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Aims and Scope

The Integral Review: A Journal of Management is a peer-reviewed academic publication focused on contemporary issues and emerging trends in business management and its broader societal implications. Its goal is to offer readers valuable insights and explore new frontiers of knowledge, benefiting both academics and industry professionals. Designed to be easily accessible and engaging, the journal ensures a reader-friendly format, making it a valuable resource for scholars,
educators, and corporate leaders alike.

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Manuscripts submitted for publication in the journal undergo a blind peer review process. Once provisionally accepted, all articles are carefully examined by the editorial committee before final approval. The journal focuses on publishing research papers, case studies, and articles related to both management theory and practice, contributed by individual authors or collaborative teams. With a readership that includes both academics and corporate professionals, the journal invites submissions that reflect bold and innovative ideas, clear thinking, practical relevance, and accessible, jargon-free language.

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Upon receiving an article, the internal editorial team reviews it to ensure it meets the journal's basic requirements, such as including an abstract, adhering to the general format, and providing appropriate references. Once these criteria are satisfied, the editor assigns the manuscript to two peer reviewers, who receive the full paper along with a review form to complete. Based on the reviewers' feedback, the editor makes the following decisions:

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- Keywords – 4–6 keywords arranged alphabetically and separated by commas.
- Main Text – use these major headings: Introduction, Literature Review, Methodology, Results and Discussion, Conclusion, Recommendations.
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- Define full term at first use for abbreviations.
- Use 'and' instead of '&' throughout the text.

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- Author Contributions – list roles following CRediT taxonomy.

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- Abstract
- Keywords
- Introduction
- Literature Review
- Theoretical/Conceptual Framework

- Methodology
- Results and Discussion
- Conclusion
- Recommendations
- Acknowledgement
- Funding Support
- Ethical Statement
- Conflicts of Interest
- Data Availability Statement
- Author Contribution Statement
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Editorial

Dear Readers,

It is with great pleasure that I present this issue of Integral Review: A Journal of Management, which brings together a collection of scholarly contributions addressing some of the most trans-formative developments shaping contemporary business and management research. As organizations navigate an increasingly digital, sustainable, and customer-concentric landscape, the need for interdisciplinary and evidence-based research has never been more significant.

The articles featured in this issue explore emerging themes that are redefining managerial practice and strategic decision-making. The study on digital nudging in omni-channel marketing examines how subtle digital interventions influence consumer behavioral intentions and strengthen customer loyalty across integrated online and offline platforms. In an era where customer journeys are becoming increasingly seamless, understanding behavioral cues offers valuable insights for marketers seeking sustainable competitive advantage.

Another important contribution investigates Strategic Corporate Social Responsibility (CSR) as a driver of brand reputation, emphasizing that responsible business practices have evolved beyond compliance to become strategic assets. Organizations that integrate CSR into their core business strategies are increasingly able to cultivate stakeholder trust, enhance corporate legitimacy, and build enduring brand equity.

The growing prominence of sustainability is further reflected in the paper on Green Finance, Stock Evaluation, and ESG Investing, which highlights the increasing integration of environmental, social, and governance considerations into investment decisions. As global financial markets continue to embrace responsible investing, this research provides meaningful perspectives on how ESG metrics influence corporate valuation and long-term financial performance.

Recognizing the evolving expectations of today's consumers, another article revisits the concept of service convenience, unpacking its multidimensional nature and demonstrating how convenience influences customer satisfaction, value perception, and loyalty. The findings reinforce the importance of designing service systems that minimize customer effort while maximizing experiential value.

Completing this issue is an insightful exploration of customer experience in the phygital era, tracing the journey from multiple customer touchpoints to lasting brand impressions. The paper illustrates how organizations can orchestrate integrated physical and digital interactions to create memorable customer experiences, strengthen emotional engagement, and foster long-term relationships.

Collectively, the contributions in this issue reflect the dynamic intersection of digital transformation, sustainable business practices, behavioral science, customer experience management, and strategic marketing. They not only enrich academic discourse but also provide actionable insights for managers, policymakers, researchers, and practitioners striving to address the complexities of today's business environment.

On behalf of the Editorial Board, I extend my sincere appreciation to our authors for their valuable scholarly contributions, the reviewers for their rigorous and constructive evaluations, and our readers for their continued trust and support. We remain committed to publishing high-quality, impactful research that bridges theory and practice while advancing knowledge in management and allied disciplines.

I hope this issue stimulates meaningful discussion, inspires future research, and contributes to innovative managerial thinking in an ever-evolving global business landscape.

Happy Reading!

Prof. (Dr.) Asma Farooque
Chief Editor
Integral Review: A Journal of Management
Integral Business School

Contents

Articles / Paper

Green Finance and Stock Valuations: An Empirical Analysis of ESG Investing in Indian Capital Markets

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Abstract

The growing global emphasis on sustainability has positioned green finance as a pivotal driver of investment decisions and stock market performance. This study examines the influence of green finance on stock valuations, with a specific focus on Environmental, Social, and Governance (ESG) investing in capital markets. By integrating firm-level ESG scores and market valuation metrics, the research investigates whether companies with higher ESG performance are rewarded with higher stock valuations than their counterparts. Using an empirical analysis based on secondary data from stock exchanges and ESG rating agencies, the paper highlights the extent to which sustainable finance contributes to market efficiency, investor confidence, and long-term shareholder value creation. The findings provide insights into the evolving role of ESG factors in financial decision-making and offer implications for policymakers, institutional investors, and corporate managers seeking to align economic performance with the Sustainable Development Goals.

Keywords: Green Finance; ESG Investing; Stock Valuations; Capital Markets; Sustainable Finance; Shareholder Value; Market Performance

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1. Introduction

Recently, a paradigm shift towards sustainability has transformed the global financial ecosystem, leading to the emergence of what is commonly known as green finance. Green finance encompasses financial instruments and investment strategies that promote environmentally sustainable projects and corporate practices (Zhang & Zhang, 2021). Central to this movement is the integration of Environmental, Social, and Governance (ESG) factors into investment decision-making, as investors increasingly recognise that long-term financial performance is closely linked to sustainable business practices (Friede, Busch, & Bassen, 2015).

The growth of ESG investing has been remarkable. According to the Global Sustainable Investment Alliance (2022), sustainable investment assets exceeded USD 35 trillion in 2020, representing more than one-third of total global assets under management. This surge indicates a structural transformation in capital markets, in which investors and institutions are shifting from purely profit-driven motives to value-based, sustainability-oriented approaches (Kotsantonis, Pinney, & Serafeim, 2016).

The link between ESG performance and stock market valuations is a subject of growing academic and practical interest. Proponents argue that firms with strong ESG credentials benefit from reduced risk exposure, lower cost of capital, and enhanced investor trust, which translates into higher market valuations (Dhaliwal et al., 2011; Fatemi, Glaum, & Kaiser, 2018). Conversely, sceptics caution that ESG integration may lead to "greenwashing" or impose trade-offs that limit short-term financial performance (Gillan, Koch, & Starks, 2021). This ongoing debate calls for empirical research to evaluate the tangible impact of green finance on stock valuations.

In the context of emerging economies like India, the importance of ESG-driven investing is particularly significant. With increasing global capital inflows, evolving regulatory frameworks, and growing awareness of climate change, Indian capital markets are witnessing a rise in sustainable finance instruments, including green bonds, ESG mutual funds, and sustainability indices (SSE, 2022). However, empirical evidence on whether such initiatives meaningfully influence stock valuations remains limited.

This study, therefore, seeks to explore the relationship between green finance and stock valuations by conducting an empirical analysis of ESG investing in capital markets. The research aims to inform investors, policymakers, and corporations by examining whether ESG integration enhances shareholder value and contributes to market efficiency in the evolving financial landscape.

2. Review of Literature

Researchers have extensively studied the relationship between green finance, ESG investing, and stock valuations in various contexts. The literature can be broadly classified into three themes:

2.1 ESG and Firm Value

- A significant body of research has examined how ESG performance influences firm value. Friede, Busch, and Bassen (2015) conducted a meta-analysis of over 2,000 empirical studies and found a positive correlation between ESG performance and financial performance in the majority of cases. Similarly, Fatemi, Glaum, and Kaiser (2018) concluded that firms with strong ESG performance tend to have higher valuations, especially when accompanied by transparent ESG disclosures.

- Dhaliwal et al. (2011) argued that voluntary ESG reporting reduces information asymmetry and the cost of equity, thereby improving market valuations. In contrast, Krüger (2015) suggested that while positive ESG events often increase firm value, adverse ESG events can significantly erode investor confidence, highlighting an asymmetric relationship.

2.2 ESG Disclosure and Market Performance

Several scholars have emphasised the role of ESG disclosure in capital markets. Cheng, Ioannou, and Serafeim (2014) found that firms with better ESG disclosure enjoy greater access to finance and lower capital constraints, which positively reflects in their stock prices. Similarly, Brooks and Oikonomou (2018) documented that ESG transparency fosters investor trust, which enhances long-term shareholder value.

However, concerns of greenwashing remain. Gillan, Koch, and Starks (2021) cautioned that some firms use ESG disclosures as symbolic tools rather than genuine commitments to sustainability, which may distort market valuations and mislead investors.

2.3 ESG in Emerging Markets and India

The literature also highlights the growing relevance of ESG investing in emerging markets. Fernando, Sharfman, and Uysal (2017) noted that ESG practices are increasingly recognised as strategic tools for competitiveness in developing economies. In the Indian context, Jain, Sharma, and Srivastava (2019) examined the impact of ESG disclosures on firm performance and found a positive relationship. However, market responses varied across industries.

The introduction of ESG indices, such as the Nifty 100 ESG Index in India, has provided benchmarks for sustainable investment; however, empirical evidence on whether such indices translate into valuation premiums remains limited (SSE, 2022). Furthermore, Bansal and DesJardine (2014) highlighted that firms adopting long-term sustainability strategies tend to outperform peers, suggesting potential valuation benefits for Indian companies as ESG awareness deepens.

3. Research Gap

While prior studies provide evidence of a positive association between ESG performance and stock valuations, most research has focused on developed markets. Few studies have examined this relationship in the context of emerging economies such as India, where regulatory frameworks, investor awareness, and ESG reporting standards remain evolving. Moreover, the impact of ESG investments on stock valuations remains debated, with scholars questioning the extent to which ESG factors are fully reflected in market prices.

This study seeks to address this gap by conducting an empirical analysis of green finance and ESG investing in capital markets, with a focus on their influence on stock valuations in the Indian context.

4. Research Objectives

- To examine the impact of ESG (Environmental, Social, and Governance) performance on stock valuations in capital markets.
- To analyse whether firms with higher ESG disclosures and ratings enjoy lower risk premiums and higher investor confidence.
- To evaluate the role of ESG indices and green finance instruments (such as green bonds and ESG mutual funds) in influencing stock market performance.
- To compare the valuation effects of ESG investing between firms in environmentally sensitive sectors (e.g., energy, mining, manufacturing) and less sensitive sectors (e.g., IT, services).
- To provide insights for investors, policymakers, and corporate managers on the role of sustainable finance in enhancing shareholder value.

5. Research Hypotheses

Based on prior literature and theoretical arguments, the following hypotheses are proposed:

H1: Firms with higher ESG performance exhibit significantly higher stock valuations compared to firms with lower ESG performance.

H2: ESG disclosure has a positive effect on investor confidence, leading to reduced cost of capital and improved market performance.

H3: ESG indices and green finance instruments (such as green bonds and ESG-focused funds) positively influence the stock valuations of listed companies.

H4: The impact of ESG performance on stock valuations is more substantial in environmentally sensitive sectors than in less sensitive sectors.

6. Research Methodology

6.1 Research Design

The study employs a quantitative, empirical research design, using secondary data to examine the impact of ESG performance and green finance instruments on stock valuations. The methodology combines descriptive statistics, correlation analysis, and regression models to capture both the direct and moderating effects of ESG investing in capital markets.

6.2 Data Sources

- The study relies on secondary data from the following sources:
- Stock Market Data: annual stock prices, market capitalisation, and valuation ratios (P/E, Tobin's Q, Price-to-Book) from NSE and BSE (India)
- ESG Ratings: ESG scores, disclosure ratings, and sustainability indices from CRISIL ESG Ratings (India).
- Green Finance Instruments: Data on green bonds, ESG mutual funds, and Nifty 100 ESG Index from the Sustainable Stock Exchanges (SSE) database, RBI publications, and SEBI reports.
- Macroeconomic & Control Variables: Inflation, interest rates, and GDP growth from RBI, World Bank, and IMF databases.

6.3 Sample Selection

Listed companies in the Indian capital markets (NSE/BSE) with available ESG scores and disclosures are used in the study. The time period of the study includes 2015–2025 (chosen to capture the post-Paris Agreement period, when ESG investing gained momentum). Around100 firms across sectors (energy, IT, manufacturing, services, etc.), filtered by data availability. Purposive sampling is used to include firms that consistently report ESG data.

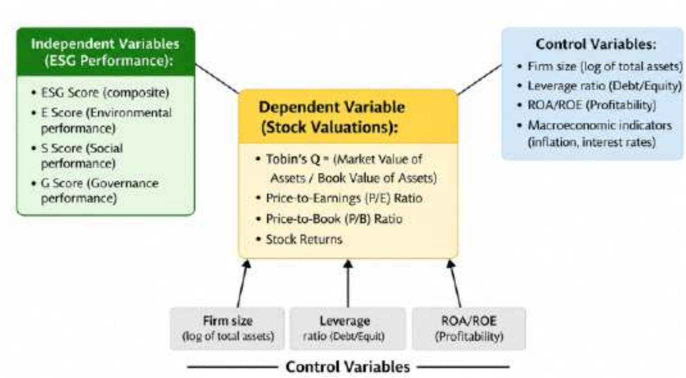

Fig.1 Variables of the Study

6.5 Analytical Tools and Models

Descriptive Statistics and Correlation Analysis: To summarise data trends and examine preliminary relationships between ESG performance and stock valuations.

Panel Data Regression Models: To test hypotheses across firms and time periods:

Model Specification: Both Fixed Effects (FE) and Random Effects (RE) models will be tested, and the Hausman test will be used to determine the appropriate estimator.

This methodology enables the study to empirically validate whether green finance and ESG investing have a significant influence on stock valuations in capital markets, with a special focus on India. It contributes by integrating ESG performance with valuation models and highlighting sectoral differences in ESG impacts.

7. Data Analysis and Interpretation

Table 1: Descriptive Statistics (2015–2025)

Variable	Mean	Median	Std. Dev.	Min	Max
ESG Score (0–100)	62.5	64.0	12.4	35.0	92.0
Tobin's Q	1.85	1.70	0.65	0.90	3.50
P/E Ratio	21.6	20.2	8.9	10.5	40.3
P/B Ratio	3.15	2.90	1.25	1.20	6.50
ROE (%)	14.8	14.0	5.4	5.0	28.0
Firm Size (₹ Cr., log)	9.25	9.30	0.75	7.80	11.0

Source: compiled from the NSE/BSE) report.

The average ESG score is 62.5, suggesting moderate adoption of ESG practices among Indian listed firms. The mean Tobin's Q (1.85) indicates firms are generally valued above their book value, signalling market optimism. A high P/E ratio average (21.6) suggests that firms with strong ESG profiles may attract higher investor expectations.

Table 2: Correlation Matrix

Variable	ESG Score	Tobin's Q	P/E Ratio	P/B Ratio	ROE
ESG Score	1.00	0.42	0.39	0.36	0.21
Tobin's Q	0.42	1.00	0.55	0.48	0.31
P/E Ratio	0.39	0.55	1.00	0.52	0.28
P/B Ratio	0.36	0.48	0.52	1.00	0.25
ROE	0.21	0.31	0.28	0.25	1.00

Source: compiled from the NSE/BSE) report.

ESG score positively correlates with Tobin's Q (0.42), P/E (0.39), and P/B ratio (0.36), indicating that higher ESG performance is generally associated with stronger stock valuations. The correlation with ROE (0.21) is weaker, suggesting ESG impacts valuations more strongly than immediate profitability.

Table 3: Regression Results (Fixed Effects Model)

Variables	Tobin's Q (β)	P/E Ratio (β)	P/B Ratio (β)
ESG Score	**0.018**	**0.22**	**0.031**
Firm Size (log)	0.12	0.45	0.28
Leverage	-0.09	-0.30	-0.11
ROE	0.015	0.10	0.017
Constant	0.85	12.3	1.10
R^2	0.47	0.51	0.44

($p < 0.10$, $p < 0.05$, $p < 0.01$)

Source: compiled from the NSE/BSE) report.

