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# Impact of Job Security on Turnover Intention Mediated by Job Satisfaction in the Context of Covid-19 in Pakistan

Nazia Atiq\* Sania Usmani\*\*

## Abstract

*Retaining intellectual capital and understanding the reasons behind Turnover Intentions are the most crucial tasks for any industry, especially in the era where organizations have the most diverse workforce in terms of generation. A high turnover carries detrimental effects for any sector. The education industry gets affected more adversely due to this factor. The primary purpose of this study is to verify the effects of lack of Job Security on Turnover Intention with the mediation effects of job satisfaction, particularly in a covid context. Generation Y and Z were compared to understand how they both reacted to the lack of Job Security in the private education sector. Results showed that Job Security elevates Job Satisfaction and reduces intention of turnover in Gen Y. While in the case of Gen Z, the negative relationship between Job Security and turnover is stronger but Job Satisfaction will not decrease Turnover Intention rather it increases. This is quite interesting and provides a vast area for further research in this regard. These findings offer implications for creating an environment where a diverse workforce senses and achieves high Job Satisfaction along with security to retain them, especially for Gen Y. while for Gen Z there should be some challenging tasks to keep them enthusiastic and passionate about their work.*

**Keywords:** Job Security; turnover intention; generation characteristics; covid-19; private sector; job satisfaction.

**JEL Classification:** J63

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## 1. Introduction

The Covid-19 was officially announced as the causative pathogen of coronavirus disease on 8th Jan 2020. Due to its severe global significance spread, declared to be a pandemic by the World Health Organization (world meter 2021), it shattered the whole world economy and left a huge employment crisis. Thousands of employees lost their jobs as many companies went downsizing to reduce their costs (Imran & Ahmed, 2020; Yamin, 2020; Nemteanu et al., 2021). Within a couple of months, the mortality and morbidity rates had reached a horrible level (Abid et al., 2020). Thousands of employees lost their jobs overnight. Emirates Airlines cut 9000 jobs). Qatar Airways reduced 15 to 25% pay of its staff with a reduction of the workforce It is said that Covid-19 has triggered one of the worst job crises since the Great Depression. Highly developed, developed, and developing countries all were getting adversely affected by it. This deadly virus was officially confirmed to reach Pakistan on Feb 26th, 2020. In 45 days, it spread to many regions and became an epidemic. On the 10th of April Pakistan officially confirmed 4601 Covid-19 patients (Abid et al., 2020).

As per JHU CSSE, Covid-19 data around 30,000 people died in Pakistan due to this deadly virus within these two years (github.com, 2022). Though as compared to other countries this figure is quite small, it went beyond death. It extensively damaged the economic system of this already crippled economy while the unemployment rate is already too high in Pakistan. In 2019 it was 4.10 %, and in 2020 it rose to 4.40%. According to Trading Economics' global macro models and analysts' expectations, it was likely to reach 4.70% by the end of 2022 (Trading Economics, 2022). Covid-19 fueled this problem and joblessness contacted almost 25 million individuals. Several sectors saw devastating effects and thousands of people were driven to the state of starvation (Abbass et al., 2022). Like other sectors, the educational sector was also badly affected (Shah et al., 2021), as many parents moved to homeschools. According to the report of Tyton partners, before Covid-19 enrolment in homeschools was approximately 1.9 million which jumped to 3.1 million in the fall of 2020 (WLBT, 2021).

It is said that getting the right employees for an organization is a challenging task, and retaining them is more challenging. The human workforce is a key component and precious asset and must be retained for the sustainable growth of the economy (Akgunduz & Eryilmaz, 2018; Askiyanto & Suharto, 2018; Sun et al., 2021; Yamin, 2020). A satisfied human workforce plays a paramount role in the sustainability of an organization and contributes significantly to achieving organizational goals and objectives in market rivalry. Higher turnover hampers an organization's success, affects overall productivity, increases costs due to recruitment and training sessions, and ruins reputation (Ahn & Chaoyu, 2019; Askiyanto & Suharto, 2018). Though employee turnover is not a new phenomenon, almost all active participants of the labour market encounter this at some point in their careers due to stress or in the transition of their careers. When an employee works in a stressful environment it does

not affect only their health and well-being but, affects the organization's overall performance. According to scholars of HRM, lack or absence of Job Security is one of the key reasons for stress and one of the biggest reasons for turnover (Ahn & Chaoyu, 2019; Chung et al., 2017; Putri & Simanjuntak, 2020; Zahra et al., 2018; Yukongdi & Shrestha, 2020).

Besides, there are several other factors such as poor work-life balance (Kerdpitak & Jemsittiparsert, 2020), workplace favouritism, psychological contract violation (Arasli et al., 2019), lack of coworker support (Akgunduz & Eryilmaz, 2018) and ostracism (Vui-Yee & Yen-Hwa, 2020), etc. Most of them are interconnected or one reason paves way for others. Due to the instability of the job, the employee is unable to focus, tasks are piled up which affects one's mental and physical health (Sun et al., 2021; Yamin, 2020). These all stressors are somehow associated with Turnover Intention, since the situation goes out of control and becomes threatening. Turnover is a kind of planned strategy of an employee to run away from the present situation (Zahra et al., 2018)

One of the principal reasons for turnover or Turnover Intention is the lack or absence of Job Security, and unfortunately, Covid-19 played a vital role in this context. (Aguiar-Quintana et al., 2021; Imran & Ahmed, 2020; Sun et al., 2021). It not only disrupted the economic sectors but an entire system of getting work done has also been changed. The education sector was compelled to adopt an online learning system due to an extended lockdown period at the start and then to maintain social distance (Usmani, 2021). As per the report of UNESCO (2021), 200 countries shut down their schools, and 46 million students were affected due to the closure of all schools in March 2020 (UNICEF, 2021).

In underdeveloped and unprivileged countries like Pakistan, where adaptation of technology is not easier, combating these kinds of scenarios was itself challenging and led to the permanent closure of many institutes. Most of these institutes were unable to equip themselves with modern technology due to a lack of capital. According to the research done by PIDE (Pakistan Institute of Developed Economics- Islamabad, 2021) Internet is available to only 35% of the population. This is why the education system in Pakistan suffered a lot while shifting from physical classrooms to online teaching. This situation created fear among educational sector employees and led to the intention of quitting organizations. Especially, those employees who demonstrated resistance to adopting modern techniques. Many institutes lost their experienced and dedicated senior faculty just because of less familiarity with IT. In addition, Turnover Intention gets triggered by a lack of job satisfaction. Based on research, it is found that Job Satisfaction contributes to the employee's willingness to stay, move or leave the company (Ahn & Chaoyu, 2019; Chung et al., 2017; Urbanaviciute et al., 2018).

While responding to Covid-19 different generations reacted in different ways. Generation Z is known for changing workplaces since they are comparatively unable to survive in a place that does not seem ideal to them ( Cahya et al., 2021). More than 7 in 10 reported



depression from Gen-Zers during the pandemic (CNBC, 2020). While Gen Y is comparatively better at coping with work-related stress as compared to Gen Z, but they are eager to accept new opportunities and demonstrate less commitment to their organizations (Asif et al., 2019). Because of these different characteristics, both responded in truly different ways. Here the need arises for this study.

