustion. Prolonged exposure to work-related stress can lead to mental and physical fatigue, depletion, and weariness.

Objectives

Based on the background review of the literature, the following objectives and hypotheses were framed.

- To study healthcare workers' work culture and mental and physical health
- To analyse the relationship among work culture, physical and mental health of healthcare workers
- To evaluate the influence of work culture on the mental and physical well-being of healthcare professionals.
- To investigate the effects of mental health on physical health

Hypotheses of the Study

Based on the stated objectives, the following hypotheses were formulated:

- H1: Work culture affects the mental health of healthcare workers.
- H2: Work culture affects the physical health of healthcare workers.
- H3: Mental health affects the physical health of healthcare workers.

Research Methodology

This study employed an exploratory cause-and-effect design. A dataset of 260 samples was obtained from the study area of the Shahdol and Anuppur Districts and utilised for the analysis. This study aimed to investigate how work culture in the healthcare sector affects employees' mental and physical health. A comprehensive research methodology was used, involving the distribution of over 500 questionnaires, both online and offline, of which 260 were suitable for further analysis.

The respondents were individuals from diverse socioeconomic backgrounds, including various family income groups, working regions, and educational attainment. Most of the respondents were nurses. To ensure the reliability of the study, Cronbach's alpha was used to test the instrument's internal consistency, which was suitable for further analysis. A descriptive analysis was conducted, followed by correlation and regression analyses to test the hypotheses.

Primary data were obtained through convenience sampling, whereas secondary data were collected from research papers, journals, newspapers, and websites. Descriptive statistics, correlations, and regression analyses were conducted to test the hypotheses. Data analysis was conducted using IBM SPSS Software Version 26.

Data Analysis

The reliability of the scales was evaluated using Cronbach's alpha test to assess their validity, and an acceptable alpha value of more than 0.70

is typically considered suitable for social sciences research.(Rajkamal et al., 2023)Reliability analyses for all three scales (Work Culture, Physical Health, and Mental Health) are presented in Table 1. The Cronbach Alpha Reliability Coefficient for all three scales: Work Culture (.864), Physical Health (.735), and Mental Health (.709), is well above the accepted reliability value norms, i.e., .70, as suggested by Nunnally (1978) (The standard is derived from Nunnally (1978), which asserts that in the early stages of research on predictor tests or hypothesized measures of a construct, reliabilities of .70 or higher will be sufficient). The reliability of our composite scale was 0.853, which was higher than the desired alpha value, indicating that the scales used in this study demonstrated exceptional reliability.

Table-1: Reliability Analysis of the Scales

S. No.	Scales	No. of Items	Alpha Reliability Coefficient
1	Work Culture	12	.864
2	Physical Health	06	.735
3	Mental Health	05	.709
4	Composite Reliability of Scales (Items)	26	.853

Source:Authors' Own Compilation

Descriptive Analysis of the Data

Table-2: Descriptive Statistics

Particulars	Frequency	Percentage
Gender		
Male	80	30.7
Female	180	69.3
Age		
21-30	91	35
31-40	117	45
41-50	52	20
Designations		
Doctor	26	10
Nurses	130	50
Paramedical staff	91	35
Supporting Staff	13	5
Working Regions		
Urban	117	45
Semi Urban	91	35
Rural	52	20
Family Income of Participants (Monthly)		
Below 1 lakh	210	81
1-2 lakhs	35	13
2-3 lakhs	15	6

Source:Authors' Own Compilation

In Table-2: Descriptive Statistics, the gender distribution of respondents displayed a predominantly female-oriented composition, with 69.3% female and 30.7% male respondents. This finding reflects the participation of women in the health care industry. Most respondents (approximately 50%) were nurses, implying that nurses faced more work culture challenges than other nursing personnel did. The age distribution of the staff (70% falling within the 20-40 age bracket) signifies that younger generations of nursing staff grapple with work culture and performance-related issues. The study revealed that nearly 81% of nursing staff have a monthly family income of less than one lakh, while 13% have an income ranging between 1 and 2 lakhs. Conversely, only 6% of the nursing staff had a monthly family income of 2-3 lakhs, which primarily comprised doctors. It is noteworthy that nearly all respondents (95%) worked in urban areas, with 45% working in urban regions and 35% in semi-urban regions. These data indicate that nursing facilities are more accessible in urban and semi-urban regions, whereas rural regions continue to lack adequate healthcare services.

Correlation Analysis of Data

Table-3: Pearson Correlation

Source: Authors' Own Compilation

Parameters	Work-Culture of Health Care Sector (Pearson's Correlation) R	Mental Health of Nursing Staff (Pearson's Correlation) r	Physical Health of Nursing Staff (Pearson's Correlation) r
Work-Culture of Health Care Sector	1	.655**	.620**
Mental Health of Nursing Staff		1	.747**
Physical Health of Nursing Staff			1

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

Source: Authors' Own Compilation

Table-3 presents the outcome of the Correlation Analysis conducted on three study variables: Work Culture, Mental Health, and Physical Health. Correlation Analysis is primarily employed in cause- and effect-based studies to establish connections and directions among study variables. The correlation between Work Culture and Mental Health for Healthcare Sector Workers revealed a positive association with a medium effect size, as indicated by an r-value of 0.620. Additionally, an r-value of 0.747 between Mental and Physical Health demonstrated a significant positive correlation. These correlation values were obtained at a 0.01 level of significance,

indicating a positive association between all three study variables. (Rajkamal et al., 2023) This finding lays the groundwork for conducting a cause-and-effect-based regression analysis, which is commonly used in impact assessment studies.

Regression Analysis

Table-4: Regression Analysis with Independent & Dependent Variables

Regression Models	Hypotheses	Regression Showing Predictor & Predicted Variables	F value	Beta Coefficient β	Adjusted R ²	T Value	Hypotheses Analysis
Model-I	H ₀ 1	WC→MH	193.775	.655	.427	13.920**	Accepted
Model-II	H ₀ 2	WC →PH	161.291	.620	.382	12.700**	Accepted
Model-III	H ₀ 3	MH→PH	325.217	.747	.556	18.034**	Accepted

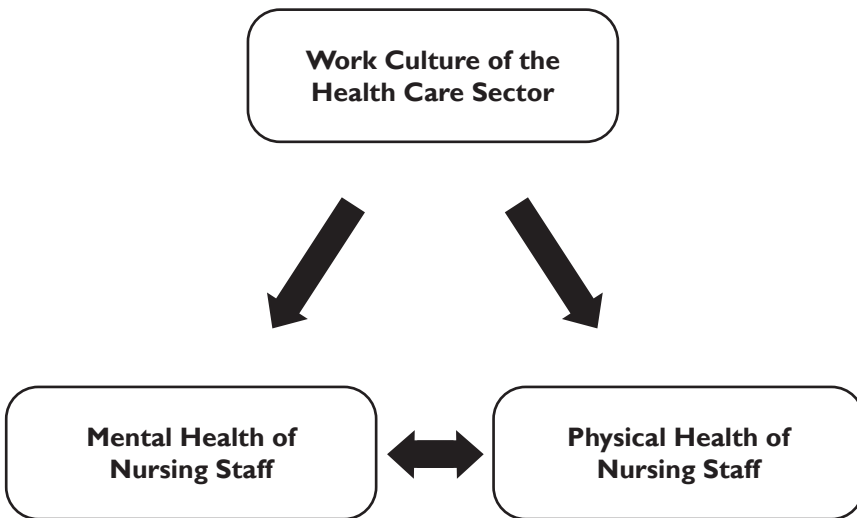
**Significant at .01 level
Source: Authors' Own Compilation