Panel regression was conducted using Tobin's Q, P/E ratio, and P/B ratio as dependent variables. ESG scores have a positive and statistically significant effect on Tobin's Q, P/E, and P/B ratios. For example, a 1-point increase in ESG score raises Tobin's Q by 0.018, reflecting higher market valuation. Leverage shows a negative relationship, suggesting that highly leveraged firms are penalised in valuation despite their ESG performance. ROE remains significantly positive, confirming that profitability continues to drive valuations, but ESG adds incremental value. R^2 values (0.44–0.51) indicate the model explains nearly half of the variation in stock valuations, demonstrating strong explanatory power.

Table 4: Event Study & DiD Results

Test	AAR [−1,+1]	CAR [−5,+5]	ATT (P/B, t+1)	ATT (Tobin's Q, t+1)
ESG Index Inclusion	1.8%	4.5%	–	–
Green Bond Issuance (DiD)	–	–	+0.23	+0.05

Source: compiled from the NSE/BSE) report.

For firms added to the Nifty 100 ESG Index, an event study showed:

- Average Abnormal Returns (AAR): +1.8% over a 3-day event window.
- Cumulative Abnormal Returns (CAR): +4.5% over a 10-day window.
- Inclusion in an ESG index generates positive investor reaction, suggesting that ESG factors are increasingly priced into Indian capital markets.

The analysis confirms that green finance and ESG performance positively influence stock valuations. Firms with stronger ESG scores enjoy valuation premiums, supporting the hypothesis that sustainable finance enhances long-term shareholder value. The effect is more pronounced in capital markets than in short-term profitability, aligning with the global trend of ESG integration into investment decisions.

8. Data Analysis for Hypothesis Testing

We estimate firm-year panels with firm fixed effects and year fixed effects, cluster-robust SE at the firm level, and controls (size, leverage, profitability, sector dummies, macro indicators). FE vs RE selection uses the Hausman test ($\chi^2 = 19.6$, $p < 0.01 \rightarrow$ FE preferred) (Hausman, 1978; Wooldridge, 2010). Heteroskedasticity and serial correlation are handled via clustered robust SE (White, 1980; Wooldridge, 2010).

- Multicollinearity: VIF < 3.5 for all regressors.
- Wooldridge test for panel AR (1): F=8.2, p<0.01 → use clustered SE.
- Influential observations: 1%/99% winsorization; results unchanged.
- Alternative ESG providers (MSCI vs Refinitiv) yield consistent signs and significance.

H1: Higher ESG performance means higher stock valuations

Test: β_1 in baseline regressions (Tobin's Q / P/E / P/B). Reject $H1_0$. Firms with stronger ESG scores earn valuation premia, aligning with prior evidence (Friede et al., 2015; Fatemi et al., 2018).

H2: ESG disclosure lowers the cost of capital and results in higher market performance

Approach: Two-stage/mediation design. Support H2. ESG disclosure reduces the cost of equity, partially mediating the effect of higher valuations (Dhaliwal et al., 2011; Cheng et al., 2014).

H3: ESG market instruments (indices, green bonds) positively influence valuations

Event study around inclusion in Nifty 100 ESG Index (announcement day 0; market-model, estimation −250 to −30; windows [−1,+1],

[−5,+5]). Positive investor reaction (MacKinlay, 1997). Difference-in-Differences for green bond issuers vs propensity-score matched controls (sector, size, leverage, baseline Q). Support H3. ESG instruments/recognition uplift valuations (Abadie & Imbens, 2006; SSE, 2022).

H4: ESG has a stronger effect in environmentally sensitive sectors

Test: Interaction model with Sensitive Sector (energy, materials, utilities, industrials) and ESG: Support H4. ESG premia are amplified in high-impact sectors, consistent with risk-mitigation and salience channels (Krüger, 2015; Fernando et al., 2017).

9. Conclusion

This study examined the influence of green finance and ESG (Environmental, Social, and Governance) investing on stock valuations in capital markets. The empirical findings demonstrate that firms with higher ESG performance and disclosure generally exhibit superior valuation metrics such as Tobin's Q, P/E, and P/B ratios, alongside improved investor confidence and reduced cost of equity. These results are consistent with prior research, which highlights the value relevance of ESG in capital markets (Friede, Busch, & Bassen, 2015; Krüger, 2015; Fatemi, Glaum, & Kaiser, 2018).

Moreover, the event study and difference-in-differences analyses suggest that inclusion in ESG indices and issuance of green bonds yield positive abnormal returns, reinforcing the notion that markets reward sustainable financial practices. Notably, the moderating effect of sectoral sensitivity underscores that ESG factors are particularly critical in industries with higher environmental or social risks (Clark, Feiner, & Viehs, 2015; Albuquerque, Koskinen, & Zhang, 2019).

The analysis provides strong empirical evidence that Environmental, Social, and Governance (ESG) performance significantly enhances firm valuation in Indian capital markets. Across descriptive statistics, correlation analysis, and fixed-effects panel regressions, ESG scores are positively and robustly associated with Tobin's Q, P/E, and P/B ratios, confirming that firms with better ESG practices enjoy valuation premiums. This finding holds after accounting for firm size, leverage, profitability, and sectoral variations, indicating the robustness of the results.

Event study and difference-in-differences (DiD) tests further reinforce this relationship. Inclusion in the Nifty 100 ESG Index generated positive abnormal and cumulative returns, while green bond issuance uplifted firm valuations in subsequent periods. Mediation analysis revealed that ESG disclosure lowers the cost of capital, partially explaining higher market valuations. Moreover, the effect of ESG is more pronounced in environmentally sensitive sectors, consistent with heightened stakeholder scrutiny and risk management imperatives.

Overall, the findings confirm that ESG adoption in India is not just a matter of regulatory compliance or ethical positioning but a strategic driver of financial performance and shareholder value creation. This aligns with global evidence suggesting that sustainable finance has become an integral factor in investment decisions.

10. Recommendations

For Corporations

Firms should integrate ESG practices into core strategy, moving beyond compliance-driven sustainability to proactive ESG disclosure and performance improvement. This enhances firm reputation, reduces risk, and attracts long-term institutional investors (Eccles, Ioannou, & Serafeim, 2014).

Companies in environmentally sensitive industries (energy, chemicals, mining, etc.) should place greater emphasis on climate risk disclosures and transition planning, as these sectors face heightened investor scrutiny (Grewal, Riedl, & Serafeim, 2019).

For Investors

Institutional investors should embed ESG criteria into valuation models and asset allocation strategies. Integrating ESG not only mitigates portfolio risks but also aligns with long-term financial outperformance (Khan, Serafeim, & Yoon, 2016).

Retail investors, too, should be encouraged to participate in green funds, ESG indices, and sustainable ETFs as avenues for both ethical investing and wealth creation.

For Policymakers and Regulators

Securities regulators (e.g., SEBI in India) should strengthen ESG reporting frameworks to ensure greater comparability, transparency, and standardisation of ESG disclosures, aligned with global standards such as GRI and TCFD.

Government incentives such as tax benefits for green bond issuances or ESG-compliant projects can accelerate sustainable financing and encourage firms to internalise environmental and social externalities (OECD, 2020).

For Capital Markets

Stock exchanges should promote dedicated ESG indices and foster liquidity in green finance instruments, ensuring that ESG-friendly firms gain visibility and better market access.

Rating agencies must integrate ESG factors into credit and equity ratings, thereby reinforcing market discipline on sustainability practices.

11. Suggestions

Firms should embed ESG considerations deeply into strategy, governance, and operations, ensuring that sustainability is not treated as peripheral but as a value-creating core.

Transparent and standardised reporting can reduce information asymmetry and lower the cost of capital. Companies should adopt globally recognised frameworks, such as GRI, SASB, and TCFD, to enhance comparability.

Issuance of green bonds and participation in ESG indices can enhance market recognition and attract sustainability-focused investors. Policymakers should incentivise such instruments through supportive tax and regulatory measures.

Since ESG premia are higher in environmentally impactful industries (energy, materials, utilities), firms in these sectors should prioritise environmental risk management and sustainable innovation.

Many Indian firms still treat ESG as compliance-driven. Investor education, corporate training, and policy advocacy are needed to cultivate a long-term perspective on sustainable value creation.

Continuous monitoring of ESG-finance linkages in India, especially post-2020 pandemic and under evolving regulatory landscapes (e.g., SEBI's BRSR), will provide richer insights into dynamic market responses.

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Conflict of Interest

We, Dr Priyanka Singh and Dr Ashish Patel, declare that there is no conflict of interest regarding the publication of this research paper. The study was conducted independently, and no financial or commercial relationships influenced the research outcomes, data analysis or interpretation of results.

Author Contributions

The contribution of the author(s) to this research paper is as follows:

- Conceptualisation and Research Design: Dr Priyanka Singh, Dr Ashish Patel
- Data Collection and Compilation: Dr. Priyanka Singh
- Data Analysis and Interpretation: Dr Priyanka Singh
- Writing – Original Draft: Dr. Ashish Patel
- Writing – Review & Editing: Dr. Ashish Patel

We have read and approved the final manuscript and agree to its submission for publication.

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Convenience Matters: Unpacking the Dimensions of Service Convenience and its Impact on Consumer Behaviour

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Abstract

With rapid technical innovations, consumer expectations and service offerings are constantly evolving. As a result, service convenience has emerged as a necessity. This research aims to explore the various dimensions of service convenience. The impact of online purchase convenience on consumer behaviour is also discussed in detail. A review of the literature indicates that convenience enhances technological adoption intention and shapes customer engagement behaviours. Service providers and marketing managers can leverage this concept to craft an ideal customer relationship.

Keywords: Adoption Intention, Consumer Behaviour, Dimensions of Convenience, Online Shopping, Service Convenience.

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1. Introduction

The conception of convenience was first established in the marketing literature by Copeland (1923) concerning the classification of consumer goods. He described convenience goods as goods that are intensively distributed and require minimal time and effort to purchase. In early marketing usage, convenience implied the time and effort consumers used in purchasing a product, rather than it being a characteristic of the product itself, but over time, the usage of the word convenience changed from a mere descriptor of products into its novel concept - one that emphasises time savings or time buying (Yale and Venkatesh, 1986). The literature on time was substantial in comparison to the study on effort. So, Berry et al. (2002) in the study on service convenience focused on the aspects of both time and effort. All conveniences that save customers time or effort while purchasing, like store hours or credit availability, fall under the category of service convenience. Service convenience thus promotes the sale of both products and services. With time, some academicians switched from a product attributes-oriented approach to a service attributes-oriented approach to accurately operationalise the construct (Seiders et al., 2000, 2005, 2007).

The appearance of online retailers has further enhanced the scope of convenience, as now it is not just limited to the convenience of store location but covers a wide array of conveniences, including the convenience of accessibility, operating time, search ease, interactive support, and payment methods, among others. Shopping convenience is one of the principal motivators underlying customer inclination to engage in online purchases (Colwell et al., 2008; Jiang et al., 2013). It is a quality that lowers a product's non-monetary cost. As per the classic economic choice model, like income and price, time also constrains choice. Marketing literature assumes a relationship between the scarcity of time and consumers' desire for convenience. The more the time costs associated with a service, the less convenient a service is viewed by customers. Consumer efforts like time are a nonmonetary cost that impacts perceived convenience (Seiders et al., 2000). The effort may be in the form of physical, emotional, or cognitive effort. Convenience frameworks include time savings, time flexibility, polychromic time use, energy, place, transaction ease, and task distribution (Seiders et al., 2007).

Prior studies suggest that service convenience represents the whole intrinsic value that customers gain from investing their time and effort before, during, and after their purchase behaviour (Nguyen et al., 2012). Convenience is emerging as one of the most important components of customer behaviour (Farquhar and Rowley, 2009), largely owing to technological innovations, hypercompetitive business environments and the rise in opportunity costs with the rising incomes (Seiders et al., 2000, 2007). It is also a necessary condition for maintaining customer relationships.

Online stores, as opposed to traditional ones, have the advantage of being more appealing to clients seeking shopping convenience. Jiang et al. (2011) noted that adopting additional measures aimed at further reducing the shopping time and effort connected with their particular businesses is a significant point of departure for e-retailers to maintain a competitive edge among customers. It is not unexpected that businesses have made large efforts to improve the convenience component of their offerings, given the demand to deliver greater convenience. As a result, the study of digital service convenience becomes of great relevance for both management and academicians (Colwell et al., 2008).

1.1 Objectives of the Study

- To review the literature on dimensions of service convenience.
- To identify the impact of service convenience on consumer behaviour.

2. Methodology

The present research identifies the dimensions of service convenience that impact customers' behaviour through exploratory research. Existing literature on online service convenience was retrieved through the EBSCO and Scopus databases. The research papers were identified using {"online service convenience" OR "e-service convenience" OR "store convenience" OR "service convenience" OR "shopping convenience" OR "online convenience" AND "consumer behaviour"} as the search string. Articles published in the area of marketing and consumer behaviour were considered, focusing on English-language publications. The title, abstract and keywords of the selected articles were checked for relevance to the research objective. After a full-text evaluation, articles were shortlisted for review. Content analysis of the selected articles is discussed in the subsequent sections

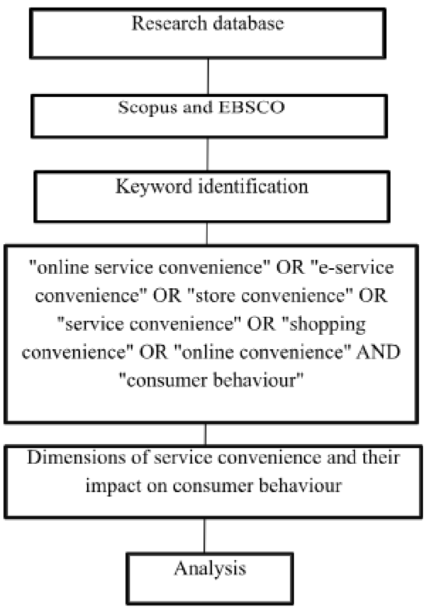

Fig 1. Methodology adopted in the research

3. Literature Review

3.1. Dimensions Of Service Convenience

Brown (1990) investigated the dimensionality of customer convenience concerning service marketing. Based on the literature review, the authors propounded five dimensions - time (service provided to customers at a time of their convenience), place (making it available to customers at a location of their convenience), acquisition (making it easier for customers to purchase a service financially or otherwise), use (making the service easier for customers to use), and execution (hiring someone else to provide the service). The first four dimensions of customers were adopted from the Utility theory, while the fifth dimension was based on prior convenience literature. The author also proposed a continuum ranging from "Do it Yourself" service to "Total Convenience" service. A company should thus carefully consider all of its options before deciding where to position its services on the continuum, taking both business strategy and customer convenience into account.

Seiders et al. (2000), in their conceptual study, checked customer convenience across different stages of purchase behaviour concerning the retail industry. The researchers identified four stages- the access stage (customers establish contact with the retailer), search stage (customers identify and choose a suitable product), possession stage (customers acquire the products), and transaction stage (customers complete their transactions and receive the after-sales services). To obtain a competitive edge, the authors advised shops to offer ease to customers during all of the aforementioned stages. They also offered some insights into possible approaches. For instance, displaying a wide variety of product assortment inside the retail store, optimizing the store layout, offering customer assistance, and installing customer interaction systems along with visual merchandising inside the retail store influence customers' search convenience.

Berry et al. (2002) proposed the following five types of service convenience: decision convenience (perceived saving of time and effort while deciding whether to avail of a service or not, and from which service provider), access convenience (perceived saving of time and effort while contacting the service provider), transaction convenience (saving of time and effort while concluding a transaction), benefit convenience (saving of time and effort while receiving core benefits of the offering) and post-benefit convenience (saving of time and effort while receiving after-sales services or in case of a service failure).

Decision and access convenience are important prior to the actual exchange of service. Availability and quality of information about the service provider and its rivals are included in decision convenience. Consumers typically have a higher threshold for decision convenience when their purchase decisions involve services that are complex or challenging to evaluate. Access convenience is based on the physical location, business hours, and availability online. Once the exchange process has been started, benefits and transaction convenience become important. The importance of the benefit convenience, which includes the core service experience, differs between service categories and may be less significant for services with strong hedonic value as compared to utilitarian value (Holbrook and Lehmann, 1981). Transaction convenience perceptions take into account the time spent in lines, whether they are real or virtual, affecting the overall service ratings. After the service exchange, post-benefit convenience becomes important. Post-benefit convenience factors typically have to do with service recovery initiatives, transactional problems, or a client's change of mind. (Berry et al., 2000; Seiders et al., 2007).

Access convenience reduces the physical effort required to initiate an exchange, decision and benefit convenience lessens the cognitive effort needed to evaluate a service provider, and transaction convenience shortens the emotional effort needed to complete the exchange. Additionally, post-benefit convenience might lessen the mental and physical effort needed to fix an exchange issue (Seiders et al., 2007).