The impact of quitting a job of an employee in any sector other than the educational sector is not the same, if an educator or tutor works with fear of losing their job at any time it negatively affects learners. The education sector itself cannot be compared with other sectors. It is the one that nurtures future builders and works on living resources. Especially when an educator leaves their job it creates a space and learners take time to get over this loss (Sahito & Vaisanen, 2019). Previous studies on Gen Y and Z have been numerous, but only a few of them compared them in the context of Covid-19 while they are part of the private education sector, especially in Karachi, Pakistan. Some studies have been done in other countries to figure out the overall responses of employees Sun et al. (2021), but how workers in Karachi reacted requires further investigation. Therefore, the purpose of this study was to identify how Covid-19 affected jobs in the private educational sector in Karachi, Pakistan, creating fear in employees of generations Y and Z concerning their lack of Job Security. Further to identify how generation characteristics mould employees to behave differently regardless of their same situation in the Karachi environment. We want to measure the impact of Job Satisfaction as a mediator between Job Security and Turnover Intention of employees of generations Y and Z in the private education sector.

### **1.1 Research Questions**

1. Does the influence of Job Security on Turnover Intention differ depending on the generational characteristics of Gen, Y, and Z.?
2. Does the influence of Job Satisfaction on Turnover Intention differ depending on the generational characteristics of Gen, Y, and Z.?
3. Does the influence of Job Security on Job Satisfaction and Turnover Intention differ depending on the generational characteristics of Gen, Y, and Z.?

### **2. Literature Review**

On 1 April 2020, 81% of the global active labour force faced restrictive measures imposed by respective countries addressing the deadly pandemic issue (ILO, 2020). Companies switched to remote working and started the closure of their physical buildings which paved the way for a huge downsizing process. Thousands of employees lost their jobs and hundreds of them have still been working with this fear. This global health crisis shattered economies and disrupted academics' work, careers, and identities as never before. Almost all economic sectors got highly affected, but some sectors have faced a 180-degree change. The

education sector is one of those sectors which faced a drastic change and stepped into a new era (UNESCO, 2021). Across the world, more than half a billion students got exposed to an altered way of learning due to the closure of schools. Virtual classrooms, hybrid, and blended learning models replaced traditional classrooms and single-mode learning models (Usmani, 2021).

Job-related lack or absence of security became one of the key challenges of this tech era. Hence, it is a recurring question of how it affects employees' behaviour and what could be the further consequences (Urbanaviciute et al., 2018). This study aimed to compare the attitude and responses of Gen Y and Gen Z towards Job Security. This insight can help the HR departments of the educational sector in crafting strategies for their diverse workforce to retain them for a longer period so students' learning gets smoothed. For this purpose, we have used the generational theory proposed by Kowske et al. in 2010. According to this theory, people within the same age group share the same characteristics, they behave and respond almost similarly in the same types of situations. We also examined this study through the hierarchy of need theory. Abraham Maslow presented this classical motivational theory in 1943. According to his philosophy, higher levels of needs cannot motivate until the lower-level needs are fully satisfied. Job Security comes right after the satisfaction of biological needs. Need theory implies that without satisfying security needs organization cannot address employees' social and esteem needs. This lack of security ultimately adversely affects employees' performance and Job Satisfaction (Abiodun & Adebisi, 2022).

## **2.1 Generation Y and Z**

It refers to a cohort of individuals who were born and raised in the same period, share collective characteristics, were exposed to almost similar social and economic circumstances, and behaved similarly in most of the scenarios. Generation diversity is an emerging topic in the HR domain. Each generation shares similar perspectives, values, morals, habits, preferences, motivational factors, likings, and dislikes that originated from birth and that's why each generation behaves differently from the other generations Y grew up in a period of high globalization, experienced an economic boom, had an intuitive knowledge of technology, believed in the transparency of reporting and autonomy at the job place, was adaptive to change, self-expressive, and had a strong need for self-actualization, did networking through social media, having less readership ( Sun et al., 2021).

Gen Z, succeeded Millennials and preceded Generation Alpha. Most of them are the kids of Gen X. They are tech-addicted and get motivated by Job Security and money, prioritize a healthy work-life balance, driven by individual performance and competition (Characteristics of Gen Z, n.d.). It is said that Gen Z is more realistic as compared to Gen Y because they grew up in a period of recession. Gen Y is not concerned about their weaknesses and doesn't want to fix them, they just want to develop their strengths for their career

development, while Gen Z just wants to have the tools to win either by developing their strengths or their weaknesses. Ethically they are the weakest among all present workforce generations (Forbes, 2017).

## 2.2 *Job Security (JSe)*

JSe refers to an employee's confidence of not losing the job which not only boosts one's creativity but positively affects one's performance. It even improves one's psychological health and increases emotional commitment. (Jung et al., 2021). As per Maslow's hierarchy of needs theory, Job Security comes before social and esteem needs. Once it is threatened then stem many behavioral issues. These consequences extend beyond an individual's well-being and have a vast impact on associated people (Abiodun & Adebisi, 2022). Employees in the private education sector also need this assurance. Especially in Pakistan where their commitment to organizations not only improves brand image rather it helps to create a better society for future generations (Sahito & Vaisanen, 2019). Response to lack or absence of JSe varies according to socio-demographic characteristics such as gender, age group, qualification, and phase of career (Akgunduz & Eryilmaz, 2018; Nemteanu et al., 2021; Sun et al., 2021; Urbanaviciute et al., 2018).

## 2.3 *Turnover Intention (TI)*

TI refers to the intention of quitting a job due to certain reasons. The Human workforce is a great asset to any organization. Losing a major part of them frequently not only increases recruitment costs, but it affects organization's productivity and brand image adversely. Higher turnover is caused by unbearable workplace stress and the lack or absence of JSe is one of the greatest causes of this stress, where employees are always uncertain about their future in terms of their job (Akgunduz & Eryilmaz, 2018; Sun et al., 2021; Urbanaviciute et al., 2018).

Workforce Turnover Intention is influenced by many factors, one of them is their motivational factors. In today's world workforce is highly diverse, not only in terms of gender, culture, ethnicity life, and workstyles but also concerning cohort (Kapoor & Solomon, 2011). There is a huge difference between the motivational factors of Gen Y and Gen Z, the former gets motivated by growth and the job itself while the latter prefers a paycheck. They are more interested in entrepreneurship. Gen Z is 55% more likely to start up their venture and the reason is their love to be independent and achieve higher financial success (Forbes, 2017). The Turnover Intention has been extensively studied from almost all aspects and dimensions, while the current study wants to see it in the context of Covid-19 with the mediating effect of Job Satisfaction of Gen Y and Z, how Yers and Zers behave and respond to this lack or absence of security, who has more resilience? How different resistance of both generations affects their intention to switch jobs?

## 2.4 *Job Security and Turnover Intention*

Job Security and Turnover intent are two widely used variables in many HR studies, mediated and moderated by different factors such as demographic characteristics, generational characteristics, organizational commitment, job satisfaction, and self-determined motivational factors (Kerdpitak & Jermsittiparsert, 2020; Kim et al., 2009; Nemteanu et al., 2021; Staufenbiel & König, 2010). Deciding to quit the organization is the ultimate response from an insecure employee which results in a lose-lose situation for both parties, i.e., employee and employer (Qureshi & Khan, 2016). Therefore, it is crucial to understand the relationship between both variables and how it can be mediated by other factors like employee commitment, passion, or Job Satisfaction (Urbanaviciute et al., 2018). Besides the lack or absence of Job Security, several other factors fuel this intention; workplace ostracism is also one of the greatest factors which trigger employee Turnover Intention. This silent treatment has detrimental effects on motivation, job satisfaction, employee performance, and work behaviour (Qureshi & Khan, 2016; Vui-Yee & Yen-Hwa, 2020). Lack or absence of Job Security causes stress, and emotional tool brings down Job Satisfaction either in the long or short run depending on many other factors, especially the availability of other opportunities, and leads to turnover intent (Chung et al., 2017; Nemteanu et al., 2021).