The findings of the regression analysis and hypothesis testing, which utilized linear regression analysis, are showcased in Table-4: Regression Analysis with Independent & Dependent Variables. The standardised beta coefficient, t-value, and R2 value illustrate the extent of variance, which is deemed ample for additional research based on the principles of statistics. The analysis scrutinised the impact of Work Culture on Physical and Mental Health, and the test results reveal a substantial influence (as indicated by the significant ‘t’ value) of Work Culture on both Mental and Physical Health. Specifically, the first model indicates that H1, “Work Culture Impacts Mental Health of Healthcare Workers”, is accepted, meaning that the independent variable Work Culture of the Healthcare Sector (WC) significantly impacts the dependent variable Mental Health of Healthcare Employees (MH) by 42% (based on the value of ‘t’ 13.920**, ‘ β ’ 0.655, and Adjusted R2 Value 0.427). The second model, which includes Work Culture and Physical Health, also confirms H2, “Work Culture Impacts Physical Health of Healthcare Workers”, meaning that the independent variable Work Culture of the Healthcare Sector (WC) significantly impacts the dependent variable Physical Health of Healthcare Employees (PH) by 38% (based on the value of ‘t’ 12.700**, ‘ β ’ 0.620, and Adjusted R2 Value 0.382). The third model indicates that the relationship between mental and physical health of healthcare workers is significant, with mental health having a significant impact on physical health within the healthcare sector by 55%. The test values confirm this finding (based on the value of ‘t’ 18.034**, ‘ β ’ 0.747, and Adjusted R2 Value of 0.556).

Results and Discussion

The ' β ' value statistics illustrate the strongest predictors in each model, as indicated by the ' β ' value of .747 for Mental Health (MH) as the most robust predictor of Physical Health (PH) within the Healthcare Sector, and the ' β ' value of .655 for Work Culture (WC) as the second strongest predictor of Mental Health (MH). Furthermore, Work Culture (WC) also emerged as the third strongest predictor impacting Physical Health (PH), with a ' β ' value of .620. The t-values and f-values were used to evaluate the model fit. The outcomes revealed that the t-values supported the acceptance of all hypotheses, indicating that all three hypotheses were deemed acceptable.

Figure- I: Interplay between Study Variables



Source: Authors' Own Compilation

The results of the first and second models indicate that work culture significantly impacts the mental and physical health of employees in the health care sector. The third model revealed that mental health plays a crucial role in determining the physical health of healthcare employees, which may negatively affect their performance. The above figure explains that by way of an interplay between work culture, mental health, and physical health of the nursing staff.

Conclusion

This study highlights the significance of cultivating a healthy work environment and culture in healthcare to safeguard employee health. Healthcare organisations must establish reporting mechanisms to monitor the mental and physical well-being of their staff members. Healthcare

organisations should invest in creating a thoughtful and strategic workspace and collaborate with experts to address employee health and well-being concerns, as well as to promote workplace well-being and foster a motivating work culture. The empirical evidence from this research can be helpful to academia. The health care sector should plan for the well-being of workers by focusing on their mental and physical health.

Limitations of the Study

Researchers often require additional resources and extended time frames to effectively perform their work. The present investigation was confined to a restricted area encompassing the Anuppur and Shahdol Districts of Madhya Pradesh. Consequently, the findings of this study cannot be generalised to all situations or regions beyond the scope of this study.

Future Scope of Research

The findings of this study have the potential to yield significant functional benefits if attention is paid to employees' mental and physical wellbeing. Ignoring these critical indicators may have detrimental long-term consequences for the organisation, including decreased employee motivation, diminished performance, and a lack of commitment to remain with the organisation. The study highlights the need for further research on work culture and its effects on employee well-being in different industries and contexts. This can help to develop strategies and interventions to improve work culture and employee well-being.

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Internal Marketing and Affective Commitment: The Mediating Role of Psychological Ownership in the Development of Positive Environment

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Abstract

The paper examines relationship between Internal Marketing dimensions and Affective Commitment of private bank employees, focusing on the mediating role of Psychological Ownership which has received alarmingly limited attention till date, despite its substantial capacity to revibrate organisational environment. This study includes 621 respondents from top 5 private banks of India having highest concentration of branches from 4 major cities of Punjab. The analysis is done using SPSS 21 and Amos 21. Internal Marketing dimensions except for Training have significant impact on Psychological Ownership. Furthermore, Internal Marketing Research and Training significantly positively impact Affective Commitment. Mediation of Psychological Ownership is supported with reference to relationship of Internal Communication and Internal Marketing Research with Affective Commitment.

Keywords: Affective Commitment, Human Resource Management, Internal Marketing, Private Banks, Psychological Ownership

Introduction

Internal marketing (IM) is a strategic technique for improving service quality and customer happiness (Huang & Rundle-Thiele, 2015). IM's multidimensionality has been conceptualised throughout the past 40 years (Park & Tran, 2020). Internal communication, market research, and training are essential elements of IM, with internal communication being of

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particular significance (Ahmed & Rafiq, 2003). Psychological ownership (PO) is increased by employees' sense of belonging and influence in the organisation (Karlsson, 2016). Instilling competence and ownership through training and supported decision-making also promotes PO (Liu et al., 2012). Through internal market research, IM helps employees and builds trust (Ahmed & Rafiq, 2003). PO is enhanced by strengthening the psychological bond between employees and the company (Olckers et al., 2017). IM also boosts productivity and service quality by matching employee motivations with organisational goals (Huang, 2020; Kotler, 2016). Organisations that prioritise IM recognise employees' membership and contributions, improving organisational success (Warraich et al., 2014). Empirical research on IM's wider effects is scarce despite its benefits. IM-PO research, especially in non-Western cultures, is lacking (Chai et al., 2020). The mediation of IM and affective commitment (AC) by PO has not been extensively studied. Scholars propose that studying this association may help organisations use IM more efficiently (Kwon et al., 2017). This study examines how IM promotes PO and how it affects affective commitment and organisational success to fill these gaps.

Relationship Between IM Dimensions and Psychological Ownership

Research cites internal communication, training, and internal market research as fundamental components of IM (Huang, 2020). Effective internal communication enhances employee motivation, sense of belonging, and commitment, but its deficiency results in disengagement (Rafiq & Ahmed, 2000; Karlsson, 2016). Corporate communication fosters employee belonging (Welch & Jackson, 2007). Therefore, following hypothesis has been framed:

H₁: There is significant positive relationship between internal communication and psychological ownership.

Internal market research is essential for comprehending staff requirements and fostering trust (Theodoridis & Panigyrakis, 2011). Acknowledging employee contributions cultivates a sense of worth and community, enhancing PO (Amangala & Amangala, 2013; Olckers et al., 2017). Consequently:

H₂: There is significant positive relationship between internal market research and psychological ownership.

Training delineates responsibilities, improves service quality, and promotes PO (Proctor, 2010; Liu et al., 2012). It diminishes turnover intention and fosters a sense of ownership (Bernhard & O'Driscoll, 2011), resulting in:

H₃: There is significant positive relationship between training and psychological ownership.

Relation Between Psychological Ownership and Affective Commitment

As AC requires a sense of attachment, employees who feel dominant PO towards their organisation or job develop strong AC. PO has a beneficial effect on organisational self-esteem, citizenship behaviour, and AC (Liu et al., 2012). AC is vital to employee motivation and has long been considered organisational commitment. This study focusses on AC since it represents an individual's emotional attachment to the organisation and its aims, involvement, and identity. Li et al. (2015) found a favourable connection between AC and PO. The most prevalent definition of organisational commitment is AC (Joung et al., 2015). Therefore, following hypothesis is suggested:

H₄: There is significant positive relationship between psychological ownership and affective commitment.