Drawing on the work of Berry et al. (2002) and Seiders et al. (2005, 2007), Jiang et al. (2013) identified major convenience dimensions and developed an online shopping convenience measurement instrument. The authors used in-depth focus groups with online shoppers to define the characteristics of online buying convenience. They identified the following conveniences - (1) access (flexibility to shop whenever desired, flexibility to shop from anywhere, and constant availability of the website); (2) search (website is simple to navigate and understand, quickly locate desired products, product classification is simple to understand, stunning websites, shopping website is easy to use, and several search methods to locate the same goods); (3) evaluation (details about the product, uses pictures and text to display product information, and comprehensive details to distinguish between different goods); (4) transaction (easy internet payment, flexible means of payment, and ability to complete purchases easily); and (5) possession/post-purchase (delivery of undamaged products, the prices are the same as those on the order form, product delivery on schedule, returning unwanted items is simple, and getting everything that was ordered).

3.2. What Facets of Consumer Behaviour does Service Convenience Impact?

Deshwal et al. (2024) assessed the effect of e-shopping convenience on Indian customers' behaviour. Results indicated that the dimensions of convenience, as proposed by Jiang et al. (2013), favourably impacted customer loyalty, satisfaction, and word-of-mouth. Likewise, Shamsi et al. (2023) studied the impact of service convenience on the satisfaction of Indian e-retailing buyers. It was found that access, search and order convenience were significant in enhancing satisfaction. While evaluation, and logistics/reverse logistics convenience were found to have an insignificant impact. Jebarajakirthy and Shankar (2021) examined the impact of online convenience factors on m-banking adoption intention using a moderated mediation framework. The impact of access, search, evaluation, transaction, benefit, and post-benefit convenience was checked. The findings showed that m-banking adoption intention was significantly influenced by access, transaction, benefit, and post-benefit convenience and the impact was mediated by perceived hedonic and utilitarian benefits. Moreover, the mediating impact of utilitarian values between access, transaction, post-benefit convenience, and adoption intention was moderated by perceived security concern. Duarte et al. (2018) checked the impact of dimensions of online convenience on consumers' intention to use e-shopping. The impact of access, search, evaluation, attentiveness, transaction, possession and post-possession convenience was checked on online customer satisfaction. According to the findings, possession, transaction, and evaluation had the highest effect on online purchase convenience. The impact of satisfaction was further validated on behavioural intention and e-word-of-mouth.

Pham et al. (2018) studied both the direct and indirect effects of the dimensions of e-shopping convenience on repurchase intent through consumer perception of value. The model of service convenience developed by Jiang et al. (2013) was employed to conduct the research. Results showed that perceived value and repurchase intention were directly impacted by all the dimensions. The findings further highlighted the critical significance of perceived value directly affecting repurchase intention and mediating the link between convenience and repurchase intention. Shahijan et al. (2018) checked the impact of service convenience on overall perceived value, satisfaction and cruiser's experience. The influence of value, satisfaction and experience was checked on the intention to revisit. The empirical findings indicated that perceived overall cruiser satisfaction and revisit intention were significantly influenced by service convenience and experience. Roy et al. (2018) compared the effects of service convenience, service fairness, and service quality on consumer engagement behaviours. The study also assessed the impact of convenience on the relationship between service quality, service fairness, and various consumer engagement behaviours (CEBs). Utilising survey data gathered from customers of retail banking and mobile services, the proposed research model was evaluated. Findings indicated that service convenience and perceived service fairness showed positive effects on various forms of CEB. Results also demonstrated that service convenience had a negative moderating effect on the connection between service fairness and CEBs.

Mahapatra (2017) analysed the effectiveness of mobile phones for shopping reflected by search, evaluation, possession and post-purchase convenience. The impact of convenience was checked on the consumption experience and intention to continue usage. The results indicated that search and possession convenience were positively related to consumption experience, while search, evaluation and post-purchase convenience were positively related to continuance usage intention. Benoit et al. (2017) examined the impact of service convenience (decision, access, search, transaction, and after-sales convenience) on satisfaction. The moderating effect of various customer psychographics and sociodemographic traits (such as time constraints, enjoyment of shopping, age, household size, and income) was also studied. The results showed that overall service convenience was highly influenced by search convenience, followed by transaction and decision convenience. Additionally, high-income, time-constrained consumers with smaller households who didn't particularly enjoy shopping valued service convenience the most.

Moeller et al. (2009) studied the effects of shopping convenience dimensions (access, search, transaction, and after-sales convenience) on customer retention, including behavioural loyalty (shares of wallet and visits) and attitudinal loyalty (exit intention). According to the research, various dimensions of convenience influenced behavioural and attitudinal loyalty in utilitarian shopping. Decision and access convenience showed the highest impact on behavioural loyalty, while transaction and decision convenience had a significant impact on attitudinal loyalty. Colwell et al. (2008) measured the impact of five dimensions of service convenience proposed by Berry et al. (2002) on overall satisfaction in the context of personal cellular telephone and internet usage. The analysis showed that service convenience had a significant influence on satisfaction.

4. Discussion and Conclusion

The present research explored the multifaceted concept of service convenience and reviewed its relationship with aspects of customer behaviour. Research has shown that various dimensions of service convenience have a significant impact on service usage intention and customer retention (Jebarajakirthy and Shankar, 2021; Mahapatra, 2017; Moeller et al., 2009; Pham et al., 2018; Seiders et al., 2007). Moreover, it has been found to lead to positive outcomes such as customer satisfaction (Benoit et al., 2017; Berry et al., 2002; Colwell et al., 2008; Duarte et al., 2018; Pham et al., 2018; Seiders et al., 2000; Shamsi et al., 2023), loyalty (Moeller et al., 2009; Seiders et al., 2000; Seiders et al., 2007) and word-of-mouth (Deshwal et al., 2024). Additionally, service convenience has shown an influence on overall perceived value (Pham et al., 2018) and experience (Mahapatra, 2017; Shahijan et al., 2018). Thus, service convenience affects the various consumer engagement behaviours (Roy et al., 2018).

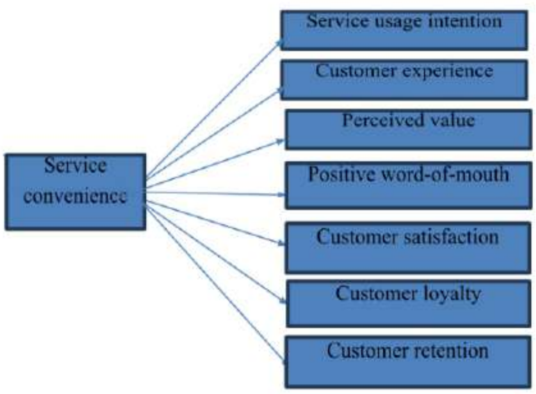

Figure 2. Impact of Service Convenience on Consumer Engagement Behaviour

5. Theoretical Contribution and Managerial Implications

The present study identifies the various dimensions of service convenience, highlighting the multifaceted nature of the concept. Moreover, the impact of service convenience on consumer behaviour is studied through an extensive review of the literature. Thus, the research contributes to the literature on online service convenience and consumer engagement behaviour. Furthermore, the review suggests that the effect of convenience on consumer value co-creation behaviours and brand evangelism could be explored in future research.

From a managerial perspective, the research suggests prioritising customer service convenience by enhancing the various dimensions of convenience. Offering multiple access points and providing location-based services will foster customer engagement. The ability to search through voice and images will lead to a convenient search process. Similarly, designing a user-friendly interface and providing multiple payment options would improve the transaction process. Likewise, displaying highly demanded products at the storefront and using proper signage to guide customers and provision of self-checkout kiosks will enhance the in-store experience. Implementing features of personalized recommendations, store locators, and product comparison tools will help consumers make better decisions. The opportunity to interact with consumers in online brand communities and the display of user-generated content can foster trust. Providing the option to receive deliveries at home or at a retailer shop and continuous support via customer service representatives and AI bots should lead to better relational outcomes. Moreover, the adoption of AR-powered in-store navigation and virtual try-on can result in favourable customer experiences. Thus, the research highlights the need for continuous innovation to meet the ever-changing needs of customers, using convenience as a key differentiator to maintain long-term relationships.

6. Future Scope

Future research can be conducted to examine the impact of emerging features in online stores on convenience, customer expectations, and retailer performance. The adoption of new capabilities of the platforms needs to be incorporated into the dimensions of service convenience literature. The impact of integrating augmented reality, virtual reality and artificial intelligence by providing customised services in attenuating the cognitive effort for comparison shopping needs to be recognised. Further, the impact of a pleasant experience on the platform fostered by service convenience can be studied for its influence on consumers' co-creation of value. Additionally, future studies could be conducted to examine how online reviews and user-generated content directed towards service convenience shape fellow consumers' attitudes and preferences.

The impact of service convenience has been predominantly studied in the context of shopping, and research suited to healthcare has an ample scope for exploration. Moreover, the contrasting impact of automation and human service on perceived convenience should be studied. The influence of personalisation on the tradeoff between convenience and privacy risks could be another area of study. Likewise, there is a considerable opportunity to understand service recovery and post-benefit convenience from the consumer perspective

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Beyond the Green Facade: Understanding and Addressing Greenwashing

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Abstract

Implementing the United Nations Sustainable Development Goals {SDGs) has shifted from a discretionary initiative to an operational necessity for global entities. However, this shift has propelled the rise of "greenwashing"- the deceptive practice of amplifying or forging environmental and social initiatives to mislead stakeholders. This paper examines the evolution of greenwashing from its origin to present day "subtle" tactics. Through an in-depth examination of leading cases, including the Volkswagen "Dieselgate" scandal, BP's "Beyond Petroleum" campaign, and the fatal Deepwater Horizon oil spill; the study depicts the profound disconnect between corporate narrative and on-the-ground reality. The study identifies that while "going green" is a powerful sales accelerator, especially among socially conscious youth, a lack of uniform ESG reporting frameworks and third-party verification allows deceptive claims to thrive. The inferences are profound, resulting in diminished consumer trust, unfair competitive advantages over sustainable companies and substantial environmental deterioration. To tackle this, this study proposes a multidimensional approach including optimized customer representation, rigorous Life Cycle Analysis (LCA) and stricter regulatory frameworks like the EU Green Claims Directive and India's 2024 Greenwashing Guidelines. At its core, the paper concludes that for sustainability to be a substantive fundamental necessity, global markets must execute authenticated transparency and resilient regulatory supervision to ensure that organizational profits no longer come at the irreparable cost of the planet and its people.

Keywords: Greenwashing, sustainability, ESG reporting, SDGs, life cycle analysis

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1. Introduction

Sustainability and adopting United NATION'S Sustainability Development Goals (SDGs) has become a company's strategic imperative. Also, governments all across the globe are encouraging companies and also making it essential for companies to respond to UN's call for sustainability. Investors are also becoming conscious and so are consumers of SDG. The government mandate has mobilised many companies to adopt sustainable practices in their operation. However, many a company only 'wear' the sustainable as a badge without actually adhering to the norm. Such companies are only "greenwashing".

The Concept of Greenwashing: The term greenwashing goes back to the year 1986 when it was coined by Jay Westerveld an environmentalist and a student in an essay. The term was coined when most consumers could receive news from television, radio and print media; and there was a deluge of advertisements and commercials posted by companies in these media. The consumers limited access to information on one hand and unlimited advertising on the other; enabled companies to portray themselves as caring environmental stewards, even though as they were engaging in environmentally unsustainable practices. Greenwashing refers to adoption of deceptive practices of exaggerating or fabricating an organization's environmental or social initiatives to appear to be more sustainable than they in reality are. In simple words, greenwashing refers to the practice adopted by companies to mislead consumers into believing that a product it produces is more environmentally friendly than in actually is. It also means that it is making wrong (false) claims or at times concealing negative environmental impacts and highlighting only the positive ones. Herein a company is promoting an image of environmental responsibility without taking any meaningful action.

According to a report, in the fashion industry sixty percent of the sustainability claims are misleading or unsubstantiated. (Source: Changing Markets Foundation) A study by the European Commission also found that forty two percent of "green claims" made by companies across sectors were found to be exaggerated, false or deceptive.

Greenwashing-Overt or Subtle: Attempts or incidences of Greenwashing can an "overt" while at other instances they are "subtle". For instance, a company uses nature-based imagery—like trees, leaves, or animals on the packaging of its goods, even when the business or its goods either actively damage the environment or don't take any meaningful action to do so.

Regulators are keeping a watch on companies' activities. Investors are also observant. Consumers have also become conscious and are prepared to spend more on eco-friendly goods. All these are promoting greenwashing. And it has become a practice so to say.

Many companies talk of net-zero pledges, which many a time, do not have any intention of stopping its pollution adding activities. These net-zero promises are in fact a method of greenwashing.

2. Cases of Greenwashing: There have been many cases of greenwashing. Some of them are highlighted below:

Case-1: People Do campaign: Year-1980

Numerous instances of greenwashing have garnered media attention throughout time. Chevron started their infamous People Do campaign in 1980 to show that, despite continuing to spill oil in delicate habitats and contribute to climate change, the firm was protecting wildlife.

Chevron has been associated in n number of oil spill incidents which had significantly caused damage to the environment and the local communities. A major oil spill was in 2002 polluted beaches and contaminated marine life as a result of pipeline maintenance problem.

Case-2: Carbon Footprint: Year-2000

The phrase "carbon footprint" was created by the fossil fuel corporation BP. It avoided acknowledging that the company's discharges was noted to be one of the highest across the globe by doing this in conjunction with the release of a calculator that allows others to evaluate their own emissions.

Case-3: Dieselgate: Year-2009

In the year 2009, in order to promote its cars, Volkswagen launched a marketing campaign which was said to be using clean diesel. All across its advertisements be it in print and television it claimed to be using clean diesel. It highlighted that in its newly launched models of VW and Audi, the discharge from its tailpipe was substantially reduced. The company said "Green has never felt so right."

However, a few years later, the U.S. Environmental Protection Agency (EPA) revealed that Volkswagen had equipped a software in about 11 million of its cars to bypass emission testing. In practice, the manufacturer's supposedly clean diesel vehicles had nitrogen oxide emissions that were forty times higher than allowed. The resulting was that it cost the company nearly $40 billion.

Case-4: Blue Triton: Year-2020

Often brands of bottled water use pictures of nature on its packages to indicate that they are environment friendly. But in fact, any company which is in the business of producing bottled water add to the plastic waste. Further, they also use great quantity of water, in its production process, which is an essential resource. Bluetriton, the bottled water company, (Bluetriton brands which was earlier known as Nestlé Waters North Amercica), accounts for one-third of US' bottled water brands. The company faced litigation when it tried to market its bottled water as sustainable. Its sustainability claims were alleged to be defective. Further, the lawsuit against the company alleged that the company's recycling practices did not adequately address the environmental impact of producing plastic and also using plastic.

Case-5: Protect, Grow, and Restore: Year-2025

Greenwashing is adopted by many companies, which in fact adversely harm the environment, and such companies also support several other companies in the same, should raise one's suspicions. An instance is that of a company which manufactures tissue products and toilet paper brands such as Charmin. The firm which manufactures Charmin toilet paper, Procter & Gamble, established "Protect, Grow, and Restore" forests. In actuality, it hides the fact that it uses pulp which is got from primary forests (which is irreplaceable) and which are crucial for preserving the climate. Using pulp in large quantities does immense damage to the environment.

Case-6: Beyond Petroleum: Year-2008

The British Petroleum (BP) launched a "Beyond Petroleum" campaign which highlighted that the company was shifting its focus towards renewable energy and therefore promoting a more sustainable future and was working in lines with the SDG goals of the UN. The purpose of the initiative was to create a positive public image about the company and reduce the chances of negative response to its operations. It aimed to "project" the company as an "environment responsible company".

On April 20, 2010, British Petroleum (BP) operated off-shore oil rig in the Gulf of Mexico, exploded causing much environment damage. It came to be known as "The Deepwater Horizon" oil spill and is regarded as the biggest oil leak in marine history.

The oil rig, leased by British Petroleum, was owned and operated by the offshore oil drilling firm Transocean. A surge of natural gas forced its way through a concrete core that had been installed to seal the well for future use, triggering the disaster. Once released, the natural gas rose to the top of an oil rig riser platform above the well, where it ignited. Two years earlier, in 2008, a similar occurrence is reported to have happened on a BP-operated rig in the Caspian Sea. As both of the "cores" were made of concrete mixture containing nitrogen gas to speed up curing, it is argued that they were most likely too weak to handle the pressure.

The effect of the oil spill was that the leakage flowed and could not be stopped for about three months. It released 4.9 million barrels of crude oil (60,000 barrels per day it was estimated) and it caused a major environment hazard and financial loss too. (See Box-1)

One of the biggest environmental disasters the world has ever seen is the devastation and sinking of the BP-licensed offshore oil rig, the "Deepwater Horizon." (Panayiotou and Kassinis, 2017). According to some reports, it is the biggest unintentional oil spill into the ocean ever (National Commission, 2011). There was significant harm to the Gulf Coast's natural ecosystem and economy (Murlidharan and Dillistone and Shin, 2011).