Lack or absence of Job Security serves as a challenge stressor that sometimes unleashes one's potential, polishes one's skills, compel one to equip with innovative tactics, and motivates employees to work hard to be safe against being laid off (Staufenbiel & König, 2010). On the other hand, Hyo Sun Jung states that Job Security has a positive relationship with job engagement, as an employee tends to work hard and demonstrate more enthusiasm which leads to low turnover.

Concerning Gen Y and Z, Gen Z entered the workforce earlier than other previous generations. They possess a higher passion for their careers, but are unable to cope with the stress associated with Job Security and quit faster as compared to Gen Y (Cahya et al., 2021). The turnover issue was never this acute as this when organizations welcomed Gen Y and Z, just when the HR figured out Gen Y and their issues Gen Z stepped in. It is deemed that the highest turnover rate is exhibited by these cohorts. The average time spent at one job by Gen Z is 2 years and 3 months while for Gen Y is 2 years and 9 months. This is comparatively too less as for Gen X it was 5 years. Gen Z shows low tolerance toward stress and less compromise on their expectations. They quit faster as compared to Gen Y (Cahya et al., 2021; *Characteristics of Gen Z*, n.d.; Kim et al., 2009).

*H1*: The negative relationship between Job Security and Turnover Intention is stronger for Gen Z than Gen Y.

## 2.5 *Job Satisfaction (JS)*

Job Satisfaction refers to work-related positive feelings, the enjoyment employees derive from their effective and efficient work. Over time, the concept of Job Satisfaction has evolved, and contemporary theories emphasize intrinsic and extrinsic aspects that could better determine one's Job Satisfaction level. Ultimately, it is highly correlated with generational characteristics, as each generation has different parameters of Job Satisfaction (Kim et al., 2009; Urbanaviciute et al., 2018). Gen Y does not work only for a paycheck rather they do have some career goals. While for Gen Z money and job safety are the two most important matters. They want to make difference but not at the cost of remuneration. It is said that Gen Z does not want to wait for progress for months and years. They grow impatient quicker than elder generations and that is why their turnover rate is the highest among all present workforce ( Cahya et al., 2021).

## 2.6 *Job Satisfaction and Turnover Intention*

It is believed that a lack of Job Satisfaction leads to high turnover. Job Satisfaction includes remuneration satisfaction as well. Employees want to do a good job but not at the cost of low remuneration (Halim et al., 2017). Traditionally, research on turnover phenomena considers Job Satisfaction as a linchpin variable. It always helps in understanding the reasons behind the intention of quitting organizations. Job Satisfaction has an organic negative relationship with turnover. The more employees enjoy their job and are satisfied with them, the less chance to quit the organization (Chung et al., 2017).

But Gen Zers have very different traits from their previous generations. They are more into freedom and empowerment. This desire for autonomy and control paves the way for entrepreneurship. As per Forbes, Worth, and Fast data, Gen Zers are the most entrepreneurial generation ever. Almost 62% of Gen Z has already started or intend to start their venture). There is a whole debate related to the work ethics of generations. It is found that despite being satisfied with the current job, most Gen Z employees when find something apparently better they quit their current job without giving a second thought. It is claimed that Gen Z has a very poor work ethic (Yahoo!finance , 2021).

*H2:* The relationship between Job Satisfaction and Turnover Intention is stronger for Gen Y than Gen Z.

## 2.7 *Job Security, Job Satisfaction, and Turnover Intention*

Lack of Job Security and job stability reduces Job Satisfaction and triggers job turnover intent. Organizational competitiveness is highly correlated with employees' Job Satisfaction (Nemteanu et al., 2021). Due to job dissatisfaction, the organizational commitment of

an employee influences positively his decision of quitting their job. (Askiyanto & Suharto, 2018). But Job Satisfaction differs by age (Kim et al., 2009). And contribution factors vary for the different cohorts. As for Gen Z, Wi-Fi at the workplace, perks, EOB and leave days of their choice lead to Job Satisfaction besides work itself ( Cahya et al., 2021). Gen Yers are mostly dissatisfied with their jobs as compared to their elder generations. But Gen Z is a bit more dissatisfied than Gen Y( Cahya et al., 2021).

Sarah Skirboll, working as a vice president of communication at CareerBuilder stated that Gen Y and Z spend on average less than 3 years at one workplace. She reasoned that they continuously look for better pay and more perks. It is challenging for organizations to satisfy them. Since their Job Satisfaction factors change over time. They hold unrealistic high expectations and want career advancement in months. It is claimed that Gen Y has weak work ethics and Gen Z has weaker. Whenever they find a good opportunity, they quit their organization. (Yahoo!finance, 2021).

However, it has been revealed that Job Satisfaction plays the successful role of a mediator in the relationship between lack of Job Security and Turnover Intention (Chung et al., 2017). But with different generations, it results differently (Cahya et al., 2021).

*H3*: Job Satisfaction strongly mediates the relationship between lack of Job Security and Turnover Intention for Gen Y as compared to Gen Z.

## Model

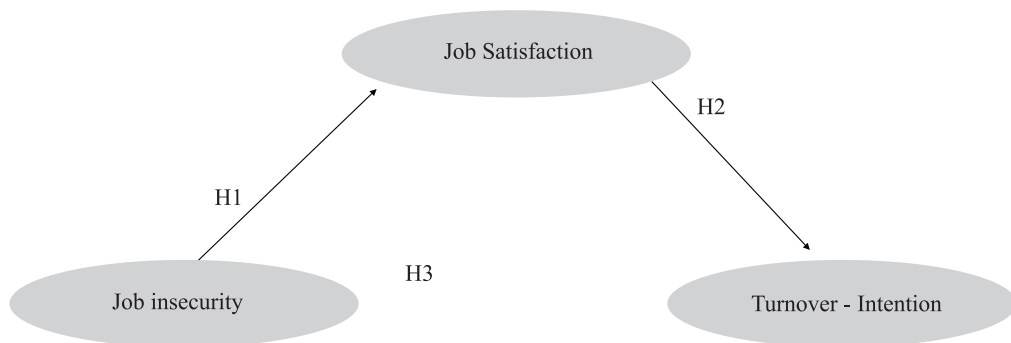


Figure 1: Model

### 3. Research Methods

#### 3.1 *Research Design*

The main objective of this research was to study the impact of lack of Job Security and Job Satisfaction on employee turnover between Gen Y and Gen Z. The researcher carried out the research using a quantitative method through an adopted structured- questionnaire that was shared with respondents via Google form. The quantitative method is an effective way for measuring attitude and behavior. Further, it utilized descriptive statistical techniques to measure the central tendency of the data set and dispersion. It is considered cross-sectional explanatory research to explain the extent to which lack of Job Security influences employees' Turnover Intention. The research design was correlational since we needed to examine the relationship between independent and dependent variables. The target population for this study consisted of employees of the private education sector belonging to either Gen Y or Gen Z. The people born in the period from 1982 to 1992 (aged 36 to 40) were considered Gen Y and people born in the period from 1997 to 2002 (aged 20 to 25) was considered as Gen Z. Our Gen Z was in the start of their professional careers while Gen Y was in mid of their careers. We wanted to examine the attitude of both generations in the context of Covid-19, for this we kept 5 years gap between both types of population. The targeted population belonged to the private educational sector, picked randomly across Karachi city.

The researcher collected data from 318 respondents through non-probability purposive sampling. There was a filter question for those who were not associated with the private educational sector or did not fall in the category of Gen Y or Gen Z or were simply not responding to the questionnaire. According to Hair et al. (2020), 5-10 respondents are sufficient for each item in multivariate analysis. Hence the investigation required at least a sample of 90 to 180. The private education sector was chosen for this study due to several reasons. The first reason was the availability of a wider range of generational employees, particularly young teachers and non-teaching staff from Gen Z. Secondly many parents moved to homeschool for younger kids and private tuition for senior students and that affected this sector to a great extent (WLBT, 2021).