Relation Between Internal Marketing and Affective Commitment

IM significantly impacts AC (Joung et al., 2015). Effective communication cultivates trust and commitment, but its deficiency diminishes them (Welch & Jackson, 2007). Training, perceived as an indication of organisational concern, fortifies the psychological connection and enhances AC (Bashir & Long, 2015). Regional studies indicate cultural variations in AC responses, highlighting the necessity for localised study. Training improves AC, particularly for tenured employees, by cultivating a learning and supporting atmosphere that recognises employee requirements (Chaudhuri & Bowen, 2007). Organisations must foster an inspiring work environment to improve AC (Krajcsák and Gyökér, 2013).

H₅: There is significant positive relationship between internal communication and affective commitment.

H₆: There is significant positive relationship between internal market research and affective commitment.

H₇: There is significant positive relationship between training and affective commitment.

Mediating Role of Psychological Ownership

PO originates when an individual feels as if an object is theirs (Pierce et al., 2001). This sense of belongingness makes an object become part of their oneself leading to PO (Karlsson, 2016). Ownership has evolved from being physical property to being psychological meaning of possession since Isaacs (2013) wrote about how what is ours becomes a part of us, based on her research on children's development. By understanding PO better, employee behaviour and attitude can be influenced, understood and better

interpreted (Van Dyne & Pierce, 2004). Research highlights importance of deciphering relationship between dimensions of IM on psychological ownership. By attaining psychological ownership, employees can be influenced to put forward their best efforts (Kwon et al., 2017). It is worth mentioning that amount of research in understanding crucial role of PO in realm of IM is direly meagre. Mediating role of PO on relationship between IM dimensions and AC has not been studied. Examining this relationship will lead to better awareness of how such critical variable as PO is playing its role in impacting nuances of business environment. Based on limited present research targeting to understand these variables in connection to each other following hypotheses have been framed:

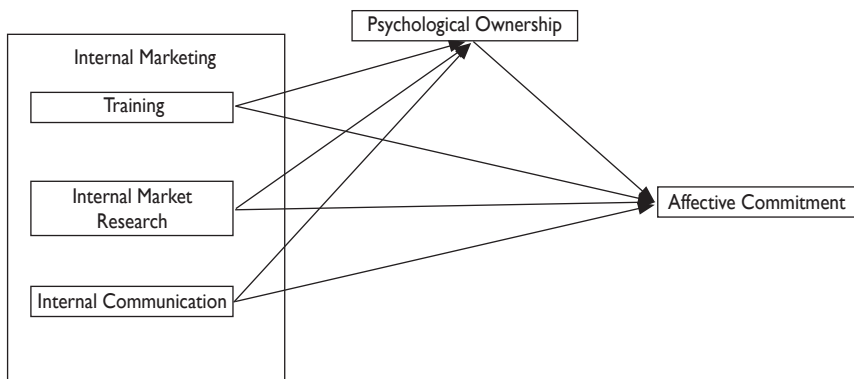
H₈: Psychological ownership will significantly mediate relation between internal communication and psychological ownership.

H₉: Psychological ownership will significantly mediate relation between internal market research and psychological ownership.

H₁₀: Psychological ownership will significantly mediate relation between training and psychological ownership.

Conceptual Framework

Figure-1: Conceptual Model



Source: Compiled by Author

Research Methodology

This study analyses frontline staff of private banks in Punjab, specifically from HDFC Bank, ICICIBank, AxisBank, IDBIBank, and IndusIndBank, which collectively account for 54% of India's private branch network as per Reserve Bank of India bank branch statistics. Data was gathered from 621 respondents through a structured questionnaire. IM was assessed utilising an 18-item scale (Huang & Rundle-Thiele, 2014), PO was evaluated with a 7-item scale (Van Dyne & Pierce, 2004), and AC was examined using Allen and Meyer's (1990) scale, all employing five-point Likert scale.

Common Method Bias

Based on the guidance of previous studies, Harman's one-factor test has been used to evaluate common method bias. All the items from the constructs were considered in factor analysis to measure whether the majority of the variance could be accounted for by single factor. Common method bias is of a concern when all indicators when loaded on a single factor account for variance of more than 50% (Podsakoff et al., 2003). The results reveal that one factor accounted for 37.29% of the variance. Indicating that common method bias did not arise as a concern.

Respondents' Characteristics

Table-1 highlights respondent demographics. 63.4% respondents are aged 18-30 years, with 56.2% male and 59% postgraduates. Monthly Income distribution shows 33.2% earn under ₹25,000, 42.8% earn ₹25,000 - ₹50,000, while higher income brackets of ₹50,001 - ₹75,000 and >₹75,000 comprise 13.8% and 10.1%, respectively, showcasing a diverse and qualified workforce.

Table-1: Demographic Profile of the Respondents

Sample Characteristics	No. of Respondents	Percentage of Respondents
<i>Age (Years)</i>		
18-30	394	63.4
31-50	225	36.2
>50	2	0.3
<i>Gender</i>		
Male	349	56.2
Female	272	43.8
<i>Qualification</i>		
Graduate	252	40.6
Postgraduate	367	59.1
Any Other	2	0.3
<i>Monthly Income (Rs.)</i>		
<25000	206	33.2
25001-50000	266	42.8
50001-75000	86	13.8
>75001	63	10.1

Source: Compiled by Author

Results

Measurement Model Analysis

In this study, Confirmatory Factor Analysis was used to evaluate construct dimensionality, convergent and divergent validity, and measurement model adequacy. Chi-square ratio, Tucker-Lewis index, root mean square error of approximation, and comparative fit index were considered. A χ^2 /df value

of less than 3 is recommended, while a cut-off value of greater than 0.09 is appropriate for CFI and TLI. Value less than 0.08 is recommended for RMSEA (Hu & Bentley, 1999).

Table-2: Results of Goodness of Fit Indicators of the Measurement Model

CMIN/df	GFI	AGFI	CFI	TLI	RMSEA	SRMR
2.714	0.881	0.862	0.926	0.820	0.053	0.0380

Source: Compiled by Author

Reliability Analysis

CFA and reliability assessment were performed to evaluate the model. Reliability, reflecting the reduction of measurement errors, was assessed by Cronbach's alpha. The parameters of IM exhibited substantial reliability ($\alpha = 0.892\text{--}0.837$), with PO recorded at 0.845 and AC at 0.909. In accordance with Anderson and Gerbing's (1988) two-step Structural Equation Modelling (SEM), fit indices were evaluated based on Hu and Bentler (1999). Items with factor loadings < 0.4 were omitted; still, all surpassed 0.4. Composite reliability validated convergence. With the exception of internal communication, Average Variance Extracted (AVE) values above 0.50, hence confirming validity according to Fornell and Larcker (1981). If AVE is less than 0.5, as long as the composite reliability is higher than 0.6, the convergent validity is eligible (Suprpto et al., 2020). Discriminant validity was confirmed by comparing the square root of the Average Variance Extracted (AVE).

Table-3: Factor loadings, Cronbach's alpha, CR and AVE

Constructs and Items	Loadings	CR	AVE
Internal Marketing			
<i>Internal Communication</i> ($\alpha = 0.837$)		0.838	0.465
My organisation communicates a clear brand image to me	0.592		
There is an internal communication program for all employees in my organisation.	0.678		
All communication materials reflect a consistent style in my organisation	0.748		
Employees at all levels understand the direction and key priorities of my organisation	0.717		
In my organisation, communications are appropriate	0.736		
Messages that I receive are aligned with business wide communication	0.604		
<i>Training</i> ($\alpha = 0.892$)		0.892	0.581
My organisation focuses efforts on training employees	0.809		
My organisation provided an orientation program for me	0.759		