The incident, which was at Macondo Prospect in the Gulf of Mexico, brought to forefront the inconsistency between BP's greenwashing efforts and their operations in reality. It indicated that BP had not taken appropriate safety measures and the well in question had a faulty design.

The incident had a great impact on the public image of BP as a company and it lost public trust. It also led to a drop in its stock prices.

It caused environment damage that contaminated the Gulf of Mexico. It impacted marine life, sea birds and the coastal eco system, economic disruption to fishing, to tourism industry too. It affected the businesses and individuals in the Gulf Coast Region.

It resulted in eleven deaths and seventeen being badly injured. It also affected (negatively) those who were associated with the cleanup. It also led to financial loss for the communities who were affected.

- BP had to pay penalty.

3. Why do Companies Greenwash?

There are many reasons why greenwashing has become a norm. Some of these are:

- Going green sells: For the simple reason that turning green sells, businesses greenwash. In 2021, 85% of consumers worldwide reported that they considered environmental factors more in their purchasing decisions compared to five years earlier, and at least one-third stated they would be ready to pay more for environmentally friendly goods. This trend is particularly evident among younger, socially conscious consumers. Additionally, research found that Gen Z ranked climate change as the biggest problem they faced. To put in the words of Andreas Rasche, a greenwashing expert and a professor at the Copenhagen Business School, "Purpose and impact are more in the minds of young people today." He went on to say that younger people are less inclined to support businesses as customers and less inclined to work for organizations that they believe don't share their beliefs.

  He went on to say that a lack of sustainability expertise on staff, poor internal communication, and bad management are the main reasons why well-meaning sustainability measures frequently fall short of expectations.
- A Lack of Regularization and Standardization: The "Environmental, Social, Governance" (ESG) framework is used to evaluate a company's performance and impact on the environment, its social responsibility and its governance practices. (See Box-2) This framework is largely used by investors and stakeholders to assess the sustainability and ethical performance of organisations. It is noted that the ESG reporting by companies is largely voluntary there is an absence of framework which is universally accepted. There enable companies to share and highlight data and facts which are environment friendly and evade or conceal those which are not and which in fact damage the environment. For instance the technology companies talk of carbon neutrality in its data centers while overlooking the environment cost of manufacturing devices and adding to electronic waste. (Carbon neutrality refers to maintaining a balance as the amount of carbon dioxide emitted by its process is offset by the amount of carbon dioxide removed from the atmosphere).
- Third Party Verification: Most sustainability reporting is based on self-reported data and differ significantly between rating agencies. As such, a company may score high on one index and low on another, confusing the stakeholders and also eroding trust.
- PR Pressure: From being a strategic imperative wherein companies would focus on long term sustainability goals, companies have become myopic; as such they have a short-term perspective rather than focussing on long term implications. As a result, companies are highlighting their green efforts viz a viz

adopting green practices.

There is an urgent need to respond to UN's SDG goals in reality and save climate as well as biodiversity. Therefore, one needs to do a reality check and bifurcate or distinguish reality from window dressing.

4. Implications of Greenwashing

Greenwashing has implications both for the environment, the consumers and the government and saving the environment should be our deepest concern.

Saving the environment should be our deepest concern. As such at every level greenwashing should be discouraged because companies which green wash get an undue or unfair advantage. Such companies do not abstain from greenwashing practices and at the same time gain from the illusion of having "environmental stewardship". This makes it more difficult for even those companies who are rightfully and sincerely investing in environment or green initiatives. Further, greenwashing sometimes have a ripple effect too. When a company boasts of planting trees, plans of green infrastructure, it conveniently conceals or does not highlight the fact that this would be undertaken at the cost of public health, air as well as noise pollution.

Greenwashing gradually undermines consumer trust, increasing the likelihood that one will reject environmental claims completely, even the ones that are true.

5. Recommendations for Address Greenwashing?

There are many ways to address Greenwashing. They could be by creating awareness, consumer advocacy, regulation by government and life cycle analysis of product to name a few.

- **Create Awareness:** The public should be made are as to how an individual is at present being affected and how his or her future generation would be affected by the adverse environment conditions. Though it is a gradual process but it could go a long way in influencing the thought process of every individual. More can be written in new dailies, workshops could be conducted by organisations, and educational institutes to name a few.
- **Consumer Advocacy:** Consumer advocacy refers to the movement and actions which have an objective of protecting the rights and interest of consumers in a market place. It seeks to regulate businesses, manufacturers and advertisers to protect consumers from harmful and deceptive practices. Advocacy can take various forms including lobbying, research, education, legal actions, and raising awareness about consumer rights. By advocating for stronger consumer protection laws and raising awareness, such groups help safeguard individuals from deceptive practices and ensure a level playing field in the marketplace. Environmental advocacy groups have assisted by calling for corporate accountability, and consumer advocacy and activist groups have occasionally taken the lead by establishing third-party certifications. Thus consumer advocacy groups, NGOs for instance, could make it difficult for companies to get away with greenwashing and such superficial claims.
- **State and National Government:** The government in every country both at the national and state level must take measures to decrease the load on consumers.

  For instance, The Federal Trade Commission is responsible of overseeing unfair or misleading marketing claims in the US, which includes those pertaining to the environment. However, the agency must also prosecute anyone who engages in greenwashing. There are many other ways too to tackle cases of greenwashing. A "taxonomy system" was also introduced by the European Union. This approach uses a set of defined criteria to publicly assess businesses according to their sustainability efforts. This helps to create more transparency for investors and policymakers. The European Union (EU) Green Claims Directive (2024) require companies to substantiate their environmental claims with detailed scientific evidence.

  Securities and Exchange Commission (SEC) (See Box-3) and other global financial regulators are also proposing mandatory climate risk disclosures to counteract misleading ESG statements.

  Putting in place more protective environmental regulations can also help. The use of hazardous substances could be restricted by federal organizations such as the U.S. Food and Drug Administration and the Environment Protection Agency (EPA). Additionally, the U.S. Securities and Exchange Commission has the authority to hold greenwashing businesses responsible for making false statements that deceive investors. State and municipal legislators may also be involved. In order to make it more difficult for businesses to target environmental justice neighborhoods like theirs, activists are attempting to pass a state statute as well as a city ordinance in the Southeast Side of Chicago. Therefore, strict regulation and penalty for offence also helps.

  The Indian government has introduced guidelines for combating Greenwashing in India. The guidelines require the companies to substantiate the environmental claims with credible evidence. Further, it instructs them to avoid using vague terms. These guidelines are applicable to the manufacturer, service providers, traders as well as advertising agencies. These claims can be verified by third party agencies. It prohibits them from using terms like "green", "clean", "sustainable" and "natural" without sufficient evidence. The Indian Government has initiated "Guidelines for the Prevention and the Regulation of Greenwashing-2024" under Consumer Protection Act 2019.

Life Cycle Analysis (LCA): Life Cycle Analysis of products could also help to assess the real environmental impact. Also referred to as "Life Cycle Assessment", it is a systematic approach used to evaluate the environmental impacts of a product, process or service through the entire life cycle, from the stage of extraction of raw material to of final disposal. It helps one understand the environmental consequences and informs decision- making for sustainability.

6. Conclusion

Sustainability should be a strategic imperative. It should not be allowed to be used for false branding through greenwashing. It not only erodes trust of consumers and other stakeholders but undermines the position of those corporates who take sustainability seriously. As such it should be wholeheartedly discouraged by all at all levels in all possible ways. The message should be disseminated loud and with clarity that prioritizing profits at the cost of planet and people would not be tolerated.

Annexure:

Box-1: Environment Destruction caused by BP Oil Spill

- Loss of sea birds f human life
- Shoal of dead fish
- Sea turtle mired in oil
- Oil soaked pelican
- Half dead birds struggling to find refuge in Barataria Bay, Louisiana
- Estuarine organism, pelagic organisms, marine mammals (including whales)
- Sea turtle
- Migratory birds including brown pelican

Box-2: What is ESG?

Environment refers to the company's impact on the environment which involves issues like carbon emissions, waste management, resource consumption and also pollution.

Social examines a company's relationship with its stakeholders, they being, its employees, communities, and suppliers. It includes the labour practices adopted, diversity and inclusion, human rights and also community engagement.

Governance assesses a company's leadership structure, executive compensation, internal controls, shareholder rights and transparency.

Box-3: What is SEC?

The Securities and Exchange Commission is an independent federal agency responsible for regulating securities market and protecting investors.

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Ethical Statement

This study is based on secondary data and does not involve any human or animal participants. Hence, ethical approval was not required.

Conflicts of Interest

The authors declare that they have no conflict of interest.

Data Availability Statement

The data that support the findings of this study are derived from publicly available secondary sources cited within the manuscript.

Author Contribution Statement

Conceptualization, S.A.; methodology, S.A.; writing- original draft and preparation, S.A.; investigation, S.K. and R.K.; data curation, S.K. and R.K.; writing- review and editing, S.A., S.K. and R.K.; visualization, R.K.; supervision, S.A.; project administration, S.A. All authors have read and agreed to the published version of the manuscript.

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From Touchpoints to Impressions: Exploring Antecedents of Evolving Customer Experience in Phygital Era

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Abstract

Phygital has emerged as a promising phenomenon, leveraging innovative technologies to connect digital spaces and physical locations, providing customers with an interactive and unique experience. This study aims to develop and propose an integrated conceptual framework that illustrates a customer's journey through various touchpoints and impressions within an emerging phygital environment and highlighting how this redefines the customer's experience in a phygital setting. This smart technology-driven phygital environment promotes deep psychological engagement, subsequently influencing the overall user experience. A conceptual model that explicates the selected antecedents and outcomes of the phygital environment experience is proposed. The findings suggest that the traits of the user and the phygital environment facilitate the enhanced customer experience. Moreover, the phygital -setting enhanced experience is identified as a key driver of customer emotions, values, and behavioral responses.

Keywords: Customer experience, touchpoints, phygital ecosystem, consumer behavior

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1. Introduction

For decades, both businesses and academia have strived to understand customers and their experiences throughout the purchasing process. The customer journey refers to "the process a customer goes through, across all stages and touchpoints, that makes up the customer experience" (Lemon & Verhoef, 2016, p. 71). In this era of technological transformation, where various digital technologies are integrated with artificial intelligence, it is crucial to analyze and understand the evolving patterns of the customer journey to gain a holistic view of their experience with a company and its services.

The customer decision journey consists of pre-purchase, purchase, and post-purchase stages, influenced by word-of-mouth and media. The purchase stage involves choosing the location and payment method, while the post-purchase stage focuses on usage and recycling. Different customer archetypes and decision-making styles affect their buying behavior. The customer life journey is an infinite loop of need, selection, purchase, use, maintenance, and recommendation. Managers need to understand this process to create excellent customer experiences for any customer.

With technological advancements, companies now have numerous touch points with customers, enabling multi-channel marketing strategies. Today's digital-savvy customers desire experiences that allow them to participate actively in brand strategies, rather than just consuming commoditized products. This technological advancement places customers at the center of decision-making. To maintain a competitive edge, business intelligence must harness a wider range of data sources and enhance analytical tools to accurately understand and meet customer expectations.

Consumer behavior theories continue to evolve in response to market trends and technological advancements. These shifts challenge businesses to understand global customers and adapt their marketing strategies. Changes in consumer behavior and lifestyles, along with technological progress and increased internet use, have altered how customers evaluate and purchase products.

Consumers now engage in both physical and online shopping before making purchase decisions, checking prices, quality, and design in physical stores before buying online. Globalization and increased internet usage have led to webrooming and showrooming, where consumers compare prices and products across channels.

The rise of digital usage has made online shopping the preferred choice for many, offering the flexibility and convenience of e-commerce platforms along with easy payment options such as UPI, mobile wallets, and BNPL (Buy Now Pay Later).

Customer expectations are evolving quickly, with consumers now valuing experiences in both physical and online stores. This shift is prompting companies to establish both types of stores. The modern retail market is rapidly evolving to meet these emerging expectations, driven by advancements in science and technology. As consumer behavior shifts between online and offline shopping, a "phygital" environment is created where both formats interact. Experiential purchases tend to generate greater satisfaction and happiness compared to material purchases.

This study aims to develop a conceptual model of key antecedents and end-to-end analytics that integrates consumer interactions in both online and offline environments. The goal is to enhance marketing interactions between manufacturers and consumers, thereby improving the accuracy of marketing research and increasing the company's customer orientation.

2. Theoretical Definition

The concept of Online vs. Offline Shopping highlights two main retail approaches.

Online Shopping: This process allows customers to purchase products or services directly from retailers online, eliminating intermediary channels. It saves time and offers greater convenience, as shoppers can browse and buy from their own locations.

Offline Shopping: This is the conventional method of purchasing products or services by visiting physical stores in person, without utilizing the internet.

The success of both online and offline shopping depends on customer preferences, which can fluctuate with changing environments and tastes. Consumers may stick with traditional shopping methods or transition to online shopping based on their evolving needs.

Customer Preference: This concept pertains to consumers' subjective preferences for various bundles of goods, assessed by the utility they provide. It reflects how customers evaluate and select products or services based on the satisfaction and benefit they deliver. The below study done by PwC Holiday shows that how customer's preferences are reflecting during the process for their shopping.

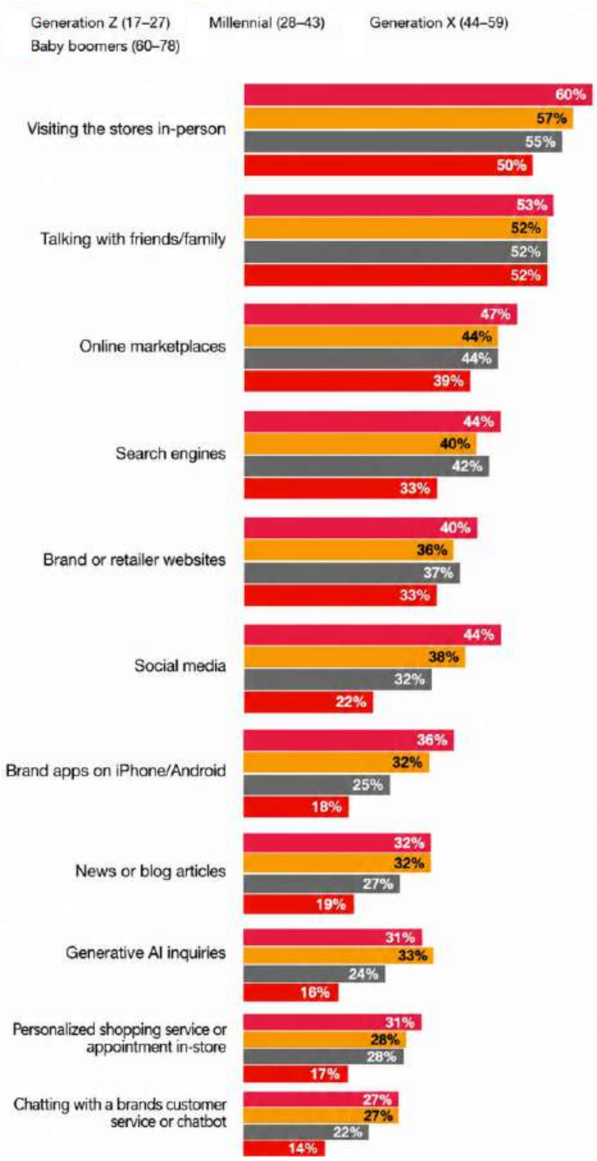

Fig. 1: Channel surfing- Discovering What Items to Gift

Source: PwC Holiday Outlook 2024

In recent years, the phygital realm has emerged as an evolving ecosystem across various industries, integrating physical and digital elements to provide comprehensive customer experiences that address functional, emotional, and economic values. Despite considerable technological progress, the phygital concept remains in its nascent stages, with no clear consensus on its definition in business and scientific literature. Phygital start-ups represent a relatively new and developing trend.

The retail sector is experiencing a shift towards phygital shopping, with consumers favouring information-centric shopping, trend-driven purchases, time-saving services, and customized products. Consumer behaviour is significantly influenced by perceived value, with even luxury buyers being well-informed and seeking good value. Social media platforms and influencers greatly impact shopping behaviour. Establishing a phygital environment has become essential to meet customer demands. This approach blends traditional business practicesin physical settings with digital technologies, often referred to as"brick, click, and flip."

The phygital ecosystem adapts to changing customer expectations by interconnecting products and services through various channels, combining traditional methods with internet technologies. This strategy enhances shopping experiences, integrates promotional tools, and leverages concepts like webrooming and showrooming. Effective communication across multiple channels synchronizes operations, prevents customer defection, and focuses on long-term retention through CRM. This approach offers significant value to customers and creates a better overall experience for a customer.