#### 3.2 *Measures*

The questionnaire contained two main sections other than the filter question, first one gathered data related to the sample's demographic and the second one consisted of questions concerning the variables being investigated. The pre-defined scale for Job Security, job satisfaction, and Turnover Intention was as follows.

**Job Security** was an independent variable in our study, 4 items of Borg's cognitive Job Security, concerning the likelihood of retaining a job (Borg, 1992, Sample 2; see also Borg & Elizur, 1992) have been adopted.

**Turnover Intention** was a dependent variable in our study, 4 items using a 5-point Likert scale developed by Cammann et al. (1979) were adopted.

**Job Satisfaction** was the mediating variable in this study, the generic Job Satisfaction scale has been adopted, (Macdonald & MacIntyre, 1997).

All items in this study have been rated on a 5-point Likert scale, with 5 being strongly agreed and 1 strongly disagree.

The adopted structured questionnaire helped to empirically test the hypotheses developed previously, based on the existing scale which is already tested and validated by scholars in their respective fields and works.

### 3.3 Results

For data analysis, first SSPS was used to create demographic tables, and basic descriptive statistics; mean, median, standard deviation, skewness and kurtosis. Further, we checked Cronbach Alpha, the correlation amongst variables and VIF. They all are depicted in tables 1,2 and 3. For hypotheses testing, the Partial Least Square (PLS) approach was adopted by using a smart PLS data analysis tool. It offers many advantages for instance predictability, avoiding disagreeability solutions, and no uncertain components. It produces statistically efficient and more accurate results that help in better analysis of data (Fornell & Bookstein, 1982). The nature of this study was comparative. It was conducted to compare and contrast the attitude of Gen Y and Z towards the lack or absence of security in their job in the context of Covid-19. The model comprised three variables. Job Security (Borg & Elizur,, 1992) served as an independent variable that had 4 indicators. JI affects Turnover Intention (Cammann et al., 1979) which had again 4 indicators. In this study, Job Satisfaction (Macdonald & MacIntyre, 1997) has served as a mediator variable that had 10 indicators; namely; recognition at the workplace, feeling close, feeling good about the company, feeling secure, management concern, work is good for physical health, good remuneration, talent is utilized, getting along with line manager, feeling good about the job.

Turnover Intention is the response of an employee once one feels insecure. Thus, the extent to which each generation reacts to the lack or absence of Job Security is studied in this paper. How Job Satisfaction mediates this relationship, especially with the relation of Gen Y and Z. People who were born between the bracket of 1982 to 1992 were considered Gen Y, while between the bracket of 1997 to 2002 were considered Gen Z. Table 1 is a summarized table for all 318 observations for both age groups; Gen Y and Z. This table shows all demographics which we came across during the survey for this paper. We have taken equal members of both generations to create fair findings. Out of 318 respondents, 157 were males and 161 were females. All of them either completed graduate, undergraduate, or doctorate.



Table 1  
*Demographics*

Demographics		Frequency	Percentage
Gender	Male	157	49.4
	<i>female</i>	161	50.6
Age	21 to 30	168	52.8
	31-40	140	44.0
	Above 40	10	3.2
Generation	Gen Y	159	50.0
	Gen Z	159	50.0
Education	Matriculation/ O'levels	0	0
	Intermediate/ A levels	0	0
	Undergraduate	91	28.6
	Graduate	187	58.8
	Doctorate	40	12.6

n=318

Table 2.1–2.3 demonstrates all means, Standard Deviation, Cronbach Alpha of Job Security, Turnover Intention and Job Satisfaction. Table 2.1–2.3 shows that all variables are reliable, Cronbach is more than 0.7 which is too good Invalid source specified.. The correlation between Job Security and Turnover Intention is significant and negatively correlated which is -0.416. Job Security and Job Satisfaction are also significant. While the correlation between Job Satisfaction and Turnover Intention is not significant but the relationship is negative. Here we used both generations then we did the same test on each generation separately. According to the results both skewness and kurtosis are within the range of -1 to +1, though for kurtosis -3 to +3 is also accepted.

Table 2.1  
*Descriptive Statistics*

<b>JSe</b>	3.733491	.8220652	0.843	-.113	-.957		
<b>TI</b>	3.157233	1.1372852	0.933	-.008	-1.206	-0.416**	
<b>JS</b>	3.824214	.6463768	0.846	-.258	-1.017	0.535**	-0.050

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;  $p < 0.05^*$ ;  $p < 0.01^{**}$   
SD-standard deviation

N=318

Table 2.2  
*Descriptive statistics (Gen Y)*

	Mean	SD	Alpha	JSe	TI	JS
<b>JSe</b>	3.8050	.70747	0.843			
<b>TI</b>	2.6588	1.02246	0.933	-.544**		
<b>JS</b>	3.686	.6661	0.846	.830**	-.544**	

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction; p<0.05\*; p<0.01\*\*  
N=159

Table 2.3  
*Descriptive statistics (Gen Z)*

	Mean	SD	Alpha	JSe	TI	JS
<b>JSe</b>	3.6619	.91926	0.843			
<b>TI</b>	3.6557	1.02449	0.933	-.335**		
<b>JS</b>	3.963	.5966	0.846	.364**	.257**	

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction; p<0.05\*; p<0.01\*\*  
N=159

Measurement and structure models were tested through PLS (Ringle et al., 2005). It does not need the normality of data (Chin et al., 2003). To resolve the issue of Common Method Bias (Kock , 2015) Full Collinearity test was run by regressing all variables against the random variable. Table 3.1 & 3.2 demonstrates VIF values of all variables. Most of the values are less than 3.3 which confirms that a single source was not a serious issue in this study.

Table 3.1  
*Full Collinearity statistics (Gen Y)*

Variable	VIF
JSe	3.341
TI	1.477
JS	3.340

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 3.2  
Full Collinearity statistics (Gen Z)

Variable	VIF
JSe	1.490
TI	1.384
JS	1.416

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

### 3.4 Measurement Model

For model testing, 2 step approach of Anderson and Gerbing (1988) was used. First-ly, the measurement model was tested to check the reliability and validity of the instruments (Hair et al., 2020). Convergent validity depicts correlation amongst variables (Carmines & Zeller, 1979). Cross loading values should be greater than 0.5, while Cronbach Alpha and AVE or Average Variance Extract must be equal to or greater than 0.5 (Fornell & Larcker, 1981). For calculation, convergent validity should be equal to or greater than 0.7. Table 4.1 & 4.2 presents Cross loadings of all used items. While conducting a Discriminant validity test for Gen Y 4 items from Job Satisfaction have been removed as their loadings were less than 0.5. And in Gen Z we needed to remove 1 item from Job Security and 1 from Turnover Intention. From Job Satisfaction 6 items have been removed as their loadings were less than 0.5. Table 5.1 & 5.2 shows CR and AVE, the former one is greater than 0.7 and the latter one is greater than 0.5 for all used variables. Hence all variables are acceptable (Hair et al., 2020).