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Constructs and Items	Loadings	CR	AVE
The training in my organisation has enabled me to do my job well	0.811		
My organisation teaches me why I should do things	0.692		
Skill and knowledge development happens as an ongoing process in my organisation	0.730		
My organisation provides support to develop my communication skills in order to achieve organisational goals	0.766		
<i>Internal Market Research ($\alpha = 0.855$)</i>		0.877	0.546
My organisation gathers employee feedback	0.773		
My organisation regularly seeks employee suggestions	0.796		
My organisation collects data on employee complaints	0.555		
My organisation does a lot of internal marketing research	0.771		
My organisation talks with me to identify issues that I may have	0.755		
My organisation surveys employees at least once a year to assess the quality of employment	0.755		
<i>Psychological Ownership ($\alpha = 0.845$)</i>		0.878	0.512
This is MY organization	0.496		
I sense that this organization is OUR company	0.718		
I feel a very high degree of personal ownership for this organization	0.807		
I sense that this is MY company	0.793		
This is OUR company	0.734		
Most of the people that work for this organization feel as though they own the company	0.664		
I think about this organisation as MINE	0.766		
<i>Affective Commitment ($\alpha = 0.909$)</i>		0.911	0.561
I feel a strong sense of belonging to my organisation	0.751		
I feel emotionally attached to this organisation	0.747		
This organisation has great deal of personal meaning to me	0.803		
I feel as art of the family in this organisation	0.765		
I would be very happy to spend the rest of my career with this organisation	0.751		
I enjoy discussing my organisation with people outside of it	0.698		
I really feel as if this organisation's problems are my own	0.720		
I think it would be hard to become as attached to any other organisation as I am to this one	0.750		

Source: Compiled by Author

Table-4: Discriminant validity: correlation and square root of AVE matrix

	IMR	AC	PO	IT	IC
IMR	0.739				
AC	0.619	0.749			
PO	0.544	0.688	0.715		
IT	0.732	0.625	0.474	0.762	
IC	0.567	0.455	0.496	0.588	0.682

Note: Diagonal elements (bold) are the square root of average variance extracted (AVE); off-diagonal elements are Pearson correlations between variables.

Source: Compiled by Author

Structural Model

The hypotheses were tested through SEM. The fit indices with regards to the structural model were $\chi^2=1316.408$, $df=485$, $p<0.000$, $\chi^2/df= 2.714$, $GFI= 0.881$, $AGFI=0.862$, $TLI= 0.920$, $CFI= 0.926$, $RMSEA= 0.053$. The results displayed in table 5 signify that internal communication and internal market research positively influenced PO. Whereas training does not pose an impact on PO. Also, PO showed significant positive relation with AC. Except for internal communication, the rest two dimensions had significant relation with AC.

Table-5: Structural Model Results

H.	Path	Standardised Estimate	Standard Error	C.R.	P	Results
H ₁	IC → PO	0.259	0.066	4.747	0.000	Supported
H ₂	IMR→PO	0.349	0.061	5.256	0.000	Supported
H ₃	T→PO	0.067	0.068	1.012	0.312	Not Supported
H ₄	PO→AC	0.481	0.042	10.606	0.000	Supported
H ₅	IC→AC	-0.059	0.051	-1.308	0.191	Not supported
H ₆	IMR→AC	0.161	0.048	2.879	0.004	Supported
H ₇	T→AC	0.381	0.054	5.656	0.000	Supported

Source: Compiled by Author

Mediation Analysis

The bootstrapping study examined the mediation of PO between IM dimensions and AC, employing a two-tailed significance at a 95% confidence level (Kaur & Moktan, 2022). Results (Table-6) indicate a favourable indirect effect of internal market research and internal communication on AC through PO. Nonetheless, the mediation of PO between training and AC is negligible (H₁₀ denied). According to Hayes & Rockwood (2017), the ideas of total and partial mediation were excluded from hypothesis formulation and analysis interpretation.

Table-6: Results of Mediation Effect of Psychological Ownership

H	Summary of the hypothesized path	Standardised		p	Bias-correlated 95% CI		Mediation
		Estimates	SE		LL	UL	
H ₈	IC→PO → AC	0.124	0.042	0.000	0.052	0.217	Supported
H ₉	IMR → PO → AC	0.168	0.046	0.000	0.091	0.276	Supported
H ₁₀	T→PO → AC	0.032	0.048	0.579	-0.072	0.118	Not Supported

Source: Compiled by Author

Discussion

The motive of this study was to scrutinise the relationship between IM dimensions and AC along with mediation impact of PO on this relationship. The results of this research showcase that relationship of AC with internal communication and internal market research was insignificant. Whereas training has significant relation with affective commitment. Literature suggests that not only training aids employees with skill to accomplish their jobs efficiently, but also plays a pivotal role in inculcating a feeling of belongingness in the employees. With regards to communication, some studies reveal its insignificant role in predicting employee commitment. Though effective internal communication channels within the organisation are desirable but since, it leads to no tangible benefit to the employees, the level of commitment remains unaffected. It is advised that bank managers should be every vigil and selective in deciding which IM dimensions to apply in the organisation as not all dimensions have positive effect on the commitment level of the employees. Also, banks might be putting in effort to provide employees with favourable environment to exert more efforts towards attaining organisational goals, but it might be not enough to lead to commitment unless, these efforts are backed with better conditions of service which guarantee personal benefits to them. Training, as one the important factors has been found to be used by customer-contact employees to attain management’s commitment to service quality. Dimensions of IM such as training, which provide employees with personal benefit share positive influence over commitment (Narteh, 2012). Also, generic messages even if aesthetically excellent are not considered enough to communicate for commitment. Since the recipient is very careful, there now exists a risk that consequences of internal communication might be totally opposite to what it intends to cast (Togna, 2014). Work environment plays a crucial role in sustaining commitment. Further, the communication cannot just remain superficial (Bermúdez-González et al., 2016). The internal communication

system which are unsuccessful in creating communication satisfaction among the employees will not be able to inculcate job satisfaction or AC regardless of the transmitted information's quantity (Carriere & Bourque, 2009). IM research also happens to come with a few limitations as there is little agreement on what practices can be utilised to influence employees to become motivated and behave in a customer oriented manner (Pavlidou & Efstathiades, 2021). Internal market research further becomes basis for internal market segmentation in which employees with similar characteristics, needs, wants or tasks are grouped together. Internal market segmentation is often viewed as a way of reducing potential communication issues amongst various functional areas (Ali, 2010). Therefore, only training has emerged as a significant predictor of affective commitment, but it did not have significant impact on PO like internal communication and internal market research.

Theoretical and Managerial Implications

This research presents substantial theoretical and managerial ramifications. It investigates a unique IM model, emphasising PO as a mediator between IM dimensions and AC, a link that has been hardly studied. Attachment theory (Sable, 2008) endorses the establishment of employee-employer connections, which can foster favourable outcomes such as enhanced workplace conduct. Nonetheless, not all dimensions of IM exert a substantial influence on AC and PO, highlighting the necessity for customised methods (Pavlidou & Efstathiades, 2021). From a managerial standpoint, bank managers must discern essential IM aspects and cultivate a pleasant work environment to enhance employee belonging. Advancing PO by high-involvement methods (Olckers et al., 2017) can enhance commitment, although its efficacy is contingent upon employee views. Managers must enhance training programs and facilitate effective communication to bridge the gap between IM methods and employee motivation (Campbell Pickford et al., 2016; Uddin, 2021). Strategically utilising IM methodologies can improve organisational results.

Limitations and Future Research

This study has limits that allow future inspection. The study only included private sector banks from selected Punjab cities, hence the results may not be generalisable. Future research can duplicate the present study with different types of banks in the region to see whether the findings differ. Only three IM dimensions were analysed. Future studies can examine IM's association with PO and affective commitment from other angles. This improves IM comprehension and helps create better strategies and policies.