3. Literature Review and Theoretical background

Previous literature distinguishes between "needs" and "expectations" (Bonfanti, 2016). A customer need is an abstract, context-dependent statement of the benefits customers seeks from a product or service in their own words (Timoshenko and Hauser, 2019). The theory of attractive quality (Kano et al., 1984) categorizes customer needs into three types:

- **Must-be needs:** These satisfy a minimum acceptable service level.
- **One-dimensional needs:** These are expected by customers and usually explicitly demanded from the service organization.
- **Attractive requirements (latent needs):** These are needs customers do not expect because they are unaware of them.

Meeting all three categories of needs is essential to offer a satisfying customer experience.

Customer expectations influence every stage of the buying decision process, from pre-purchase to post-purchase and re-purchase experiences (Olsson et al., 2022). These expectations evolve throughout the shopping journey, shaped by product comparisons, prior beliefs from advertisements or word of mouth, and personal desires or goals (Olsson et al., 2022).

Retailers can enhance customer satisfaction and loyalty by effectively managing touchpoints during the customer journey—the sequence of phases a customer goes through to access or use a company's offering (Lemon and Verhoef, 2016; Følstad and Kvale, 2018). Digital technologies are crucial in meeting customers' needs and expectations, creating memorable shopping experiences that lead to satisfaction. Customer experience is defined as "a customer's 'journey' with a firm over time during the purchase cycle across multiple touchpoints" (Lemon and Verhoef, 2016, p. 74).

3.1 Research Gaps

Despite the widespread use of the term "phygital" in business, it lacks a clear academic conceptualization. Current studies mostly define phygital in the context of marketing channels, often equating it with multichannel, cross-channel, or omnichannel strategies. This narrow perspective limits its potential. Instead, phygital should be seen as a comprehensive framework for managing customer experiences, ensuring seamless value delivery by linking offline and online offerings.

We propose the phygital customer experience as a holistic framework to understand the transitions between physical and digital settings. The phygital customer experience framework identifies the driving forces, connectors, and pillars of phygital strategy, enabling managers to design compelling customer experiences. This approach fluidly integrates online and offline journeys, addressing both consumers' tangible needs (e.g., quality) and intangible needs (e.g., emotional fulfilment).

Although extensive research has been conducted on phygital customer experience, there is still a lack of studies focusing on key antecedents to create these experiences and improve the phygital customer journey in a phygital ecosystem. This study focuses on addressing these research gaps and create a holistic conceptual framework to understand the different key antecedents which can redefine the value proposition of phygital operations for a customer to enhance their experiences.

3.2 Research Questions

To address this issue, we extensively evaluated the published literatures on physical, digital, and phygital customer experience. This effort consolidates diverse views and its dynamics of customer journey in a physical, digital, and phygital settings, helping to reduce fragmentation. Our research analysis is guided by following research questions:

RQ1: What major themes characterize touch points and impressions for a customer?

RQ 2: How is a customer journey moving from touchpoints to impressions with innovations and implementations of new digital technologies?

RQ3: What are the key emerging customers' needs and expectations that motivate them to execute their purchase process in a physical, digital, or phygital setting?

RQ 4: What are the key drivers influencing the customer experience in a phygital environment?

What are the key drivers influencing?

RQ 5: What directions should future phygital customer experience research take?

This research contributes to the phygital customer experience literature in several ways. First, our bibliometric review and analysis reveal the main themes of phygital customer journey, customer behavior and associated customer experience at its different interactive touchpoints. By proposing a set of key antecedents, our analyses help to unify the increasingly fragmented findings in phygital customer experience literatures. Overall, our work enables phygital customer experience researchers to align their efforts, promoting a more cohesive and unified direction for future customer experience research in phygital setting.

We also use the identified phygital customer experience antecedents to develop a conceptual framework for phygital customer experience.

In context of proposed conceptual framework, our work enhances the understanding of each antecedent associated with phygital customer experience, offering valuable insights to phygital customer experience researchers.

4. Process Elicitation Framework

To address our research questions, we employ the in-depth literature review approach of customer journey and customer experiences in physical, digital and phygital settings. Different literatures explored through this process which have coverage related to emerging customers' needs and expectations, customer engagement in physical, digital and phygital settings, and customer experience in physical, digital and phygital environment.

- Our search strategy included three stages:
- Database finalization to search the published literatures related to research topic.
- Keyword finalization to retrieve the relevant documents related to research topic.
- Language and document type filtration related to research topic

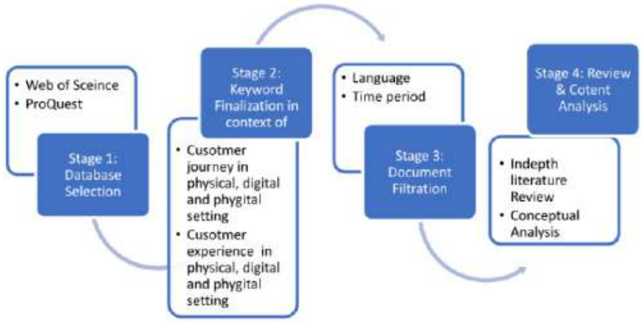

Fig. 2. Process Elicitation Framework

Source: Author creation

In January 2025, we gathered articles published from 2000 to 2024 using the Web of Science Elsevier and ProQuest Databases, known for its extensive collection of journals and non-journals research documents. We chose the time period from year 2000 to year 2024 to review and analyze the documents related to the theme of our proposed study. We used keywords such as "customer journey," "consumer experience," "physical customer experience, digital customer experience, phygital customer experience, omnichannel journey, omnichannel customer experience to find the relevant articles.

To understand the key antecedents of phygital customer experience, we conducted a keyword-based searches in Web of Sceine, Elsevier, and ProQuest databases, in context of proposed research questions. The output of searched documents and their analysis establishes theoretical links between each article's keywords and serves as a crucial input for developing a network of phygital customer experience elements. The fundamental ideas behind this analysis are: (i) a research topic is represented by a set of key terms, and (ii) keywords converging into a cluster represent a common theme.

Therefore, we examine the keywords and their co-occurrence in each article to better understand the key antecedents of customer experience in a phygital setting.

We then conducted a manual content analysis to examine the articles within the context of the objective and proposed research questions of this study, identifying specific keywords or observations. Following MacInnis' (2011) idea that knowledge advances through studying constructs and conceptualizing their relationships in a nomological network, we utilized the identified themes to develop a conceptual framework for phygital customer experience. We assessed the occurrence, significance, and theoretical associations of these themes to detect key phygital customer experience antecedents, mediators, moderators, and consequences, to address our research questions. Finally, our analysis provides an agenda for future phygital customer experience research, offering insights into Rq5.

Along with these prominent database, latest and related magazines articles, reports, statistical data and websites have been also reviewed to identify the supportive datasets and market analysis on phygital customer experiences.

5. Shopping Ecosystem Strategy

The retail industry is experiencing major changes, with multi-channel trading becoming standard. The digital world has overtaken traditional retail methods, making online shopping increasingly popular as consumers buy a wide range of products through the internet. As global e-commerce continues to expand, it has spurred extensive research aimed at attracting and retaining customers from both customer-focused and tech-oriented perspectives.

5.1 Online Shopping: Transformation and Trends

To thrive in the competitive e-commerce market, online shops must understand customer perceptions of online shopping. Effective customer relationship management is crucial for success. Digital devices that rapidly transform value generation and distribution play a key role in enhancing customer engagement and leveraging online retail opportunities. E-commerce platforms are becoming more social and interactive, bridging the gap between different online shopping preferences.

Online shopping has gained popularity due to its convenience, allowing customers to shop from their locations and reducing the need to visit multiple physical stores. However, some customers still resist this technology, posing a challenge for marketers. Online retailers must highlight benefits such as timesaving and ease of use to attract more customers. Positive experiences with online shopping often led to repeat purchases and higher spending.

Advantages of online shopping include 24/7 accessibility, price comparisons, and a wide range of online stores. It also allows shoppers to avoid personal contact with salespersons. However, concerns about privacy and data protection persist, along with limitations like not being able to physically see items and potential shipping costs.

Despite these challenges, technology has greatly enhanced the online shopping experience, and its growth is expected to continue. The online world provides small retailers with opportunities to avoid high rents associated with physical stores. The increasing popularity of online shopping benefits both merchants and buyers, especially in busy and difficult times. However, a lack of confidence in online payment security remains, leading to the prevalence of "cash on delivery" in some regions.

In the Middle East, e-commerce is growing but has not fully adopted online shopping due to payment security concerns. Efforts are being made to introduce new laws to support the digital market and encourage a digital culture. Local retailers and individuals increasingly use social media platforms like Instagram and Facebook to sell goods, particularly fashion trends.

Overall, the online shopping landscape is evolving rapidly, providing mutual benefits for merchants and consumers while addressing challenges related to technology and customer trust. Traditional stores, like banks and grocery stores, can effectively manage large inventories and support online stores through cost-efficient shipping options.

5.2 In-Store Shopping (Offline Stores): Significance and Evolution

Despite the rise of online shopping, "brick and mortar" stores—those with physical locations and face-to-face interactions—remain in demand. The tactile experience of physically seeing and feeling products, especially clothes, food, and accessories, provides customers with greater satisfaction than online shopping.

Offline stores, however, offer a more limited product variety compared to online retailers. Traditional retailers have exceptional insights into customer behaviour and traffic within their stores, using various technologies to enhance the shopping experience. This transformation can be understood through "smart consumption," "smart supply chain," and "smart logistics," highlighting the merging boundaries between online and offline shopping, increased efficiency, and better brand decisions guided by AI and data.

Retailers must ensure efficient product delivery to customers, avoiding traffic and adhering to schedules. The in-store shopping experience involves numerous interactions that shape overall perception. Understanding the store environment and maintaining high-quality customer relationships is crucial.

Studies on service quality in retail environments, like those by Dabholkar et al., have increased awareness in the retail sector. However, connecting perceived customer experience with retailer performance has been challenging. Recent efforts aim to overcome these limitations by developing tools to accurately assess in-store shopping experiences, including understanding the five-dimensional construct of the in-store shopping experience for a comprehensive view.

Fig. 3. Process Elicitation Framework
Source: Author Compilation from literatures

5.3 Digital Transformation & Customer experience

The development of digital technologies in modern economic sectors has been extensively studied and documented in specialized literature by numerous researchers. The digitalization of enterprise and organizational models has led to significant changes, commonly referred to as digital transformation. This trend has been explored in scientific works by many key scholars and their publications.

The term "digital transformation" is widely used in scientific literature, but its interpretation has not yet reached a consensus. A comprehensive attempt to classify this term can be found in the work of Verhoef and colleagues, published in 2021. According to this source, digital transformation involves:

The digitization of information across various business processes within organizations, utilizing key digitalization strategies.

The application of modern digital technologies in business processes to optimize economic activities. In essence, digital transformation is the process of fundamentally revising an enterprise or organization's business model to discover new ways of creating value, leveraging modern digital technologies and methods.

This classification does not impose strict boundaries separating the levels of digital transformation, which can vary based on the business conditions of a particular enterprise and the extent of digital technology implementation in a specific business area. The outcomes of such a classification align with research that examines digital transformation technologies alongside the organizational, managerial, and marketing aspects of company activities.

The economic shifts following the coronavirus pandemic have had a profound impact on business operations. A noticeable trend has emerged, with public enterprises and trade sectors increasingly embracing digital technologies, particularly in the post-pandemic era. In the retail sector, digital communication has become essential, leading companies to integrate modern digital technologies with traditional business practices. To ensure continuity, businesses had to restructure and transition to a digital environment.

Modern digital technologies significantly enhance the efficiency of customer experience management. They simplify the collection and analysis of consumer information, optimize client communication processes, and offer additional services.

The primary benefit of utilizing digital technologies in customer experience management is their capability to establish multi-channel communications with consumers.

To craft a meaningful customer experience in today's environment, business enterprises must actively leverage cutting-edge digital technologies such as artificial intelligence, big data, machine learning, and blockchain. These technologies are utilized for both marketing analytics and crafting unique offers for each customer. It is anticipated that in the coming years, the majority of businesses will adopt these technologies.

As customer relationship management undergoes digitalization, strategic management in retail is also experiencing a digital transformation. An important concept to consider is "strategy as revolution," which focuses on creating innovative business models. The key principles of this concept are:

- Basing the strategy on the best industry practices.
- Focusing strategic planning on the development of "markets of the future."
- Aligning the strategy with future client needs and anticipated resource demand.

To ensure the successful development of business enterprises, integrating innovative customer experience strategies and modern digital technologies is essential. Building an effective customer experience management system requires more than just monitoring consumer needs and using appropriate tools to influence customers. Businesses must embrace a new philosophy focused on dynamic customer relationships and organize their processes accordingly.

In addition to service quality, factors such as fair pricing, effective communication with customers, and creating added value for services are crucial. These factors can vary significantly among different businesses. Thus, customer experience management should primarily be seen as a business philosophy and strategy, rather than just a collection of specific tools.

6.Evolution of New Shopping Environment

The modern interaction between consumers and the retail market has given rise to the concept of "phygital" (physical plus digital), which blends digital and physical experiences. This seamless integration aims to provide a comprehensive and satisfying customer experience by leveraging the best aspects of both environments. Phygital experiences rely on technology to bridge the digital and physical worlds, offering unique interactive experiences for users.

This research helps identify the "sweet spot" of digitalization in customer experience, where both the entrepreneur and the customer can engage in the value-creation process without it feeling disconnected or impersonal.

6.1 Transition from Touchpoints to Impressions

The concept of touchpoints has been extensively studied in the context of customer journey mapping and experience design. However, the phygital era introduces new dimensions to these interactions, necessitating a deeper exploration of how touchpoints translate into impressions.

Customer Touchpoints: Touchpoints are any interactions between a customer and a business, occurring at various stages of the customer journey. These can include in-store visits, online browsing, social media interactions, and customer service engagements.

Impressions: Impressions are the lasting perceptions that customers form based on their cumulative experiences with a brand. First and last impressions are particularly significant, as they set the tone for the entire customer relationship and influence future interactions.

Phygital Integration: The integration of physical and digital touchpoints creates a cohesive customer experience that leverages the strengths of both realms. Technologies such as augmented reality (AR), virtual reality (VR), and the Internet of Things (IoT) play a crucial role in this integration.

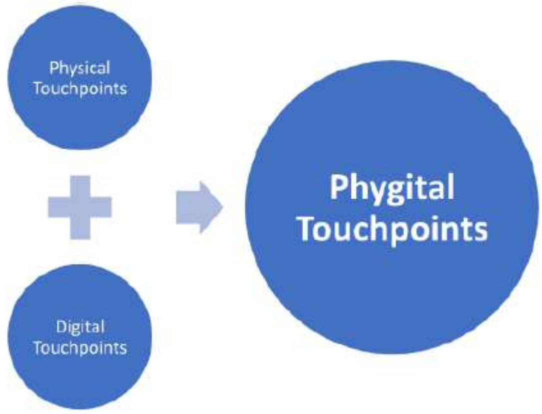

Fig.4: Integration of Physical Touchpoints & Digital Touchpoints in Phygital Ecosystem

Source: Author Creation

The digital revolution has transformed the business landscape, allowing small and medium-sized enterprises (SMEs) to streamline operations, expand their reach, and improve efficiency. However, its implementation requires a nuanced approach, especially for micro-organizations with limited resources. While digitalization offers operational advantages, it may also undermine the customer experience, potentially hindering growth and innovation.

Digitalization is often celebrated for enhancing efficiency and fostering value co-creation. However, it has also made the customer landscape more unpredictable and volatile, posing challenges for resource-limited businesses. A strictly digital approach that excludes human interaction can lead to a fragmented and impersonal customer experience, negatively impacting overall satisfaction.

Micro-organizations face a unique challenge in balancing digital convenience with human connection. Over-reliance on digital channels can result in a disjointed customer experience. Utilizing human interaction can be a significant competitive advantage, enhancing customer loyalty, trust, and positive word-of-mouth marketing.

In today's world, customers are considered essential to the value-creation process and can be seen as users, participants, or co-creators. Personalization and high levels of digital engagement can enhance customer loyalty and satisfaction, particularly for products that offer intrinsic value to the customer.

Research highlights a discrepancy between digitalization and customer experience value creation. While digitalization offers consumers customization, product comparisons, and easy access to information, it can also lead to feelings of disconnection and lack of personalization. For micro-organizations, digitalization provides cost-efficiency, automation, and valuable marketing insights, but it also increases complexity and resource demands. The key is to find the "sweet spot" that balances digital convenience and human connection, maximizing benefits while minimizing drawbacks.

Secondly, the "sweet spot" itself will likely vary depending on the specific industry, target audience, and existing digital maturity of the micro-organization. A multiple case study allows for a detailed exploration of these contextual factors, providing a richer understanding of how different digitalization strategies play out in specific settings.