Table 4.1  
Cross Loadings (Gen Y)

Constructs	Items	JSe	JS	TI
<b>JSe</b>	J11	0.636		
	J12	0.873		
	J13	0.897		
	J14	0.798		
<b>JS</b>	JS1		0.790	
	JS3		0.932	
	JS4		0.885	
	JS8		0.565	
	JS9		0.581	
	JS10		0.927	
<b>TI</b>	TI1			0.861
	TI2			0.922
	TI3			0.923
	JS4			0.858

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 4.2  
*Cross Loadings (Gen Z)*

<b>Constructs</b>	<b>Items</b>	<b>JSe</b>	<b>JS</b>	<b>TI</b>
<b>JSe</b>	J12	0.878		
	J13	0.878		
	J14	0.898		
<b>JS</b>	J33		0.961	
	J34		0.984	
	J38		0.880	
	J310		0.936	
<b>TI</b>	T11			0.975
	T12			0.794
	T14			0.973

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 5.1  
*Convergent Validity (Gen Y)*

<b>Construct</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
<b>JSe</b>	0.818	0.652
<b>JS</b>	0.908	0.632
<b>TI</b>	0.939	0.795

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 5.2  
*Convergent Validity (Gen Z)*

<b>Construct</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
<b>JSe</b>	0.915	0.783
<b>JS</b>	0.969	0.886
<b>TI</b>	0.941	0.842

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Discriminant validity has been tested through Fornell and Larcker (1981) and HTMT. In Fornell and Larcker all diagonal values are greater than non-diagonal values, as depicted in Table 6.1 & 6.2. All HTMT values except JS in Gen Y are less than 0.85 shown in Table 7.1 & 7.2. They should be  $\leq 0.85$  as suggested by Henseler et al. (2015). Since the instruments are adopted and the local language is different that could be the reason for high HTMT.

Table 6.1

*Discriminant Validity (Gen Y)**Fornell -Larcker Criterion*

<b>Construct</b>	<b>JSe</b>	<b>JS</b>	<b>TI</b>
JSe	0.808		
JS	0.853	0.795	
TI	-0.574	-0.622	0.892

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 6.2

*Discriminant Validity (Gen Z)**Fornell -Larcker Criterion*

<b>Construct</b>	<b>JSe</b>	<b>TI</b>	<b>JS</b>
JSe	0.885		
JS	0.791	0.941	
TI	-0.493	-0.325	0.918

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 7.1

*Heterotrait-Monotrait Ratio (HTMT) Gen Y*

<b>Construct</b>	<b>JSe</b>	<b>JS</b>	<b>TI</b>
JSe	-	-	-
JS	0.941	-	-
TI	0.604	0.608	-

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 7.2

*Heterotrait-Monotrait Ratio (HTMT) Gen Z*

<b>Construct</b>	<b>JSe</b>	<b>JS</b>	<b>TI</b>
JSe	-	-	-
JS	0.817	-	-
TI	0.505	0.330	-

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

### 3.5 *Structural Model*

2<sup>nd</sup> step of Anderson and Gerbing's approach (1988) which is the Structure model has been tested for the developed hypothesis. We used 3000 sample bootstrapping to test path coefficient, T values and P values. Only P values should not be considered a perfect parameter for Hypotheses significance that is why a combination of T values, effect sizes and P values have been examined). Firstly, we checked the impact of Job Security on Job Satisfaction and Turnover Intention individually in both generations' data. If JSe increases then Job Satisfaction increases by 0.853 and it's significant at 0.00 P value, if Job Security increases Turnover Intention decreases by 0.160 and it is significant at 0.03 P value ( $P < 0.05$ ). whereas in the case of Gen Z, once JSe increases JS increases by 0.791 which is 0.062 less than Y. It means JSe creates more Job Satisfaction for Gen Y as Compared to Gen Z. for Gen Z satisfying factors are different which are so far not part of our study. While checking the impact of Job Security on turnover, so for Gen Y it is -0.160 and For Gen Z -0.630 which is comparatively far more, Hence, our first hypothesis is accepted as the negative relationship between Job Security and Turnover Intention is stronger for Gen Z than Gen Y.

As far as the second hypothesis is concerned Job Satisfaction has a stronger relationship with the Turnover Intention for Gen Y than Z, it is also accepted as when Job Satisfaction increases Gen Y's Turnover Intention decreases by 0.485 while for Gen Z it increases by 0.173. Since Gen Z is more ambitious, and more into experience and entrepreneurship so even if they are satisfied at one place, once they find any better opportunity, they quit organization. Thus, our second hypothesis also failed to reject. Regarding mediating effects then Job Satisfaction strongly mediates the relationship between Job Security and Turnover Intention for Gen Y as its beta is -0.414 while for Gen Z it is +0.136, means many other factors play stronger roles in this relationship but they are not part of this study. Hence our 3rd Hypothesis also failed to reject.

All direct, indirect and total effects are depicted in (Table 8.1–8.4) & (Table 9.1–9.4) along with their beta, mean, SD, T and P values.

Table 8.1

(Gen y)

*Direct relationship results*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe -&gt; JS</b>	0.853	0.855	0.024	35.395	<b>0.000</b>	Accepted
<b>JSe -&gt; TI</b>	-0.160	-0.161	0.090	1.781	<b>0.038</b>	Accepted
<b>JS -&gt; TI</b>	-0.485	-0.486	0.087	5.585	<b>0.000</b>	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 8.2  
*Total Indirect effect*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe -&gt; TI</b>	-0.414	-0.416	0.077	5.397	0.000	Accepted

NOTE: Jse=Job Security; TI= Turnover Intention;

Table 8.3  
*Total Effect*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe -&gt; JS</b>	0.853	0.855	0.024	35.395	<b>0.000</b>	Accepted
<b>JSe -&gt; TI</b>	-0.574	-0.577	0.049	11.607	<b>0.000</b>	Accepted
<b>JS -&gt; TI</b>	-0.485	-0.486	0.087	5.585	<b>0.000</b>	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention ; JS=Job Satisfaction;

Table 8.4  
*Specific Indirect effect*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe -&gt;JS -&gt;TI</b>	-0.414	-0.416	0.077	5.397	0.000	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention ; JS=Job Satisfaction;

Table 9.1  
*(Gen Z)*  
*Direct relationship results*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe -&gt; JS</b>	0.791	0.791	0.027	29.650	0.000	Accepted
<b>JSe -&gt; TI</b>	-0.630	-0.634	0.043	14.480	0.000	Accepted
<b>JS -&gt; TI</b>	0.173	0.178	0.089	1.938	0.026	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction

Table 9.2  
*Total Indirect effect*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe -&gt; TI</b>	0.136	0.140	0.069	1.980	0.023	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention

Table 9.3  
*Total Effect*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe -&gt; JS</b>	0.791	0.791	0.027	29.650	0.000	Accepted
<b>JSe -&gt; TI</b>	-0.493	-0.493	0.071	6.988	0.000	Accepted
<b>JS -&gt; TI</b>	0.173	0.173	0.089	1.938	0.026	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

Table 9.4  
*Specific Indirect effect*

	$\beta$	Mean	SD	T Statistics	P Values	Decision
<b>JSe-&gt; JS -&gt; TI</b>	0.136	0.140	0.069	1.980	0.024	Accepted

NOTE: JSe=Job Security; TI= Turnover Intention; JS=Job Satisfaction;

#### 4. Discussion and Conclusion

This study aimed to understand the relationship between Job Security, Job Satisfaction and Turnover Intention for generational characteristics in Covid-19 context. Results revealed that Job Security creates more Job Satisfaction for Gen Y though Gen Z is also concerned with it but comparatively less as it is depicted in results. It was found that Job Security plays a strong role in deciding to quit organization for Gen Z, while Gen Y is much better to cope with this stress and they try their optimum best to survive. These all results are consistent in previous studies too (Cahya et al., 2021; Characteristics of Gen Z, n.d.; Kim et al., 2009).