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The Role of Job Satisfaction and Affective Commitment in Job-Hopping Behaviors Across Generations

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Abstract

Today's businesses face a complex workforce. It has been a great challenge for HR managers to handle different generations (X, Y, and Z) who have distinct needs and motivations. This has led to making it difficult to keep everyone engaged and satisfied and this is reflected in rising job hopping, especially among younger generations who show lower commitment levels [Deloitte (2022)]. The researcher has analysed this issue by examining how job satisfaction impacts employee attachment (affective commitment) and the desire to switch jobs (job hopping motives). The researcher surveyed 178 employees using questionnaires. To ensure the survey's accuracy, the researcher confirmed its reliability (Cronbach's alpha = 0.891). The Structural Equation Modeling (SEM) software (WarpPLS 8.0) is employed to analyze the cause-and-effect relationships between job satisfaction, affective commitment, and job hopping motive. Interestingly, the research suggests a generational divide. While a happy and fulfilled employee (high job satisfaction) in Generation X is more likely to feel emotionally attached to the company (high affective commitment) and less likely to consider leaving (lower job-hopping motives), this connection seems to weaken for younger generations.

Keywords: Affective Commitment, Generation X, Y and Z, Job Hopping, Job Satisfaction

Introduction

The modern workforce, comprising Generations X, Y, and Z, shows a rising tendency toward frequent job changes, influenced by diverse human resource, market, and organizational factors. Understanding the intricate

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relationship between job satisfaction, organizational commitment, and job hopping among these generations is vital for navigating evolving employment patterns.

Generational perspectives vary: Gen X prioritizes stability and loyalty but also displays adaptability. Gen Y, dubbed the “job-hopping generation,” seeks work-life balance and personal development. Gen Z values work flexibility and learning opportunities, leading to increased job switches.

Organizational commitment significantly shapes generational job-hopping habits, influenced by factors like work-life balance, professional growth, and organizational culture. Addressing these factors is crucial for retaining employees across generations.

This research aims to investigate the interplay of job satisfaction, organizational commitment, and job hopping among Generations X, Y, and Z. Understanding these dynamics will enable organizations to adapt their HR strategies effectively, improving employee well-being, strengthening corporate culture, and minimizing the negative impacts of job transitions.

Additionally, this study contributes both practically and theoretically, offering insights for managers to lead diverse generations effectively and contributing to the body of knowledge in talent retention, recruitment strategies, and employee well-being in organizational behavior and HR management.

Review of Literature

Job Satisfaction

Job satisfaction is individual’s mind-set for the company’s working environment that matches to the needs and morals of the employee and his/her response to that atmosphere (Gangai, 2015). It is strongly associated with organizational commitment (Cheng Lin, 2011). Elements affecting job satisfaction encompass the work atmosphere, salary, job stability, interactions with coworkers and supervisors, as well as advancement prospects (Hong et al., 2013; Neog & Barua, 2014; Parvin & Kabir, 2011). In Malaysia, factory employees considered work conditions and pay to be the most significant (Hong et al., 2013), whereas pharmaceutical staff highlighted the importance of job security and advancement (Parvin & Kabir, 2011). In Assam, workers in the automobile sector focused on salary, work-life balance, and opportunities for career growth (Neog & Barua, 2014). Iftakhar (2022) states that increased job satisfaction enhances emotional commitment and decreases the tendency to switch jobs.

Organizational Commitment

Organizational commitment (OC) signifies the loyalty, attachment, and

feeling of belonging that workers experience towards their organization (Meyer & Allen, 1991). Elements such as office environment, acknowledgment, managerial support, and workload, which pertain to job satisfaction, show a strong positive relationship with organizational commitment. Fantahun et al. (2023) discovered that the workplace atmosphere was the most significant predictor of organizational commitment. Employee empowerment likewise demonstrated a favorable link to commitment. A favorable work environment enhances employees' inclination to remain (Meyer & Allen, 1991).

Allen & Meyer (1990) suggested that organizational commitment is made up of three elements: affective commitment, continuance commitment, and normative commitment. Affective commitment denotes an emotional bond with the organization, whereby employees remain because they desire to (Casper et al., 2002). Continuance commitment occurs when employees remain in their positions because of a feeling of duty or the significant costs associated with leaving, including specialized training or few job opportunities (Casper et al., 2002). It can be categorized into commitment resulting from a lack of options and commitment stemming from the sacrifice of departure. Normative commitment arises from a sense of moral duty, motivating employees to remain because they feel it is the ethically correct choice (Casper et al., 2002; Messner, 2013). Employees exhibiting normative commitment remain with the organization due to ethical motives, independent of the company's provisions (Singh & Gupta, 2015; Jabari & Ghazzawi, 2019). This dedication is influenced by ingrained standards and reciprocal regard between the organization and its workforce.

Job Hopping

As defined in early 1974, job hopping or the "hobo syndrome", is the act of switching organizations frequently (Haidir, et al., 2023). It is referred to the affinity of an employee to switch jobs frequently from one organization to another (Pandey, 2019). Such a person who switches jobs frequently due to several reasons is known as a job hopper. When an employee changes jobs, it has an impact on the company and a significant quantity of knowledge within an organization is lost (McCarney, 2014), which is a key worry for businesses today given that the GenY will make up 75% of the global workforce by 2030. Gallup study has identified that 21% of GenY changed jobs during the year 2019-2020. Their loyalty towards the organization is much less compared to their older generations. High job hoppers lead to high turnover which is not good for the organization. It results in financial loss caused by separation, replacement, and training.

Motives of job-hopping behaviour

Motive	Description	Key Characteristics
Advancement	Driven by career progression and growth.	Concentrate on monetary achievement and career progression. Could entail greater risk (for instance, sacrifices in job security). Demonstrates ambition, creativity, and the pursuit of improved opportunities.
Escape	Driven by dissatisfaction with the current job or employer.	Arises from personal challenges and an adverse work atmosphere. A responsive reaction to job-related difficulties. Marked by retreat from unfavorable work situations.
New	Driven by the desire for a better fit with the company and a dynamic, growth-oriented environment.	Influenced by aspects such as advantages, travel time, and work-life harmony, could be inspired by an entrepreneurial outlook (e.g., seeking new opportunities, acquiring experience).

Source: (Lake et al.,2017), (Phu, 2021), (Nkomo et al.), (Ruangoon & Leephaijaroen, 2023),(Hassan et al., 2020),(Ngotngamwong, 2019), (Andersson & Koster, 2018), (Lanivich et al., 2021) (Rodriguez et al., 2019).

Affective Commitment and Job Hopping

Organizational commitment has a substantial impact on employee engagement, retention, and productivity (Ghazzawi, 2008; Tuna et al., 2011). When employers address employees' psychological needs for security and assistance, workers are more inclined to fully commit to their roles (Kahn, 1990). Job satisfaction and motivation are closely tied to organizational commitment, since greater satisfaction enhances motivation, achievement, and loyalty (Nabahani & Riyanto, 2020). Workers who possess a high level of affective commitment are less inclined to think about changing jobs, since it adversely affects that behavior (Iftakhar, 2022).

Generational Cohorts

Generations are defined by shared consciousness, beliefs, and experiences, influencing their work values and attitudes (Torun & Cetin, 2015).

Generation X: (Mid-1960s - Early 1980s)

- Influenced by social and economic upheaval (Torun & Cetin, 2015)
- Self-reliant, inventive, and flexible
- Frequently succeed in entrepreneurial endeavors
- Emphasize work-life harmony (Anitha, 2014)
- Appreciate intrinsic benefits such as personal development and job fulfillment (Twenge et al., 2010)

Generation Y: (Millennials - 1980 - 1996)

- Knowledgeable about technology and motivated by purpose (Rainey, 2003; DeVaney, 2015)
- Appreciate teamwork, inclusivity, and community impact * Emphasize significant work (Gallup, 2016; Rigoni, 2016)
- Desire independence and a supportive workplace

Generation Z: (1996 - 2012)

- Digital natives (Meret et al., 2018)
- Flexible, technologically adept, and innovative
- Value authenticity, inclusivity, and social equity

Research Gap

The present study identifies that there has been research on the individually factors affecting job satisfaction, affective commitment and job hopping of employees. The following research gaps were also identified from the literature review:

- Research comparing industries with a substantial millennial workforce, emphasizing the factors that affect job-hopping behaviors, has not yet been carried out.
- The influence of job-hopping on the career advancement of millennials, especially in the Indian scenario, has yet to be studied.
- The connection between job-hopping, job satisfaction, and organizational commitment needs more investigation.
- There is a lack of comparative research on the factors influencing job-switching behaviors among Gen X, Gen Y, and Gen Z.
- The influence of normative and/or continuance commitment on job-hopping has not been sufficiently covered in the current literature.