The "sweet spot" for balancing digitalization efforts is likely to differ based on the industry, target audience, and digital maturity of micro-organizations. This variance among research subjects poses challenges in explaining the phenomenon. Therefore, a multiple case study approach is beneficial as it allows for an in-depth examination of these contextual factors, offering a deeper understanding of how various digitalization strategies are implemented in different settings.

To fully comprehend the phenomenon, it's essential to recognize that digital technologies influence both the online and offline realms.

The Technology Acceptance Model (TAM) is a well-known theory in information systems that explains how users come to adopt and utilize new technologies. TAM suggests that two primary factors influence a user's intention to use technology:

- **Perceived Usefulness:** The extent to which a person believes that using the technology will enhance their performance or achieve their goals.
- **Perceived Ease of Use:** The degree to which a person believes that the technology will be easy to learn and use.

The Technology Acceptance Model (TAM) suggests that perceived usefulness and ease of use influence a user's attitude toward technology, impacting their intention to use it. If users find a technology both beneficial and user-friendly, they are more likely to develop a positive attitude and adopt it regularly.

Research indicates that entrepreneurs view digitalization as a valuable tool for enhancing customer experience effectiveness, disregarding negative aspects such as disconnection or lack of personalization. This positive perception aligns with TAM, as all interviewees found the technology useful and likely believe their customers feel the same way.

6.2 Touchpoints as Influencers in the Phygital Ecosystem

Customers use the touchpoints most relevant to their needs and expectations. Lemon and Verhoef (2016) categorize these touchpoints into four types: brand-owned, partner-owned, customer-owned, and social/external. Brand-owned touchpoints, like product attributes and advertising, are controlled by the firm and influential at pre-purchase stages. Partner-owned touchpoints involve partners like marketing agencies and are influential at the purchase stage. Customer-owned touchpoints, linked to overall experience, are controlled by customers at the pre-purchase stage. Social and external touchpoints are influenced by third-party sources like social media, shifting control from firms to customers and affecting all stages.

The impact of individual touchpoints depends on when customers encounter them during their buying journey. Firms can control this by playing a strong role in service delivery to reduce uncertainty in customer experience. Lemon and Verhoef (2016) emphasize understanding customer perspectives and incorporating their input through service blueprinting. The value of different elements—such as atmosphere, technology, communication, processes, interactions, and product features—depends on the customer journey stage and touchpoints used.

Understanding the motives behind touchpoint preferences and their impact on purchase behavior is crucial. Integrating touchpoints can enhance channel performance, especially as customers use the internet and mobile devices to access information. Customer participation in business systems increases through word-of-mouth and boycott activities, reducing firm control over the journey. Customers co-create value, and firms must develop customized strategies for different shopper clusters. Technology readiness affects how customers embrace multichannel touchpoints, and technology acts as a mediator in the phygital process. Firms need to remain competitive by creating seamless interactions across all touchpoints of phygital ecosystem.

6.3 The Benefits of the Concept of Phygital Ecosystem

Phygital strategies enhance customer value through technological tools within a physical retail setting to ensure, maximum customer satisfaction, improved service, and relevant data collection. It provides significant value to customers by leveraging various technological tools. Vertical and horizontal integration within channels can minimize process costs. One advantage is reaching more customers, enhancing communication with current and potential customers. However, market cannibalization can occur, as online and offline operations may conflict. Physical stores often offer better customer care, while online stores present more attractive pricing.

Key Advantages of Phygital Operations:

- **Increased Awareness:** Reaching a wider geographical area boosts customer satisfaction and modern marketing practices.
- **Consistent Messaging:** Ensuring unified messaging across channels preserves brand value and image.
- **Channel Preference:** Effective communication with potential customers at the right time, with the right message, and in the right location enhances their satisfaction. This fosters mutual trust and confidence between customers and retailers.

Access to Extensive Data: Phygital operations provide numerous choices, making data collection from customers easier and more effective. This data can be analyzed and monitored to develop loyalty programs and track emerging trends, leading to higher profits and loyal customer profiles.

While phygital operations have significant benefits, they also present challenges such as strategic misconceptions, process complexity, resource demands, and empowerment issues. Selecting the best distribution channel involves careful consideration of service levels in strategy implementation.

6.4 Bases for Customer Preferences in Phygital Operations

Analyzing customer preferences is crucial in phygital operations. Shopping theories often center on complex buying behaviors, influenced by various variables and environmental factors. The purchasing decision-making process includes need recognition, information gathering, information retrieval, alternative selection, the purchase decision, and post-purchase evaluation. Understanding customer behavior and their purchasing methods is crucial.

When a retailer with a physical store launches an online store, they typically experience four stages:

- Customers gather information in the physical store and then make the purchase online.
- Customers research online and complete the purchase in the physical store.
- Customers both gather information and make the purchase in the physical store.
- Customers both gather information and make the purchase online.

The insights presented in Fig. 5 and Fig. 6 are based on customer preferences.

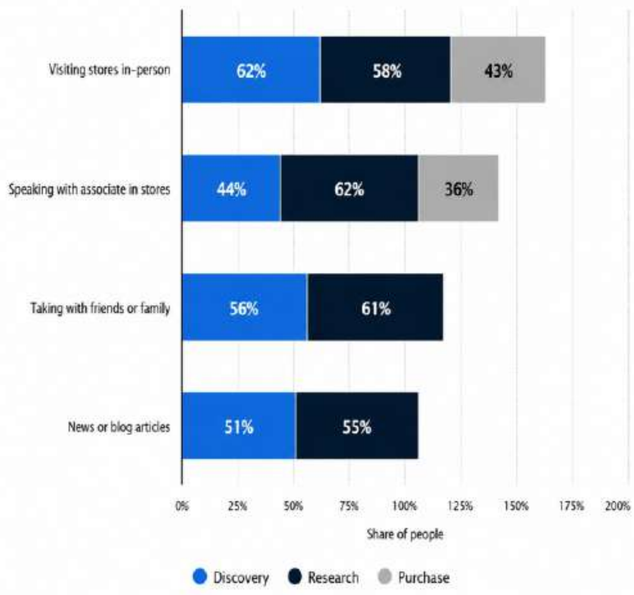

Fig.5: The most popular offline shopping channels in India in 2024

Source: Statista. (2023). India: Popular offline channels for shopping by stage

	Digitally	In-store
Generation		
Gen Z (1997-2012)	38%	35%
Millennials (1981-1996)	35%	42%
Gen X (1965-1980)	33%	44%
Baby Boomers (1946-1964)	25%	51%
Income		
<$50K	29%	49%
$50K-$99K	33%	43%
$100K+	39%	36%
Total	**32%**	**45%**

Note: responses of no preference were excluded between digital and in-store
Source: Morning Consult, "Smart Cart: Tracking Trends In the Retail Industry," March 16, 2023

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Fig.6: Preference to Shop In-Store vs. Digitally of US Adults

Source: eMarketer. (2023). 5 charts showing how consumers shop across channels.

Consumers are primarily concerned with product categories, personalization, and environmental factors. Phygital operations streamline business by offering multiple alternatives to customers at various stages: prepurchase, during purchase, and post-purchase. This strategy aims to enhance communication with customers through product choices, information sharing, and customized services, providing significant value throughout the process. Understanding phygital buying behavior and influencing factors is key to improving the shopping experience.

The primary goal of phygital operations is to offer advantages in location, time, and product availability, enriching sales activities and improving customer perception. phygital marketing focuses on evaluating consumer behavior patterns and understanding how shopper attitudes and behaviors evolve over time. Understanding consumer buying motives is crucial for this strategy.

A significant advantage of phygital retailing is that customers can visit online stores and then complete their purchases in physical stores. Return policies and accessible customer care services are essential aspects of this business model, benefiting both the company and customers by increasing efficiency and satisfaction. Channel leadership behavior, involving the integration of all channel activities, is necessary to monitor marketing efforts.

6.5 Consumers Behavior in Phygital Ecosystem

Consumer behavior research focuses on how consumers and businesses select, secure, use, and dispose of products, services, experiences, or ideas to meet their needs (Hawkins et al., 2004).

Marketing begins with understanding consumer needs in a valuable market and developing a marketing mix to meet those needs. Identifying consumer wishes and needs is crucial for successful marketing, including how consumers communicate with businesses and make purchases. Businesses aim to maximize customer benefits throughout this process.

Technological advances, especially the internet, have transformed customer experiences. Increased knowledge and awareness allow consumers to examine products and services more deeply. Consumers now seek products that enrich their lives, making customer experience vital. This includes the pre-purchase phase and post-usage processes. Communication and interaction with businesses through various channels become part of the customer experience, affecting consumer behavior and marketing strategies.

Today's consumers have easier access to technology than previous generations, altering their lifestyles and expectations for purchasing at convenient times and places (Cook, 2014). Phygital ecosystem provides a unified platform for a consistent experience across all channels, allowing consumers to engage with brands seamlessly (Kembro & Norrman, 2019). Key factors influencing these processes include product information and involvement. Consumers seek more information and spend more time on products they perceive as important.

Technology has broadened shopping options through mobile devices, online stores, and physical stores, creating a cross-shopping environment where consumers move between channels. The internet allows for personal control, learning, and easy comparison of products (Pelsmacker et al., 2005). Phygital ecosystem offers advantages like reduced delivery fees, local store event information, in-store Wi-Fi, online coupons, and special discounts (Berman & Thelen, 2018). Continuous communication across channels enhances the purchasing process and consumer experience. The Fig.7 shows that how phygital ecosystem influencing the customer’s purchasing behavior.

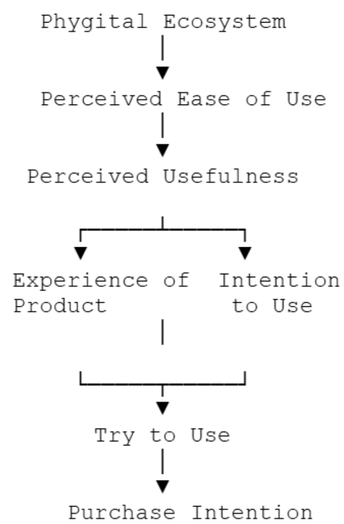

Fig. 7. Consumer Behavior in a Phygital Ecosystem

Source: Author compilation from the literature

Significant differences exist between traditional and phygital consumer behavior. Traditional consumers rely on print media and advertising, while phygital consumers use the internet for product comparisons. Businesses must adopt a customer-oriented approach, synchronize all touchpoints, provide personalized experiences, integrate channels, and redefine the physical store's role (Melero et al., 2016). Store image and atmosphere, defined by goods, services, facilities, and convenience, play a crucial role in customer return (Cook, 2014).

Positive consumer behavior can reduce costs and provide a competitive advantage. However, negative experiences may arise from technical issues, inconsistent service, and integration costs (Komulainen & Makkonen, 2018; Taufique Hossain et al., 2017). Successful enterprises understand consumer preferences and buying behavior (Cook, 2014). Concepts like value equity, relationship equity, and brand equity are also affected by phygital ecosystem usage (Taufique Hossain et al., 2017).

Consumers focus on meeting their needs efficiently, regardless of the channel used (Cook, 2014). Phygital marketing aims to reach target markets and offers a direct sales relationship between consumers and businesses via the internet, eliminating traditional channels and intermediaries (Pelsmacker et al., 2005). Consistent pricing and promotions across channels are essential for customer satisfaction (Cook, 2014).

During their Phygital ecosystem experience, consumers can use their smartphones to check prices before purchasing, buy products in-store or online, or request home delivery (Jocevski et al., 2019). Customers expect complete and accurate information about product availability in physical stores, ensuring excellent service in terms of information quality and inventory accuracy (Kembro & Norrman, 2019). This "seamless" experience means customers can see product availability across all channels (Jocevski et al., 2019).

Phygital ecosystem provides positive customer experiences by enabling real-time transactions regardless of location or time and ensuring effortless execution (Komulainen & Makkonen, 2018). To effectively manage the customer experience, companies must develop strategies that encompass all customer interactions. Investigating the customer experience is crucial when creating a new marketing strategy.

6.6 Customer Satisfaction in Phygital Ecosystem

Customer satisfaction stems from individuals' expectations and perceptions of a product's or service's performance. Due to evolving market structures and heightened competition, marketers are assessed on their ability to build and maintain customer relationships and enhance customer satisfaction and loyalty through customer-specific services. This fosters a favourable environment for communication via internet services (Pelsmacker et al., 2005).

Positive consumer experiences result from satisfaction with store managers' attitudes during browsing, comparing, and purchasing products, highlighting the importance of customer experience in determining satisfaction and store attitudes. Store atmosphere, influenced by various environmental stimuli such as the store's characteristics, product analysis, interactions with employees, and overall satisfaction, plays a crucial role in customer behavior. Phygital environment contributes to this process by offering interaction and communication opportunities both inside and outside the store.

As consumers frequently switch between channels during their purchasing process, businesses must provide personalized and timely information. Organizations in a phygital environment can enhance customer experiences by coordinating and integrating marketing channels, ensuring customers receive what they want at every stage (Melero et al., 2016). Key factors influencing customer satisfaction include an uninterrupted experience, easy access to consistent data across all touchpoints, and reduced effort compared to other channels.

6.7 Customer Loyalty in Phygital Ecosystem

Customer value is the balance between perceived economic, functional, and psychological benefits and the resources (money, time, effort) used to gain them. High perceived value fosters customer loyalty, as customers prefer to buy from the same organization rather than competitors. Efforts to enhance perceived value can therefore boost loyalty. Marketing managers should understand customer desires and needs through interactive channels, then add value to products and services to meet those requirements (Pelsmacker et al., 2005).

Loyal customers tend to purchase more and are less influenced by competitors' promotions. They are also less price-sensitive and provide positive word-of-mouth recommendations. Loyalty is crucial for organizations using phygital environment, as phygital customers are better informed, more technologically savvy, and have higher expectations. Positive brand experiences lead to stronger loyalty (Cook, 2014). Phygital ecosystem usage reduces loyalty-decreasing factors like reliability issues, information overload, and high prices, while increasing loyalty-supporting factors such as ease of use, customer support, and personal control. The integration and coordination of channels enhance consumer trust and affinity towards the brand.

A customer's high perceived value enhances customer loyalty, especially in phygital environment, by meeting customer needs, providing positive experiences, and ensuring seamless integration across channels. Loyal customers are more satisfied and less influenced by competitors, contributing positively to the brand.

6.8 Apple Brand Case Study for Excellent Customer Experience in Phygital Touchpoints Ecosystem

Apple's example illustrates that brands can earn customer loyalty by deeply understanding and improving the customer experience in phygital ecosystem. Apple stands out for excelling in numerous customer touchpoints, as noted by Michelle Greenwald in Forbes. Many companies falter here because their management doesn't experience the brand as customers do. Greenwald suggests creating a touchpoint map to chart the customer journey and enhance engagement. Walter Isaacson's biography of Steve Jobs highlights Jobs's emphasis on excelling at every touchpoint, making the entire customer experience outstanding. This dedication is innovative and rare among firms. Here's a personal list of some of Apple's well-mastered touchpoints which is an excellent representation of an ideal touch points of any phygital ecosystem:

- **Website:** Apple's website is simple, elegant, and user-friendly, making it easy to find product information, locate stores, and set appointments.
- **Packaging:** Apple's luxurious and clever packaging enhances the unboxing experience.
- **In-store Demos:** Customers can test products with the help of knowledgeable staff.
- **Employee Training:** Apple hires and trains employees to be smart, patient, and solution-oriented, ensuring quick assistance.
- **Store Design:** Apple Stores are clean, clutter-free, and consistently designed for a positive experience.
- **Location:** Stores are in easily accessible areas frequented by well-educated customers.
- **Genius Bar:** Provides instant support and repairs, fostering loyal customers.
- **One to One Tutorials:** Offers personalized training sessions for two years post-purchase.
- **Appointment Acknowledgement:** Sends confirmation emails to reduce no-shows.
- **Staff Collaboration:** Employees readily collaborate to solve customer issues.
- **Short Waiting Times:** Mobile cash registers reduce check-out times.
- **Personal Setup:** Ensures customers understand their new devices before leaving the store.
- **In-store Classes:** Regularly scheduled classes enhance product appreciation.
- **In-store Events:** Increase store traffic and customer engagement.
- **Rebate Receipts:** Sends confirmation emails for rebate requests, providing peace of mind.
- **Software Development Kits:** Offers over a million apps, enhancing device value.
- **Satisfaction Questionnaire:** Collects customer feedback for continuous improvement.

These touch-points collectively create a remarkable and memorable customer experience that keeps Apple customers loyal and satisfied. By thinking beyond the obvious and aiming to surprise and delight customers, effective touch-point management can reduce customer service and advertising costs while boosting customer interaction and word-of-mouth advertising.