Reasons might be to support family, their rationality that in Covid-19-affected-environment getting another job will not be easier or other organizations might have the same situation. While Gen Z just entered into the market, just completed their degree, or are still in transition, do not have their own families so can take risks and leave organizations whenever they feel fear of losing it. Secondly, they cannot deal with stress of loss of job like their preceding generations can. It is quite interesting to know that Gen Z is more risk lover but at the same time they are more egoistic and this is the biggest reason for their Turnover Intention. They do not like to be directed by someone even if one is their boss. This is also consistent in previous studies (Cahya et al., 2021; Characteristics of Gen Z, n.d.). Leaders and authorities should learn new tactics to get work done from this generation and it is quite challenging for them as well. Education sector must craft strategies to retain their diverse workforce. Because the education sector is quite sensitive and cannot afford regular tutor replacement. It adversely affects the learning process and causes psychological issues in learners (Henry & Redding, 2020). Though Job Satisfaction is highly correlated with Turnover Intention, in Gen Z it plays a different role. Gen Z has more mood swings and their satisfaction factors change frequently may be as they are more exposed to social media (Yahoo!finance, 2021). So even though



they are satisfied they can leave organizations for getting something better and this hunt for better is never-ending at least in their case. It is the main reason that in spite of having a very good job with handsome packages, they still upload their CVs on LinkedIn, Indeed and many other recruitment sites. Organizations can create democratic environment to discuss their issues, and they need to provide flexibility and growth opportunities. By 2030, 30% of workforce will be of Gen Z so it is the need of hour. How Gen Alpha will behave as an employee is a big question for HR departments.

#### **4.1 *Implication of the Study***

Karachi's private education sector is no longer competing to get learners, rather the main challenge is to retain knowledgeable workers who could run and make their institutes sustain over years. The fundamental purpose of this paper was to check the impact of lack of Job Security on gen Y and Z as private education sector has them as a big part of their workforce. It is accepted through results that Job Securities Turnover Intention in employees. In education sector continuous process of recruitment means playing with learners' psyche. In order to deal with this Turnover Intention, organizations must understand the factors that contribute in creating sense of Job Security and satisfaction for Gen Y. Gen Z is more prone to developing stress so there should be some sort of Job Security along with counselling sessions. Employers should know the composition of workforce with that they can better serve their employees. Gen Z is complicated but at the same time more enthusiastic and fuller of zeal. There is need to channelize their energy in a win-win way. Flexibility and growth opportunities are the way to retain them for a longer period that is the most crucial need of private education sector.

However, this method will not allow HR to understand each and every employee and satisfy their very individual needs. But majority of staff can be retained. When an educator leaves an organization, a good number of learners also leave, this is a very common reality. To avoid these circumstances the results of this study will help HR in crafting policies which will be mutually benefitted.

#### **4.2 *Limitations, Delimitations, Future Recommendations***

This research is mainly restricted to the private educational sector of Karachi with a small sample size of 300 due to the limited time frame, fewer resources and the practical difficulty of collecting data from all sectors of Karachi. For exploring generational characteristics researcher kept herself to only Gen Y and Gen Z. Future research can cover the other sectors and other generations as well to create a better understanding of this phenomena. In addition, a longitudinal study design can be used to see how satisfaction factors evolve with age. This will help educational HR departments to adopt new strategies for retaining a highly satisfied workforce and play a positive role in development of future generation.

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# Virus for Women Employees: Exploring the Stereotypical Beliefs of the Leaders about their Female Followers

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## Abstract

*The never-ending gender discrimination in societies needs multidimensional exploration to understand its causes. Gender stereotyping has remained one of the foremost causes of gender discrimination in the workplace. This study strived to explore the stereotypical thinking and beliefs about women employees in the minds of their office leaders and discusses how these stereotypes play a role in the management of talent and performance of female employees. With the qualitative approach, this study has used hermeneutic phenomenology as the method of exploration. The data was collected with purposive sampling from managerial leaders, working in private companies whose followers include women employees. Nineteen in-depth interviews were conducted with questions designed from theory, expert and construct validity. The data were analyzed with multi-level coding and thematic analysis. The results revealed that managerial leaders have work-related, family-related, and personal stereotypes about their female followers. They generalize that women employees are less ambitious, less professional, over-occupied, and emotional. They believe that they feel the need to micromanage the females as they require more guidance. Those organizations that believe to maintain diversity in employees should regularly organize training sessions to neutralize the stereotypes in the minds of their managers so that they could not hamper the progression of their female followers.*

**Keywords:** Stereotypical beliefs; female followers; leadership; organizational behavior.

**JEL Classification:** M10

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## 1. Introduction

The world of 2020 started with bad news. That bad news is primarily for marginalized gender, but it is a matter of concern for everybody. “None of us will see gender parity in our lifetimes, and nor likely will many of our children” (Global Gender Gap Report 2020 | World Economic Forum, n.d.). In addition to being bad news, this, in itself is an unfortunate question mark on the conscience of the civilized world, but to ask the question, why gender inequality is bad news? Restricting gender norms is restricting growth, it deprives every virtue of its perfection, in other words, it restricts everything (Shannon et al., 2019). Gender inequality affects health (Coe et al., 2019), personal efficiency (Kinkinginhoun-Médagbé et al., 2010), economics, society (Alam, 2011), organizations, and whatnot. Despite being one of the most sought human rights, gender equality is still a premium, this makes it a prime research problem to explore, explain and solve. In this line, scholars delve into the discussion of antecedents of gender inequality, or the factors which cause gender discrimination in any form. The popular researched factors in this regard are socioeconomic conditions (Zarar et al., 2017), culture (Patterson & Walcutt, 2014), religion (Awad, 2010), historical context, psychological (Macarie & Moldovan, 2012), and other factors. One such factor that illuminates the menace of gender inequality is stereotyping (Cundiff & Vescio, 2016; Fiske & Stevens, 1993; Heilman & Caleo, 2018). People, based on different factors, oversimplify an incident, attitude, or phenomenon and generalize that oversimplification on a particular group, thus labeling them, this becomes stereotyping (Bodenhausen et al., 1994).

Women at the workplace become the victim of this stereotyping from multiple fronts, followers think stereotypically about women, society, by large, has stereotypes for working women, and families become a hindrance for women employees. The menaces like glass ceiling, and glass cliff patriarchy in business are a few of those offshoots of these stereotypes. Social role theory has answers to these questions as it explains how society has assigned roles to the genders and it becomes taboo and unconventional when a gender starts behaving differently or begins performing a different role. A society like that of Pakistan has a history of women subjugation and therefore it is replete with biases against women’s role on par with men, especially in the workplace setting. Research has been conducted on what stereotypes are there in the minds of followers about their women leaders, however, it is pertinent to study how leaders themselves perceive their women followers. This study strives to explore the stereotypical beliefs of leaders about their female followers.

## 2. Theoretical Background

Humans cannot live in isolation; therefore, they built societies, they built the civilizations, and following the norm of interdependency, they assigned certain roles to the people so that they could expect the required performance of that predefined role from the persons. When Shakespeare says, “All the World’s a stage; All the men and women merely players”, it gives



a glimpse of how those players are supposed to perform their defined roles. This precludes the social role theory, in which people are expected to respond and behave according to the norms and expectations aligned with their role in society. These roles, mother, father, teacher, laborer, and so on, are created by society, and with centuries of reinforcement of the role expectations, these players feel responsible to behave accordingly. One of many, albeit one of the most fascinating, dimensions of the role theory is a social theory of sex differences. The stark question is about why males and females behave differently in some circumstances and similarly in others.

Although many of the sciences including biology and economics have their answers, we rely on the one given by Eagly and Wood which they specifically call the social theory of sex differences and similarities (Eagly & Wood, 2016). These differences and similarities are witnessed because of the different and same gender roles that are assigned to both genders; this is how they put it. It would not be incorrect to say that much of the disparity in the opportunities for males and females is because of the role's society has assigned them for centuries. Despite several waves of feminism, human rights activism, and other hue and cry, the world has failed to produce equal rights, equal job opportunities, and equitable perception for both genders. For instance, role congruity theory, a further extension of social role theory, asserts that since people accept or reject the role of gender according to the assigned expectations, therefore, people hold prejudice towards women leaders since gender stereotype makes them believe that leadership association is with male gender (Eagly & Karau, 2002). Gender-based stereotypes, however, do not haunt female leaders only, they, like a pandemic, are spread all over the roles of females which challenge the mainstream male-oriented tasks (Deaux & Lewis, 1984).