Data collection and Methodology

The approach used in this research is quantitative approach. The quantitative approach has been followed by collecting the primary data through questionnaire circulated among the Generation X, Y and Z employees of various sectors. The response from various employees is used to further analyse the effect of the Job satisfaction and affective commitment by using SEM model analysis.

Research Questions

- To study the motives (escape, advancement and new motives) behind job hopping decision of the generation X, Y and Z
- To examine the impact of job satisfaction and affective commitment on

job hopping decision and compare for three generations

- Study the role affective commitment plays in mediating the effects of job satisfaction on job-hopping behaviour
- To propose valuable suggestions for employers to identify the work motivation for the current working population mix

Sample selection: For this research, the Convenience and Snowball Sampling method has been used. The research involved 178 participants displaying a variety of demographics and career histories:

- Gender: 61% women, 39% men
- Yearly Income: Most people (35%) make ₹5-10 lakhs each year.
- Generation: Mainly Gen Z (56%), with Gen Y (31%) next and GenX (12%).
- Sector: The majority of participants (30%) are employed in Technology/Communication.
- Education: Almost half (49%) hold postgraduate degrees.
- Marital Status: 65% not married
- Employment Status: 88% of employees are full-time
- Work Experience: A large portion (69%) has 0-5 years of overall experience, with 81% holding the same length of service in their present organization.
- Organizational Level: 35% occupy entry-level positions.

Data collection: Primary data was collected using a questionnaire with 49 questions across three sections, utilizing a 5-point Likert scale (1: strongly disagree to 5: strongly agree) and distributed to employed individuals across various industries. 49 replies served as the sample size for the initial pilot study.

The questionnaire comprised four sections.

- Section 1 – Demographics
- Section 2 – Job satisfaction 56 Questionnaire was adopted directly from Job satisfaction survey by Paul E. Spector (1994)
- Section 3 – Affective commitment Questionnaire was adopted directly from Organizational commitment tool by Alan and Meyer (1990)
- Section 4 – Job hopping Questionnaire was adopted directly from Validation of Job Hopping Motives scale by (Lake et. al, 2017) for escape and advancement motives and new motives from The Motives for Job-Hopping Among Millennial Employees in Bangkok by Ruanggoon, J., & Leephaijaroen, S. (2023)

A final amended version of the questionnaire was distributed to the remaining targeted population for additional data collection, considering

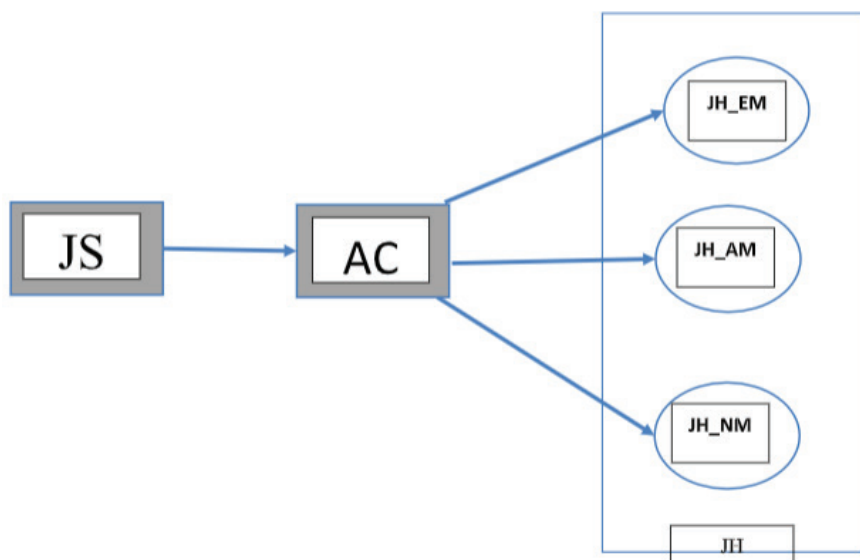
the replies from the initial survey. Suitable demographic characteristics were also considered for the research to better support the analysis.

Rigor: The Cronbach Alpha test was conducted using IBM SPSS to ensure reliability and validity, with an accepted threshold of $\geq 70\%$ for high reliability. The test, conducted by coding variables, yielded a Cronbach Alpha score of 0.891, indicating 89.1% reliability. This means that the questionnaire is 89.1% valid for the further processes of the research.

Data analysis

Structural Equation Modelling: The structural equation modelling is a statistical analysis which combines the analysis of the factors along with the multiple regression analysis. This structural equation modelling helps us to find the cause-and-effect relationship with the dependent and the independent variables. The software used here for SEM analysis is WarpPLS.

The main aim of the study is to find the relationship of all the latent variables with Job Hopping. We found from the literature review that Job satisfaction is crucial in affecting the commitment of an employee which in turn determines his/her job hopping behaviour. Thus, a SEM model was formed to study this relationship.



The above model depicts the main variables taken for the study. They are:

- Job satisfaction (JS) - independent variable
- Affective commitment(AC) - moderating variable
- Escape motive(JH_EM) - dependent variable.

- Advancement motive(JH_AM) - dependent variable.
- New motive(JH_NM) - dependent variable.

Factors Used for Interpretation

- P-value: Indicates statistical significance of relationships:
Range 0.01–0.05: Significant relationship.
<0.01: Highly significant relationship.
- Beta Coefficient: Represents correlation strength (0-1); higher values indicate stronger associations between variables.
R-square Value: Explains variation in the dependent variable due to the independent variable:
Higher values: Indicate better model fit.
Lower values: Often due to smaller sample sizes.

Hypothesis Testing

The statistical parameters are taken into consideration for interpretation for which the hypotheses are built and validated -

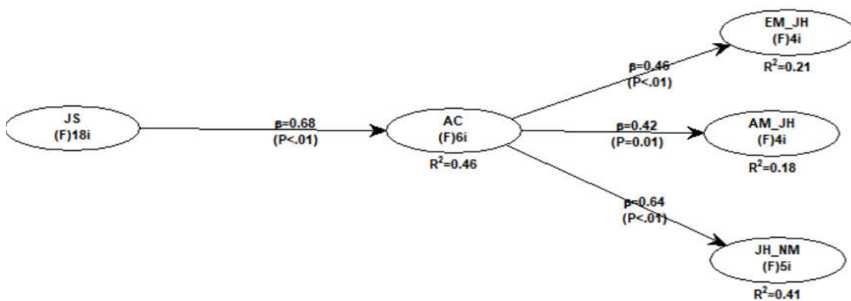
- H1 Impact of Job Satisfaction on affective commitment
- H2 Impact of affective commitment on Escape motive of Job Hopping
- H3 Impact of affective commitment on Advancement motive of Job Hopping
- H4 Impact of affective commitment on New motive of Job Hopping

The acceptance and rejection of the hypotheses depends on the value of P.

- If P is less than 0.01 it is highly significant.
- If P is between 0.01 to 0.05 it is significant.
- If P is greater than 0.05 there is no significance.