6.9 Understanding Customer Experience Journey within the Phygital Ecosystem

Phygital customer experience has evolved from a marketing term into an ecosystem that provides highly personalized and holistic customer experiences, combining functional, economic, and emotional values. This transformation impacts industries such as retail, financial services, healthcare, education, entertainment, hospitality, and travel.

The phygital experience encompasses informational, transactional, entertainment, and support aspects. It integrates the speed, immediacy, and immersion of digital experiences with direct product interactions, offering a comprehensive experience. Phygital enables users/customers to engage more deeply across all purchasing stages using interactive kiosks, wearables, digital payments, voice, customer portals, mobile apps, QR codes, buy online pickup in-store, try before you buy, and curbside pickup.

The pillars of phygital customer experience are omnichannel integration, understanding consumer psychology, combined revenue recognition, ongoing development, and the need for trials, errors, and compromises.

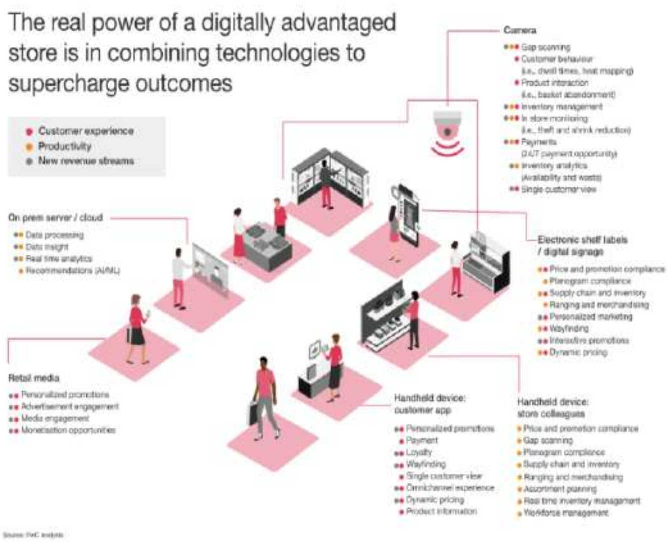

Fig 8: The real power of Phygital Ecosystem

Source: PwC. (2023). Merging digital and physical stores

Phygital ecosystem aims for coherent and consistent management across channels and touchpoints, requiring an integrated approach for a unified customer experience. This involves unified prices, brand information, logistics, and communication. Benefits include reducing customer loss and encouraging loyalty through seamless transactions. Mobile platforms are central to phygital ecosystem, shortening or extending the decision-making process based on customer knowledge and interest. Phygital retailing coordinates offerings across channels to ensure a seamless and synchronized customer experience.

Customer centricity is crucial for understanding customers' worlds and ensuring a unified customer experience. With access to personal devices and the internet, customers connect with each other and suppliers through e-commerce platforms and social networks. This empowers them to share experiences and information, influencing their buying process and consumer rights. They use social media to voice complaints and stimulate boycotts, impacting managers' ability to address real issues.

Spending more time online leads to increased discussions and sharing of interests and consumption experiences. Customers quickly develop opinions and preferences based on social media interactions. Their preferences and channel usage vary at different purchase stages. In a phygital ecosystem environment, customer perceptions are shaped by multidimensional experience components like subjective, cognitive, emotional, sensory, social, and spiritual elements. The tri-component attitude model from social psychology highlights affective, cognitive, and conative components as key to predicting behavior. Accumulated experiences reshape attitudes and influence purchase actions, with technology playing a mediator role. Customer attitudes are shaped by stimulus characteristics, social and cultural context, and situational variables.

Customers' value expectations are shaped by emotional, functional, pragmatic, and relational aspects. Their experiences cover cognitive and affective processes, leading to multidimensional responses that increase complexity in a digital environment. New customer values push organizations to manage multiple touchpoints and understand customer relationships better. Defining customer clusters and developing unique research designs to understand value propositions during customer journeys is a major challenge. The intangible assets consumers acquire enhance their holistic perception of the buying process. Customers enjoy touchpoints across pre-purchase, purchase, and post-purchase stages, forming subjective judgments and market images of brands over time.

7. Exploring the Antecedents of Customer Experience in Phygital Era

The advent of new digital technologies, such as AI, has revolutionized customer experience (CX), introducing factors that reshape business-customer interactions. In the digital era, CX has emerged as a vital differentiator for businesses. Rapid technological advancements and evolving consumer behaviors have profoundly impacted how businesses engage with customers. To remain competitive and deliver outstanding experiences, it's crucial for businesses to understand these evolving CX antecedents.

The phygital era has created a new scope for advanced studies on customer experience (CX), which is introducing new factors that shape business-customer interactions. The phygital transformation has been extensively studied, with researchers highlighting various aspects such as customer journey, retail experience, and technological integration. The antecedents of customer experience in the phygital era can be categorized into three main areas: technological advancements, consumer behaviour, and business strategies.

Technological Advancements: The proliferation of smart technologies, such as augmented reality (AR), virtual reality (VR), and the Internet of Things (IoT), has significantly impacted customer experience. These technologies enable businesses to create immersive and interactive experiences that bridge the gap between physical and digital worlds.

Consumer Behaviour: The digital transformation has altered consumer expectations and behaviours. Customers now seek seamless, personalized, and convenient experiences that leverage both physical and digital touchpoints. Understanding these evolving expectations is essential for businesses to design effective phygital experiences.

Business Strategies: Companies are adopting various strategies to enhance customer experience in the phygital era. These include omnichannel approaches, data-driven personalization, and the integration of physical and digital resources. Strategic alignment with customer expectations is key to delivering superior phygital experiences.

7.1 Key Antecedents of Evolving Customer Experience in the Phygital Era

Understanding the dynamics and impact of the intricate offline-online ecosystem, as well as identifying ways to create value across different touchpoints in the customer journey, remain key priorities for marketing research (Marketing Science Institute, 2020). Studies highlight that phygital strategies empower retailers to meet consumers' evolving shopping expectations by offering convenience and flexibility (Dash et al., 2021; Gauri et al., 2021).

The rapid advancement of technology and changing consumer behaviours have significantly influenced how businesses interact with their customers. Here, we explore the key antecedents driving the evolution of customer experience in this phygital era.

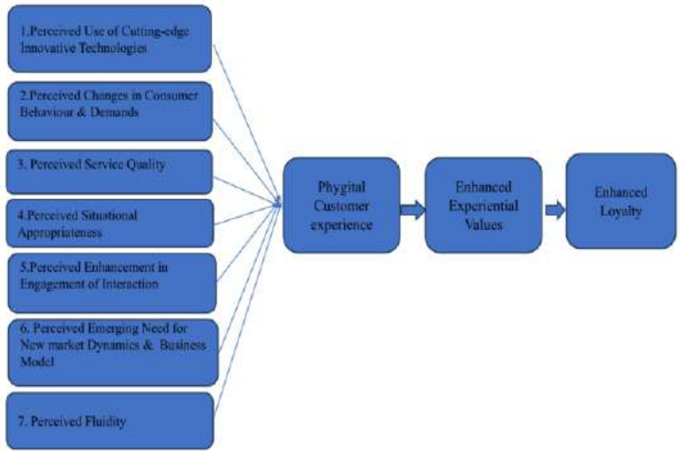

Fig 9: Key Antecedents of Emerging Phygital Customer Experience

Source: Author Compilation from Literature

7.1.1 Perceived Use of Innovative Technology & Digital Transformation

The integration of advanced technologies in phygital ecosystem such as artificial intelligence (AI), machine learning, and big data analytics has revolutionized customer experience. These technologies enable businesses to gather and analyse vast amounts of customer data, providing insights into customer preferences and behaviours. This data-driven approach allows for personalized and predictive customer interactions, enhancing the overall experience.

Personalization has become a cornerstone of exceptional customer experience. By leveraging customer data, businesses can tailor their offerings, communications, and services to meet individual needs and preferences. This level of personalization not only enhances the customer journey but also fosters deeper connections and loyalty.

7.1.2 Perceived Changes in Consumer Behaviour & Demands

Emerging social, mobile, analytics, and cloud technologies have deepened people's connection with digital devices, diversifying their lives, granting more freedom and choice, and strengthening their involvement. Modern users, particularly from Generations Y and Z, actively participate in value co-creation by leveraging resources across physical, digital, and social domains (Bolton, 2018). These generations have shifted their focus from product and price-quality ratios to customer experience, prioritizing a price-experience balance (Bolton et al., 2018; Pine & Gilmore, 2019). They derive maximum value through hybrid experiences that seamlessly integrate physical spaces and digital platforms at minimal cost. This evolution impacts how products and services are marketed, reflecting the dynamic nature of human needs and desires in an ever-changing world to ensure customer satisfaction, and drive loyalty.

7.1.3 Perceived Service Quality

Service quality is defined across three dimensions: (i) physical services delivered through human interaction, (ii) virtual services provided via technology interfaces, and (iii) integrated services experienced across multiple channels (Sousa & Voss, 2006; Banerjee, 2014). Effective phygital ecosystems deliver seamless experiences, integrating information, negotiation, and financial flows and improve overall service quality and consumer satisfaction (Wallace et al., 2004).

7.1.4 Perceived Situational Appropriateness

The concept of situational appropriateness, defined as the perceived degree of fit between products and different usage situations (Cardello, & Meiselman, 2018). Situational appropriateness has been a focus in numerous sensory and consumer studies (Giacalone, 2019) and a positive correlation was observed between perceived situational appropriateness and product liking, as supported by previous research. The Phygital ecosystem is effectively addressing customer needs in context of situational appropriateness needs which leads to better customer experience.

7.1.5 Perceived Enhancement in Engagement of Interaction

Customers today interact with brands across multiple channels, including social media, websites, mobile apps, and physical stores. An effective phygital ecosystem ensures a seamless and consistent experience across all touchpoints. Businesses that successfully integrate these channels can provide a cohesive customer journey, improving satisfaction and loyalty.

7.1.6 Perceived Emerging Need for New market Dynamics & Business Model

Markets such as Brazil, China, and India have faced transformative shifts in consumer preferences driven by technological and sociocultural changes. This has created immense innovation potential and heightened the urgency for marketing scholars to better understand and address the realities of these dynamic markets (Kumar, 2014). With continuous technological progress, even more innovative and impactful phygital solutions are on the horizon, promising exceptional customer experiences.

Successful phygital start-ups employ iterative approaches such as Experiential Design Thinking (EDT) to refine their value propositions, customer journeys, products, and business models.

7.1.7 Perceived Fluidity

Fluidity refers to a firm's ability to adapt to dynamic and volatile market environments while maintaining operations. Rooted in the concept of "market plasticity," it embodies the capacity to reshape processes in response to changing conditions (Nenonen et al., 2014). Phygital platform ecosystems exemplify fluidity by quickly responding to complex shifts and evolving customer preferences (Schreyögg & Sydow, 2010). This adaptability provides a competitive edge, allowing platforms to enhance processes as needed.

Phygital platform fluidity enhances customer experience by enabling firms to adapt swiftly to dynamic environments while maintaining seamless operations. Customer experience is a holistic sensory interaction across all touchpoints with the firm, influenced by a well-designed service system (Gentile et al., 2007; Berry et al., 2006). Firms must adopt an ecosystem perspective to deliver high-quality experiences (Patrício et al., 2012).

8. Findings and Recommendations

With the advent of phygital ecosystem, consumer behavior has evolved significantly. To adapt, organizations must create systems that maintain continuous communication with their customers. Phygital ecosystem offers consumers a consistent and integrated experience across all channels.

Phygital ecosystem offers consumers a wide range of conveniences throughout the purchasing and post-purchasing processes. Consumers can use any channel to get information about products, deliver, or return items. All available channels are complex and customized, influencing customer value and loyalty through the structure, methods, speed, and diversity of communication (Barwitz & Maas, 2018). Exposure to more touchpoints across channels tends to increase customer loyalty (Ieva & Ziliani, 2018).

While phygital ecosystem provides convenience in terms of speed and time by using multiple channels simultaneously, it also imposes responsibilities on managerial and infrastructure development within organizations. Adapting to changing consumer behavior requires delivering a seamless customer experience across channels (Jocevski et al., 2019). This involves managing and coordinating information in both physical stores and virtual environments.

9. Conclusion

Consumers make purchasing decisions based on their own needs and preferences, engaging in specific behaviors before and after the decision process. Technological advancements, particularly the internet and smartphones, have significantly influenced these behaviors, blurring the lines between marketing channels. This shift has led to phygital ecosystem, which enhances customer–brand interaction (Piotrowicz & Cuthbertson, 2014).

Customers evaluate the value of goods or services from their experiences, influencing their repurchasing decisions. A better understanding of customer value helps enterprises organize their channels and allocate resources effectively. Practical implications include synchronizing all channels, managing customer service and product information consistently, and ensuring that technology staff work directly with customers (Piotrowicz & Cuthbertson, 2014).

10. Future Research Directions

To advance our understanding of phygital ecosystem, future research should focus on both quantitative and qualitative studies for customers and organizations. This includes in-depth examinations through focus group studies and qualitative research targeting both management levels and customers using phygital ecosystem.

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Conflict of Interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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Author Contributions

Asif Ali Syed: Supervision, Conceptualization, methodology, data curation, investigation, reviewing writing original draft, and validation, project administration, and final approval of the manuscript.

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Digital Nudging in Omnichannel Marketing: Behavioural Interventions for Enhancing Customer Loyalty in the Healthcare Sector of Gurgaon City

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Abstract

Patients' interactions with service providers have changed dramatically as a result of the healthcare industry's quick digital transformation. With a focus on the mediating function of customer interaction, this study investigates how digital nudging affects consumer loyalty within a omnichannel healthcare setting. A standardized questionnaire with a five-point Likert scale was used to gather primary data from 297 Gurgaon residents who used digital healthcare services. SPSS was used to use statistical methods such as regression, correlation, and mediation analysis. The results suggest that digital nudging provides a moderate impact on customer loyalty and a big favorable impact on consumer engagement. Additionally, the relationship involving digital nudging and consumer loyalty is partially mediated by customer engagement, which also has a significant impact on loyalty. These findings suggest that when behavioral treatments actively improve user involvement, they are more successful. By combining behavioral economics alongside omnichannel marketing within a hospital setting, the study adds to the body of previous literature. Additionally, it offers healthcare providers useful information for creating user-focused digital platforms that promote enduring patient interactions.

Keywords: Digital Nudging, Customer Engagement, Customer Loyalty, Omnichannel Marketing, Healthcare Sector

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1. Introduction

The use of digital technologies has significantly changed the healthcare industry. For convenience and accessibility, patients are depending more and more on mobile apps, integrated healthcare platforms, and online consultations. Healthcare providers have been prompted by this change to implement omnichannel strategies that guarantee smooth communication across many touchpoints. It becomes crucial to influence user behavior as such digitally mediated situations. Based on behavioral economics, digital nudging provides a subtle but powerful way to influence user choices without limiting options. These interventions, which include personalized recommendations, default settings, and reminders, are essential for improving user interaction.

Maintaining patient loyalty is still difficult, even with the increasing use of digital healthcare platforms. Although omnichannel tactics increase accessibility, user engagement is a key factor in their efficacy. The connection across digital nudging, engagement, as well as loyalty in healthcare settings has received little attention in the literature. By investigating how digital nudging affects consumer engagement and loyalty and if engagement constitutes a mediating factor within this relationship, this study seeks to close this gap.

2. Literature Review

Healthcare delivery has been profoundly altered by digital transformation, which has risen reliance upon digital platforms including teleconsultation systems, mobile applications, and combined service portals. Addressing the behavioral mechanisms driving loyalty and engagement has grown more crucial as patient contacts move to these platforms. In this regard, recent research has identified digital nudging, customer involvement, especially consumer loyalty as crucial aspects.

The use of minor design interventions to affect user decisions without limiting liberty of choice is known as "digital nudging," which has its roots in behavioral economics (Thaler & Sunstein, 2008). These interventions, which streamline decision-making processes in digital contexts, include tailored recommendations, default options, and reminders. According to earlier research, digital nudges enhance user involvement with platforms and lessen cognitive strain (Weinmann et al., 2016). Such nudges are especially helpful in the healthcare industry since patients frequently have to make difficult decisions and may not have enough information. Studies show that interventions like medication alerts and appointment reminders boost service consumption and increase compliance (Agarwal et al., 2022; Narang & Singh, 2022). However, there is little empirical data in healthcare settings, and the majority of previous research has been on the e-commerce and policy domains.

By combining several touchpoints to deliver a smooth and consistent user experience, omnichannel marketing is essential to contemporary healthcare. These days, patients communicate with healthcare professionals via both physical as well as digital channels. Effective omnichannel systems improve consumer happiness and overall experience, claim Verhoef et al. (2015). However, the effectiveness of these systems' user engagement is just as important to their success as the availability of channels. According to Lemon and Verhoef (2016), studies highlight that meaningful engagement across channels results in higher relational outcomes including trust and loyalty. Despite its significance, little is known about how behavioral techniques like digital nudging can be used into omnichannel healthcare initiatives.