Gender stereotypes are linked to two different directions; descriptive and prescriptive, where the former is related to a generalization about women and men that how they are, and later guides how they should be (Heilman, 2012). Besides, these stereotypical barriers for women work on two different levels, at the macro societal level, where women live in a society that is engulfed with systematic gender discrimination, and at the micro-individual level where these barriers are part of organizational structure (Drbohlav & Džúrová, 2017).

These directions and levels of stereotypes hamper the performance and growth of women in the workplace. The social role theory of sex differences, probably, flows in the veins of workplaces in a country like Pakistan, not only do women face hurdles to coming out and working, it is very difficult for them to decide about their careers (Ali & Syed, 2017). This is probably because gender bias is structured in society, for instance, one study revealed that the textbooks in secondary schools of Pakistan are replete with gender discrimination, and females are portrayed mostly with a traditional and less prestigious occupation that involves passive personality traits (Kazi & Niaz, 2018). When society acknowledges the need for women workforce or the push motivational factors compel males to cooperate with their

working women, even then the few jobs are preferred by women because those have a bit of acceptance in society.

In addition, women in organizations are tasked based on their gender. It has been in the focus of researchers that why women do not become leaders, however, this and the plight of women employees should be explored from local contexts. Social role theory suggests that stereotypes of tasks are rampant which affects the ambitious career choice of females (Madsen, 2016). The literature on gender stereotypes in the workplace is rich, albeit not exhaustive, however, the usual extractions are for the women leaders, that how these stereotypes impede women to climb the ladder of leadership, there is, therefore, a need to get the focus of such research towards women followers as well, that how these stereotypes create problems for them, or even what stereotypes exist in the minds of leaders for their women followers.

### **3. Method**

Exploring the stereotypical beliefs about women employees in the minds of their leaders required to rely on the lived experiences of the leaders with women employees, therefore, this study followed phenomenology methodology with interpretivist underpinnings. Moreover, since we tried to explore the essence of the lived experiences of leaders with their women followers, but this was through the language and their interpretation of those experiences, our specific methodology in this study is hermeneutic phenomenology (Langdridge, 2008; Van Manen, 2016).

#### **3.1 Procedure**

Data were collected with an in-depth interviewing technique, the interview protocol was prepared in which the questions were prepared in the light of the theoretical background and expert opinion (Long & Johnson, 2000) to ensure the construct validity of the questions (Gibbert & Ruigrok, 2010). The assurance of confidentiality was provided to the participants that their data would only be revealed in the general analysis. Moreover, the interviews were recorded in a completely undisturbed environment to make the most of the data. Interviews were audio-recorded with the prior consent of the participants.

#### **3.2 Sampling**

The participants were the managerial level leaders in the private companies of Pakistan, they were selected based on a purposive sampling strategy (Etikan et al., 2016) as the frame of reference for this study was the leaders whose subordinates include female employees, and their leader-follower relationship before the interview should have been at least 2 years so that the experience which we studied should be exhaustive, Table 1 presents the details of participants. Although the interview protocol did not include any controversial

questions, however, they were given the option to withdraw at any time during the interview and opt not to be part of this study (Walker, 2007). Since qualitative research does not have any specific sample size to rely on, however, we decided to reach the saturation point. At the 21st interview, the data revealed repetition but the 22nd interview was conducted to make sure that the saturation point has been achieved (O'Reilly & Parker, 2013; Walker, 2012).

Table 1  
*Profile of Participants*

<b>Participants</b>	<b>Experience (In Years)</b>	<b>Age</b>	<b>Company</b>
Participant 1	6	36	FMCG
Participant 2	6.5	37	FMCG
Participant 3	11	44	FMCG
Participant 4	16	46	FMCG
Participant 5	12	39	FMCG
Participant 6	9	40	FMCG
Participant 7	11	38	FMCG
Participant 8	13	41	FMCG
Participant 9	7	34	FMCG
Participant 10	7	35	FMCG
Participant 11	6	33	Telecommunication
Participant 12	4	32	Telecommunication
Participant 13	8	43	Telecommunication
Participant 14	9	39	Telecommunication
Participant 15	9	41	Telecommunication
Participant 16	11	43	Telecommunication
Participant 17	14	48	Telecommunication
Participant 18	7	37	Telecommunication
Participant 19	6	36	Telecommunication

### 3.3 *Triangulation and Credibility*

Along with the interview protocol, the observation protocol (Ary et al., 2018) was also designed to note down the expressions and other observations during the interviews. We prepared the transcripts of the recorded interviews and shared those transcripts with the respective participants to ensure member checking (Goldblatt et al., 2011).

#### *Analysis*

With the written transcripts of the data available, the descriptive codes were prepared in the first cycle of coding. With those codes, it was tried to set the direction for further coding, and in the second level of coding, we followed axial and pattern coding to concentrate the data (Saldaña, 2016). Thematic analysis was performed to extract themes from the codes to understand the answers to the research questions (Floersch et al., 2010), and the framework of phenomenological analysis was made.

#### 4. Results

The interview data was properly analyzed with the procedure mentioned in the method section, and nine themes emerged, it could be said, this study explored nine stereotypical beliefs that the leaders have regarding women followers. Table 2 depicts those nine themes, and these are classified into three different categories for better understanding. The first category is work-related stereotypes, which included, ‘overthinking’, ‘need micromanaging’, and ‘less professional’. The second category is family-related stereotypes, which include, ‘Over occupied’ and ‘less ambitious’. The third category is personal stereotypes, and they are, ‘distracting’, ‘complaining’, ‘emotional’, and ‘egoist’. It also presents a few of the relevant codes to substantiate the themes. The complete set of stereotypes that have been explored is depicted in Figure 1, in the structure of a virus. These stereotypes are further explained and discussed in the following section.

Table 2  
*Categories, Themes, and Representative Codes*

Category	Themes	Representative Codes
Work Related	Overthinking	Unnecessarily thorough, Asking too many Questions
	Needs	Difficult to delegate, Need frequent guidance
	Micromanaging	
Family Related	Less Professional	Become personal, Bring Family issues
	Over Occupied	Absent-mindedness, Being with family at work, and Home tasks
Personal	Less ambitious	Job for the sake of job, divided,
	Distracting	We become sympathizers, we get attracted, We become personal
	Complaining	Gossip, complaints of colleagues, work environment complains
	Emotional	Unable to handle pressure, Becomes obsessed with the issues
	Egoists	Angry nature, taking criticism personally