Generation X

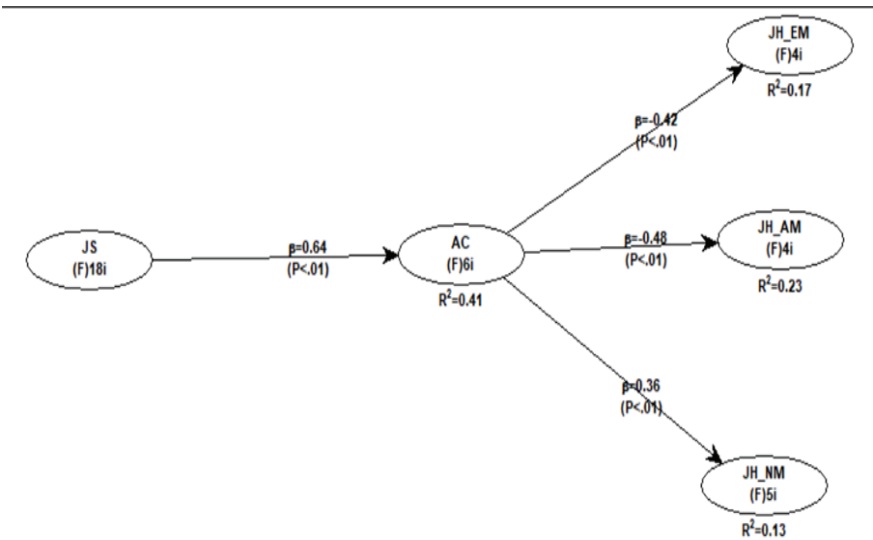
Figure-1: SEM model output for Gen X



Source: Output generated using WarpPLS

Generation Y

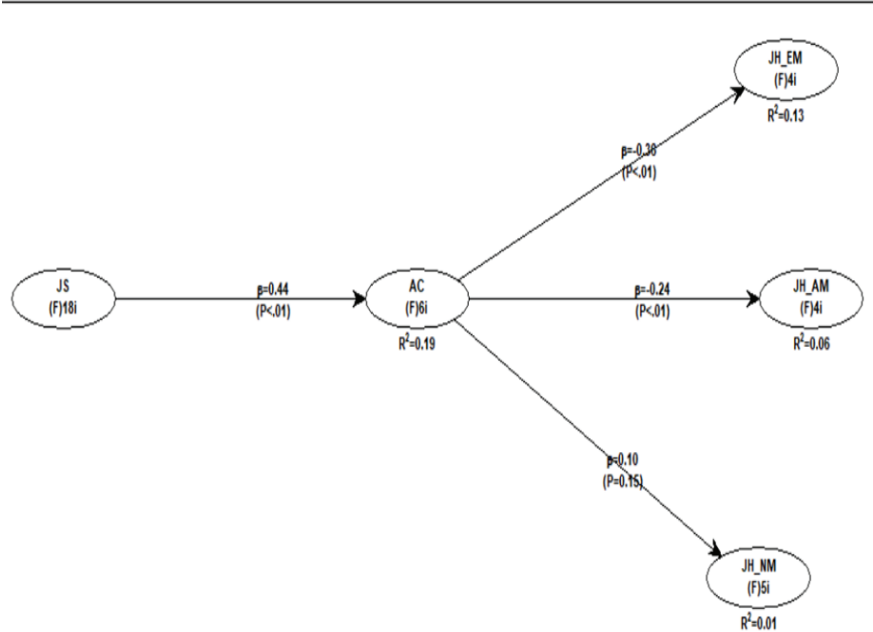
Figure-2: SEM output for Gen Y\\



Source: Output generated using WarpPLS

Generation Z

Figure-3: SEM output for Gen Z



Source: Output generated using WarpPLS

Results

Interpreting results from the SEM analysis for GenX

Table-1: Analysis of SEM output for Gen X

Variable Description	Findings	Interpretation
Impact of Job Satisfaction on affective commitment	P value < 0.01 Beta = 0.68 R ² value = 0.46	Since P < 0.01, there is a significant impact of Job Satisfaction on affective commitment for Gen X.
Impact of affective commitment on Escape motive of Job Hopping	P value < 0.01 Beta = 0.46 R ² value = 0.21	Since P < 0.01, there is a significant impact of affective commitment on Escape motive of Job Hopping.
Impact of affective commitment on Advancement motive of Job Hopping	P value < 0.01 Beta = 0.42 R ² value = 0.18	Since P < 0.01, there is a significant impact of affective commitment on Advancement motive of Job Hopping.
Impact of affective commitment on New motive of Job Hopping	P value < 0.01 Beta = 0.64 R ² value = 0.41	Since P < 0.01, there is a significant impact of affective commitment on New motive of Job Hopping.

Source: Self compiled from WarpPLS data

Generation X values recognition, work-life balance, and intrinsic rewards over social prestige (Tay, 2011). Their job satisfaction stems from affective commitment and a drive for personal development (TweThe desire, et al., 2010). Despite emotional ties, they may switch jobs for growth, shaped by economic uncertainties (Altimier, 2006; Kian & Yusoff, 2012).

Preferring autonomy, Generation X may switch jobs to gain new skills and grow personally (Tay, 2011). Their job-hopping reflects a quest for expertise and creativity beyond work.

In summary, Generation X values job satisfaction but may change jobs for growth, shaped by past experiences and a drive for learning.

Interpreting results from the SEM analysis for GenY

Table-2: Analysis of SEM output for Gen Y

Variable Description	Findings	Interpretation
Impact of Job Satisfaction on affective commitment	P value < 0.01 Beta = 0.64 R ² value = 0.41	Since P < 0.01, there is a significant impact of Job Satisfaction on affective commitment.
Impact of affective commitment on Escape motive of Job Hopping	P value < 0.01 Beta = 0.42 R ² value = 0.17	Since P < 0.01, there is a significant impact of affective commitment on Escape motive of Job Hopping.
Impact of affective commitment on Advancement motive of Job Hopping	P value < 0.01 Beta = 0.48 R ² value = 0.23	Since P < 0.01, there is a significant impact of affective commitment on Advancement motive of Job Hopping.
Impact of affective commitment on New motive of Job Hopping	P value < 0.01 Beta = 0.36 R ² value = 0.13	Since P < 0.01, there is a significant impact of affective commitment on New motive of Job Hopping.

Source: Self compiled from WarpPLS data

Millennials value personal development, meaningful feedback, and autonomy. Constructive criticism enhances their job satisfaction and emotional attachment (Bergh & Wulf, 2017; Kahn, 1990). Work-life balance, positive relationships, inclusivity, and teamwork are vital for Millennials, who may leave rigid, unsupportive workplaces (Raines, 2003). When faced with a rigid and unsupportive organizational environment, Millennials may lose commitment and seek opportunities elsewhere.

Affective commitment alone does not fully explain Millennials’ job-hopping. Job design, growth opportunities, and alignment with values also play a role (Bergh & Wulf, 2017; Rigoni, 2016). Millennials prefer customized roles aligned with their interests and prioritize purpose over pay. They value growth, development, and autonomy (Bergh & Wulf, 2017). They are motivated by personal growth and development, and they prefer a high degree of autonomy in their work.

Millennials are driven by personal development, purpose, and autonomy. Their satisfaction and commitment stem from job design, growth opportunities, and value alignment.

Interpreting results from the SEM analysis for Gen Z

Table-3: Analysis of SEM output for Gen Z

Variable Description	Findings	Interpretation
Impact of Job Satisfaction on affective commitment	P value < 0.01 Beta = 0.44 R ² value = 0.19	Since P < 0.01, there is a significant impact of Job Satisfaction on affective commitment.
Impact of affective commitment on Escape motive of Job Hopping	P value < 0.01 Beta = 0.36 R ² value = 0.13	Since P < 0.01, there is a significant impact of affective commitment on Escape motive of Job Hopping
Impact of affective commitment on Advancement motive of Job Hopping	P value < 0.01 Beta = 0.24 R ² value = 0.06	Since P < 0.01, there is a significant impact of affective commitment on Advancement motive of Job Hopping.
Impact of affective commitment on New motive of Job Hopping	P value < 0.15 Beta = 0.10 R ² value = 0.01	Since P < 0.15, there is not a significant impact of affective commitment on New motive of Job Hopping.