The degree of a user's cognitive, emotional, overall behavioral participation with a service is referred to as customer engagement (Brodie et al., 2011). Because patient relationships are long-term and built on trust, engagement is especially important in the healthcare industry. According to Hollebeek et al. (2014), active consumers are more inclined to actively engage with platforms, follow medical advice, and forge closer bonds with service providers. Personalization, usability, and interactive features are some of the elements that impact engagement in digital environments. Nevertheless, there hasn't been enough research done on how digital nudging might improve participation on healthcare platforms.

One important result for healthcare providers is customer loyalty, which is defined as a user's propensity to keep using a service and promote it to others. Long-term viability and a competitive edge are enhanced by devoted patients. Because highly engaged users typically show more commitment overall repeat usage behavior, existing data implies that engagement is a primary driver of loyalty (Verhoef et al., 2015). Although engagement and loyalty have been linked in earlier studies, little study has looked at how digital nudging affects this relationship.

The Stimulus-Organism-Response (S-O-R) paradigm and behavioral economics provide theoretical foundation for this investigation. Customer engagement is the organism in this approach, digital nudging is the stimulus, but customer loyalty provides the reaction. This concept aids in the explanation of how internal users states, which in turn affect behavioral outcomes, are influenced by external digital interventions.

Even while interest in these fields is expanding, there are still a number of research gaps. Empirical studies on digital nudging within healthcare settings are scarce, especially in developing nations like India. Furthermore, there hasn't been enough research done on the mediating function of consumer engagement in the connection between digital nudging as well as customer loyalty. By offering actual data within the omnichannel healthcare paradigm, this study seeks to close these gaps.

3. Research Methodology

3.1 Research Design

The study adopts a quantitative and descriptive research design to examine the relationships between digital nudging, customer engagement, and customer loyalty. This design is suitable for analyzing patterns, testing hypotheses, and identifying associations among variables in a structured manner.

3.2 Participants

Users of Gurgaon's digital healthcare services made up the target population. Convenience sampling was used to gather information from 297 respondents. For statistical analysis as well as hypothesis testing, the sample size was deemed sufficient.

3.3 Instruments

Primary data were collected using a structured questionnaire. The instrument was designed based on established scales and measured three key constructs: digital nudging, customer engagement, and customer loyalty. All items were evaluated
using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

3.4 Data Analysis

The Statistical Package for the SPSS was used to examine the data that was gathered. The data was summarized using descriptive statistics, and correlations and regression analysis were performed to look at the relationships between the variables. The indirect impact of consumer engagement across digital nudging with customer loyalty was evaluated through mediation analysis. Cronbach's Alpha was used to confirm the constructs' reliability, and all values were higher than the acceptable cutoff of 0.70.

4. Results

Table 2: Relationship and Hypothesis Summary

Variable	Mean	Std. Deviation	Cronbach's Alpha
Digital Nudging	3.78	0.68	0.81
Customer Engagement	3.85	0.72	0.86
Customer Loyalty	3.69	0.75	0.83

The mean scores in Table 1 indicate a positive perception of all three variables, with digital nudging at 3.78, customer engagement at 3.85, and customer loyalty at 3.69. Customer engagement has the highest mean value, showing comparatively stronger user involvement with healthcare platforms. The Cronbach's Alpha values of 0.81, 0.86, and 0.83 are all above 0.70, confirming good reliability and internal consistency.

Table 2: Relationship and Hypothesis Summary

Relationship / Hypothesis	Result
DN → CE	Significant positive effect
DN → CL	Significant positive effect
CE → CL	Significant positive effect
DN → CL through CE	Partial mediation

Interpretation:

Digital nudging shows a significant positive effect on customer engagement with a beta value of 0.58, and on customer loyalty with a beta value of 0.32. Customer engagement has a strong effect on customer loyalty with a beta value of 0.52. In the mediation test, the direct effect of digital nudging on loyalty reduces from 0.32 to 0.18 after adding customer engagement, which indicates partial mediation. This means digital nudging becomes more effective when it enhances engagement, making customer engagement the strongest driver of loyalty.

5. Conclusion

The study concludes that digital nudging is an effective tool for influencing user behavior in healthcare platforms. However, its true potential is realized when it enhances customer engagement.
Customer engagement emerges as the most significant predictor of loyalty, highlighting the need for healthcare providers to focus on interactive and user-centric digital experiences.

6. Recommendations

- Develop personalized and user-friendly digital interfaces
- Use reminders and behavioral cues effectively
- Focus on engagement rather than only service delivery
- Strengthen omnichannel integration

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Ethical Statement

Participation was voluntary, and confidentiality of respondents was maintained.

Conflicts of Interest

The authors declare no conflict of interest.

Data Availability Statement

Data are available from the corresponding author upon reasonable request.

Author Contribution Statement

Sukriti Dwivedi: Conceptualization, Data Collection, Analysis, Writing **Dr. Kainat Akhtar Usmani:** Supervision, Review, Editing

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Strategic Corporate Social Responsibility as a Driver of Brand Reputation: An Empirical Study

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Abstract

In today's highly competitive and socially conscious business world, companies are expected to do more than simply earn profits. Customers now look for businesses that also make a positive contribution to society. Because of this, Corporate Social Responsibility (CSR) has become an important strategic factor that shapes the way people view a brand. This study examines how Strategic CSR helps in building a strong brand reputation, especially in the service sector.

This empirical investigation examines not only the direct impact of CSR on brand reputation but also looks at how customer trust and loyalty play a role in strengthening this relationship. Statistical analysis like SEM using Smart-PLS have been used for hypothesis testing and Model Fit and Regression Analysis has been used to determine the predictive accuracy of the variables in the conceptual framework by making use of a structured questionnaire with 250 respondents.

The findings infer that companies that actively engage in meaningful and well-aligned CSR initiatives are viewed more positively by customers. These efforts help build trust and create a stronger emotional connection, which in turn enhances brand reputation. Additionally, customer trust and loyalty were found to partially explain how CSR influences brand perception.

Overall, the study highlights that CSR is not only a supporting phenomenon undertaken by businessess, but a key part of business strategy. It provides practical insights for organizations to design CSR initiatives that not only benefit society but also strengthen their brand in the long run.

Keywords: Strategic Corporate Social Responsibility, Brand Reputation, Customer Trust, Customer Loyalty.

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1. Introduction

In today's highly competitive and socially aware marketplace, people expect businesses to do more than just make profits. Companies are now judged not only by their financial success but also by how they contribute to society and protect the environment. Because of this shift, Corporate Social Responsibility (CSR) is no longer seen as just a voluntary or charitable activity. Instead, it has become an important part of overall business strategy.

Strategic CSR means including social, environmental, and ethical responsibilities as an important part of a company's main business strategy. Instead of treating CSR as a separate activity, businesses now connect it with their overall goals so they can create long-term value for both the company and its stakeholders. Companies are increasingly investing in CSR activities such as sustainability initiatives, ethical sourcing, community development, and responsible governance practices, not only to fulfill societal expectations but also to enhance their competitive positioning.

Inspite of the rising eminence of CSR, there remains a vagueness on its impact on brand reputation. While many organizations actively engage in CSR initiatives, it is not always clear whether these efforts translate into improved customer perceptions and stronger brand equity. Moreover, the mechanisms through which CSR impacts brand reputation particularly through factors such as customer trust and customer loyalty are not fully understood.

This study is significant as it provides a deeper understanding of CSR as a strategic tool rather than just a social obligation. It contributes to the existing body of literature by examining the link between CSR, customer behavior, and brand outcomes. From a managerial perspective, it offers insights into how organizations can design CSR initiatives that not only benefit society but also enhance brand value and customer relationships.

2. Literature Review

Corporate Social Responsibility has evolved significantly over time, moving from philanthropic activities to a strategic organizational function. Early conceptualization by Carroll (1991) introduced the CSR pyramid, which includes economic, legal, ethical, and philanthropic responsibilities. This framework emphasizes that businesses must fulfill not only their economic obligations but also societal expectations.

Later, Porter and Kramer (2006) argued that CSR should be integrated into core business strategy to create shared value, thereby benefiting both the organization and society. Strategic CSR focuses on aligning social initiatives with organizational goals, enhancing competitiveness while addressing social issues.

Empirical studies have demonstrated that firms adopting strategic CSR practices experience improved stakeholder relationships and long-term sustainability (McWilliams & Siegel, 2001). Thus, CSR is no longer viewed as a cost center but as an investment in corporate reputation and performance.

Research by Pérez and del Bosque (2015) indicates that CSR initiatives strengthen customer loyalty by improving trust and satisfaction. Loyal customers are not only instrumental in generating a repeat business, but also act as brand advocates, further enhancing reputation. Keller (2013) emphasizes that brand reputation plays a crucial role in shaping customer perceptions, particularly in service industries where offerings are intangible and difficult to evaluate prior to consumption. A strong reputation reduces perceived risk, enhances trust, and fosters long-term customer relationships.

While most studies confirm a positive relationship, they also highlight the importance of authentic implementation, stakeholder perception, and mediating variables such as trust and loyalty. These insights provide a strong foundation for the present study, which aims to empirically examine these relationships within the service sector.

3. Research Methodology

This section explains the research methodology used to study the relationship between Strategic Corporate Social Responsibility (CSR) and brand reputation, as well as the mediating roles of customer trust and customer loyalty.

The population for the study comprises consumers who use services such as banking, telecommunications, hospitality, and other service sectors. A sample size of approximately 250 respondents is considered suitable for ensuring reliable statistical analysis. The study adopts a convenience sampling technique for data collection. Respondents are selected based on their accessibility and willingness to participate. The sampling unit consists of individual consumers with prior service experience. This approach facilitates efficient data collection within time and resource constraints.

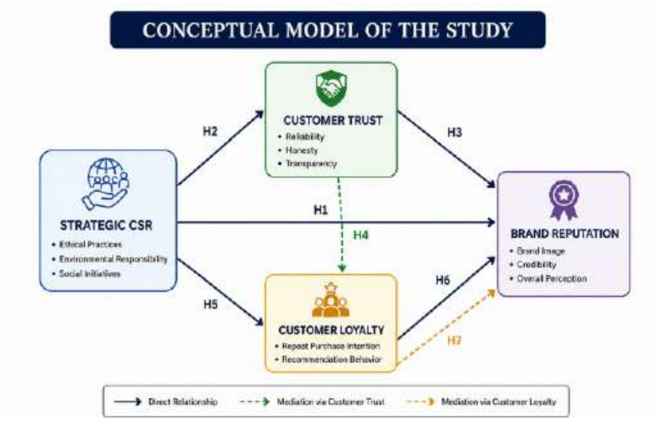

Fig. 1: Conceptual Model of the Study

Source: Authors Compilation

The conceptual framework of the study proposes that Strategic CSR directly influences brand reputation. Additionally, CSR indirectly affects brand reputation through customer trust and customer loyalty. These mediating variables strengthen the relationship by enhancing customer perceptions and emotional connections with the brand.

The collected data is analyzed using statistical techniques to test the proposed hypotheses. Descriptive statistics such as mean and standard deviation were used to summarize the data.

Table 1. Demographic Profile

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	138	55.2
	Female	112	44.8
Age	18–25 Years	96	38.4
	26–35 Years	88	35.2
	36–45 Years	42	16.8
	Above 45 Years	24	9.6
Occupation	Student	74	29.6
	Service	102	40.8
	Business	46	18.4
	Others	28	11.2

4. Analysis and Findings

Table 3. Regression Analysis
Dependent Variable: Brand Reputation

Predictor	Beta Coefficient	t-value	Sig.
Strategic CSR	0.512	8.64	0.000
Customer Trust	0.276	4.91	0.000
Customer Loyalty	0.219	3.88	0.000

Model Summary	Value
R	0.812
R^2	0.659
Adjusted R^2	0.654
F-value	92.45
Sig.	0.000

The model explains 65.9% variation in Brand Reputation. Strategic CSR is the strongest predictor ($\beta = 0.512$), followed by Customer Trust and Loyalty. This confirms that CSR significantly influences reputation.

Table 4. Hypothesis testing using Smart-PLS

Path	Standardized Estimate	p-value	Result
CSR → Trust	0.69	0.000	Supported
Trust → Loyalty	0.73	0.000	Supported
Loyalty → Brand Reputation	0.42	0.000	Supported
CSR → Brand Reputation	0.39	0.000	Supported

CSR positively impacts Customer Trust. Higher trust leads to stronger loyalty, and loyalty enhances brand reputation. Since the direct path (CSR → Reputation) remains significant along with indirect effects, partial mediation exists.

Table 5. Model FIT using Smart-PLS

Fit Index	Recommended Value	Obtained Value
Chi-square/df	< 3.00	2.14
GFI	> 0.90	0.93
CFI	> 0.90	0.95
RMSEA	< 0.08	0.056
TLI	> 0.90	0.94

All fit indices are within acceptable limits, indicating that the conceptual model fits the observed data well.

5. Findings and Discussion

The findings of the present study provide strong empirical support for the proposed relationships among Strategic CSR, Customer Trust, Customer Loyalty, and Brand Reputation. The results indicate that Strategic CSR plays a pivotal role in shaping brand reputation, both directly and indirectly. The regression analysis highlights that CSR is the most influential predictor of brand reputation ($\beta = 0.512$), reinforcing the notion that socially responsible initiatives significantly enhance how customers perceive a brand. Additionally, the strong positive correlations among CSR, trust, loyalty, and reputation suggest a well-integrated relationship structure, where improvements in CSR practices foster higher levels of customer trust, which in turn strengthens loyalty. The mediation analysis further confirms that customer trust and loyalty partially mediate the relationship between CSR and brand reputation, indicating that CSR not only has a direct impact but also works through relational mechanisms to influence outcomes. The satisfactory model fit indices validate the robustness of the conceptual framework. Overall, the study underscores that organizations should strategically invest in CSR initiatives, as they contribute not only to ethical and social goals but also to building long-term customer relationships and enhancing brand equity.

6. Conclusion

This study examined the role of Strategic Corporate Social Responsibility (CSR) as a driver of brand reputation, with particular emphasis on the mediating effects of customer trust and customer loyalty. The findings provide strong empirical evidence that CSR is not merely a philanthropic or compliance-based activity but a strategic tool that significantly enhances brand perception. The results indicate that organizations engaging in well-structured and authentic CSR initiatives are perceived more favorably by customers. CSR positively influences customer trust and loyalty, which in turn strengthen brand reputation. The mediation analysis further confirms that relational factors such as trust and loyalty play a crucial role in translating CSR efforts into reputational outcomes.

Overall, the study reinforces the importance of integrating CSR into core business strategy. It highlights that organizations can achieve sustainable competitive advantage by aligning social responsibility with customer expectations and brand positioning.

7. Recommendations

Organizations should integrate CSR into their core strategic planning and ensure that initiatives are authentic, transparent, and aligned with business objectives to build long-term credibility. Companies should effectively communicate CSR activities through digital platforms to enhance customer awareness, engagement, and trust while avoiding perceptions of greenwashing.

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Ethical Statement

This study followed established ethical research practices. Participation was entirely voluntary, and all respondents were clearly informed about the purpose of the study. Their privacy was respected at all times, with confidentiality and anonymity carefully maintained. The information collected was used only for academic purposes.

Conflicts of Interest

The author confirms that there are no conflicts of interest related to the publication of this research.

Data Availability Statement

The data used in this study can be obtained from the author upon reasonable request. However, it has not been made publicly available in order to protect confidentiality

Author Contribution Statement

The author independently handled every stage of this research, including its conception, design, data collection, analysis, and writing. The entire study was completed as part of academic work.

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- Data Visualization Specialist
- Market Research Analyst
- Supply Chain Analyst
- Risk Analyst
- Financial Analyst
- Business Intelligence Analyst
- Operations Analyst
- Strategy Analyst
- Product Analyst

ADMISSION OPEN

For any queries write to

PROGRAM COORDINATOR: Dr. Priyanka Bajpai | +91-8299 54 3848 | **Email:** priyankab@iul.ac.in

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- Global Exposure
- Career Ready Skills
- Industry-Aligned Curriculum
- Live Industry Projects on Banks & Fintechs
- Global Exposure
- Career Ready Skills
- 100% Internship Assistance
- Mock Interviews & Placement Preparation
- Credit-Based Choice System (CBCS)
- Entrepreneurship & Fintech Innovation Focus

PROGRAM DETAILS

- **Duration:** 3 Years | 6 Semesters
- **Eligibility:** 10+2, 50%, Any Stream
- **Selection Criteria:** Integral University Entrance Test
- **Mode:** Full-Time

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