Source: Self compiled from WarpPLS data

The accepted hypothesis shows a minimal relationship between job satisfaction and Gen Z’s emotional attachment, indicated by a low r-square value.

Gen Z, growing up with advanced technology, is highly adaptable, creative, and self-motivated, often seeking better opportunities when challenged. Their digital fluency boosts productivity and multitasking. They seek better opportunities when jobs don’t align with their skills and aspirations.

Informal and community-oriented, Gen Z values collaboration over hierarchy, changing jobs to improve relationships, gain recognition, and enhance expertise. As a result, affective commitment has limited impact on their motivation to stay in an organization.

In summary, skill alignment, growth opportunities, and value alignment are more significant than job satisfaction in shaping Gen Z's commitment.

Discussion

The following inferences can be drawn from Generation X, Y and Z's commitment and satisfaction at work.

Value of Personal Growth and Development: All three generations prioritize personal growth, seeking skill development, meaningful work, and role alignment with their interests.

Desire for Autonomy: Autonomy is vital for all three generations, who value independence, problem-solving, and control over tasks.

Job Mobility: Each generation shows job mobility for different reasons: Gen X seeks advancement due to economic uncertainty, Millennials value customized roles and purpose, and Gen Z frequently changes jobs when misaligned with their skills.

Emphasis on Purpose and Values: All generations value purposeful work and roles aligned with personal values, seeking to contribute meaningfully.

Relationship with Organizations: Job satisfaction and affective commitment matter but are not sole retention factors; job design, growth, and value alignment also influence commitment.

Attitudes towards Authority and Hierarchy: All generations prefer informal, collaborative environments, valuing inclusivity and disliking hierarchy.

Suggestions

In today's workforce, Generation X (1965-1980; independent but cautious), Millennials (1981-2000; driven but entitled), and Generation Z (2001-2020; progressive but disloyal) coexist (Waldman, 2021). To reduce job hopping, companies must identify factors that boost affective commitment and mitigate job-hopping motives.

For improving affective commitment

According to Jay (2023), the following can help to improve the affective commitment of employees.

- *Management Training:* Good managers match staff sentiments with business goals, increasing commitment.

- *Increasing Transparency:* Clear communication of goals and tactics builds confidence and improves teamwork.
- *Job Design Strategies:* Well-designed jobs increase excitement and significance, boosting commitment and performance.
- *Promoting Inclusive Environment:* Employees feel valued and engaged in an inclusive work environment.
- *Increasing Employee Involvement and Autonomy:* Empowering employees in decision-making increases commitment.
- *Fair Rewards:* Fair compensation sustains morale and motivation, improving commitment and happiness.
- *Employee Development:* Offering training, advancement opportunities, and acknowledging accomplishments boosts commitment and satisfaction.

While the above mentioned ways work for Generation X and Y, Generation Z might show indifference to them because of completely different value system from them. The following practices can ensure improvement in commitment of Gen Z (Nabahani & Riyanto, 2020) –

- *Development Programs:* Offer growth opportunities and programs that enhance their abilities.
- *Upward Mobility:* Provide clear career paths to maintain motivation and engagement.
- *Meaningful Work:* Ensure job descriptions align with their interests and skills.
- *Flexibility and Autonomy:* Allow independence and flexible work schedules.
- *Open Communication:* Be transparent about objectives, choices, and rules.
- *Friendly Culture:* Encourage positive interactions and teamwork.
- *Acknowledgment:* Implement regular feedback systems and recognition programs.

For reducing job hoping

Employee engagement plays a crucial role in reducing job hopping by fostering commitment, satisfaction, and connection to the organization. HR initiatives like professional development, competitive compensation, a healthy work culture, and work-life balance can enhance engagement and minimize job-hopping tendencies.

a) *Escape motive***Table-2:** Addressing Escape motive of Job hopping for different generations

Gen X (born 1965-1980)	Gen Y (born 1981-1996)	Gen Z (born 1997-2012)
Factors like job insecurity and lack of work-life balance may lead to dissatisfaction. Strategies for retaining include offering stability through long-term career paths and competitive benefits, maintaining clear communication, and providing recognition for their experience.	Addressing issues such as limited growth opportunities and a toxic work environment is crucial. Strategies include connecting their work to the company's mission, providing personalized career development opportunities, and fostering collaboration and a positive work environment.	concerns about inflexibility and a lack of social responsibility may drive job hopping. Solutions involve offering flexible work arrangements, highlighting social responsibility initiatives, and creating a culture of feedback and empowerment where their voices are heard and valued

Source: Self compiled (Goertz, 2012) (PwC, 2023) (The Center for Generational Kinetics, 2022) (Webber, 2023)

b) *Advancement Motive***Table-3:** Addressing advancement motive of job hopping for Employees

Gen X	Gen Y	Gen Z
<ul style="list-style-type: none"> • Emphasize security and stability • Place a high value on knowledge and experience • Encourage transparent and honest communication • Provide adaptable work schedules 	<ul style="list-style-type: none"> • Offer individualized career development • Give them a sense of purpose by demonstrating how their work supports the company's mission and societal effect. • Provide opportunities for growth and significant challenges • Encourage teamwork and a positive atmosphere at work 	<ul style="list-style-type: none"> • Emphasize your efforts on social responsibility • Ensure work-life balance and flexibility • Accept innovation and technology • Give them feedback and decision-making authority

Source: self-compiled from (Forbes, 2022), (Society for Human Resource Management, 2023), (Liu & Connelly, 2018), (Michaels, Handfield, & Axelrod, 2012), (Shuffler & Judd, 2017), (Wrzesniewski, Dutton, & DeGuzman, 2002), (Bersin, 2016), (Twenge, Campbell, & Freeman, 2014), (Charan, Drotter, & Noel, 2010)

c) *New Motive***Table-4:** Addressing new motive of job hopping for different generations

Gen X	Gen Y	Gen Z
Value pragmatic outcomes and offer structured programs	Emphasize purpose and impact and Offer opportunities for collaboration and co-creation	Prioritize autonomy and flexibility and Connect with their desire for social responsibility

Source: self-compiled from (Liu & Connelly, 2018), (Smith, Cacioppe, Mata, 2014), (Wrzesniewski, Dutton, & DeGuzman, 2002), (Shuffler & Judd, 2017), (PwC, 2022), (Hart Research & Consulting, 2022).

Conclusion

For organizations to succeed in the quickly changing workplace of today – where Generations X, Y, and Z coexist – it is critical to comprehend the complex relationships that exist between emotional commitment, job hopping, and job satisfaction. Through a combination of surveys and structural equation modelling research, this study explored these processes. The results emphasized how important it is for firms to address human and organizational elements to improve affective commitment and reduce generational job switching. The study uncovered a plethora of tactics that companies could take into account, from boosting inclusion and providing specialized growth chances to improving the general work environment. Organizations can establish a culture of dedication and loyalty by emphasizing employee development, creating a friendly work environment, and offering meaningful recognition. Moreover, employers can effectively curb job-hopping tendencies by acknowledging and accommodating the unique beliefs and preferences of each generation. This will cultivate a stable, motivated, and resilient workforce that is well-positioned for sustained success.

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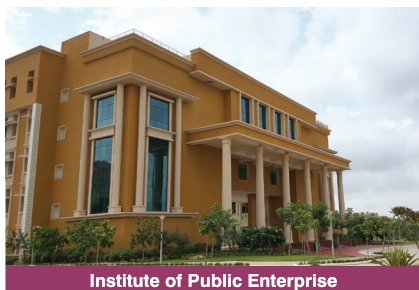
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