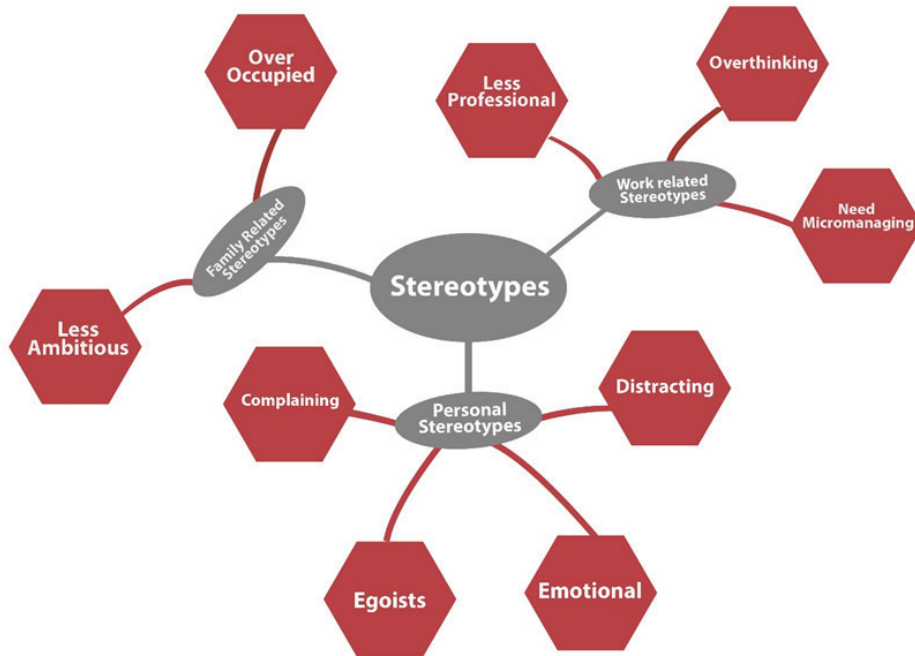


Figure 1: This Virus structure explains the stereotypes, and their categories, in the minds of leaders about their female followers

#### 4.1 *Work-related Stereotypes*

We explored these stereotypes and categorized them together as work-related since the leader has these beliefs regarding women concerning their work, how she responds towards tasks, and how they try to manage them.

##### 4.1.1 *Overthinking*

Women are believed that they think in abundance about almost everything. The participants in this study tend to believe that whenever they have a task for any woman subordinate, they already know that they will think too much, which in itself is good, but doing this on every trivial matter becomes a waste for them. One of the participants remarked:

*“Number of times I have observed, that women subordinates, on almost every task, think from all the dimensions, the dimensions which are not relevant. ‘Bal ki khal nikalti hain’, (They prefer to split hairs)”*

### **4.1.2 They need micromanaging**

Leaders tend to think that women usually seek more guidance, for the clarity of minute details, and that again very frequently, which compels leaders to micromanage them. Surprisingly, leaders believe that this micromanagement motivates women to meet the targets in a better way. Moreover, when it was asked it may be the case with leaders as their micromanagement may be part of their management style, they viewed this that they apply this to women subordinates only. One participant said;

*“I personally do not like micromanagement of my subordinates but if I have to get the task done from my female subordinate, micromanagement works, in fact, whenever I leave them on their own, they feel kind of demotivated”*

### **4.1.3 Less Professional**

Leaders in the corporate world, as represented by the participants, incline towards the famous gender-based stereotype that females are less professional. They perceive women to be more family persons and therefore, women bring their family issues into the office. Their behavior towards tasks turns out to be less professional when they engage themselves in more family chatter and quote the melodrama examples in everything. One of the interviewees said;

*“Although sometimes I like it, truly speaking it diminishes the professionalism when in meetings and discussions females bring family and other related examples, but then I understand it, they like women, as more family persons take the behavior and examples from the subconscious mind, which is preoccupied in those matters”.*

## **4.2 Family-related stereotypes**

Another category of stereotypes is the one related to the families of the female followers, their perceived attachment, and their occupation with their families. Leaders stereotypically believe that female employees behave differently because of their different roles in their families.

### **4.2.1 Over occupied**

Despite the international hue and cry for the equal participation of both genders in family-related responsibilities, countries like Pakistan still live in the past, where, females hold females more accountable to their families. This has harnessed the stereotype in the minds of leaders that female employees are more occupied with family issues, and this results in their absentmindedness in the workplace. One of the participants put it this way;

*“It becomes very difficult for me to get my female employee to focus on the work with consistency, mainly because her mind is already occupied with her family problems, as a woman she has to deal with a lot of family-related issues, and that I understand as well”.*

#### **4.2.2 Less Ambitious**

In corporations, ambition drives performance, and, according to this study, female followers lack the spirit of ambition. Leaders tend to believe that since most females know that they have just to bring food to the family, or if they wish to advance in a career, they would not get the required support from their families, therefore, they take the job for the job itself, not as mean to propel in their career. One participant said;

*“I deal with many subordinates under me, I can tell you, females do not have even half the ambition as the males do have, and due to this it becomes hard to keep them excited and motivated”.*

#### **4.2.3 Personal Stereotypes**

The third category was the stereotypes that are related to the personality of the females. Leaders tend to think about the personalities of their female followers in a particular way. This study dug out those stereotypes as well.

#### **4.3.1 Complaining**

Females are perceived to be complaining consistently. Their leaders think that women employees have this in their personality that they are very rarely satisfied with the people and things around them, they keep on complaining about their fellow employees, about the office, about the work environment and this becomes a headache for the leaders. One of them said;

*“See, every organization has difficult people, and weaknesses in their work environment but we expect our employees to positively improve them and contribute despite these hurdles, what I have observed is, females pay more attention to the empty half than to another half that is full”.*

#### **4.3.2 Emotional**

Substantiating the international perception about females that they are more emotional, corporate leaders in Pakistan, according to this study, tend to have the same perception. They believe females are less capable to handle the pressure situation. Moreover, they think that in the uncertain and stiff corporate environment, it is very important sometimes to

leave the setbacks behind and move ahead, but females become obsessed with the issues, and that significantly hampers their organizational performance. One of the participants viewed it in this way;

*“You see, we claim that we are a ‘family’ but at the end of the day, we need to move ahead with leaving the issues behind. What happens is, whenever any issue happens without a female employee, I feel the need to assign a counselor for her so that she could move ahead, sometimes it becomes toxic.”*

#### **4.3.3 Egoist**

Leaders believe that their female followers are egoists, and therefore, they must look after them in that regard. Females, according to them, carry my admonishing words personally, which males do not. One participant said;

*“Females are egoists, it’s a fact. Whenever I find faults in tasks of any of my female followers, I take care of my reaction because I know how she is going to take it”.*

#### **4.3.4 Distracting**

This is one of the interesting findings of this study. We learned that leaders perceive themselves as more inclined toward females. They believe since females become very emotional and personal, they develop a certain extraordinary sympathizing feeling for them, and that sometimes creates biases. It also distracts them to evaluate females based on their performance. Following is one excerpt in this regard;

*“It’s natural I believe, when someone strongly displays her emotions and personal stories with you, and that consistently, you get attracted and become a sympathizer, many a times I have found myself being positively biased towards such a person, but then it’s not fair, female employees are a distraction”.*

## **5. Discussion**

Oversimplified thinking, generalization, and labeling are the infections that put the entire workplace on the verge of contagion (Hanrahan et al., 2017; Inzlicht & Schmader, 2012; London, 2013). When employers stereotype the people around them, they are not only distracted from the original grasp of the problem but also breed multiple other problems (Heilman & Eagly, 2008). Stereotypes have been widely studied (Eagly et al., 2020; Heilman, 2012; Koenig et al., 2011; Posthuma & Campion, 2009), however, this study strived to explore the stereotypical beliefs of the leaders for their female followers. The work-related stereotypes influence leaders to perceive their female followers with that general



understanding. This study revealed that leaders tend to believe that women overthink (Nollen-Hoeksema, 2003) around the tasks and try to thoroughly understand it when it is even not needed. This labeling can deviate them from properly guiding the female employees and avoiding them when a thorough understanding would be required. Moreover, leaders also stereotypically think that their women followers require micromanagement. This can create two counterproductive outcomes; first, not every woman requires micromanagement, and thus the leader with this stereotype might wrongly manage a female employee who rather may be excellent if delegated the work properly. Two; incoherent moves, by the leaders, between different positions of leadership not only detract from the employees but also augment the ambiguity (Alvesson & Sveningsson, 2003). Besides, leaders also perceive their female followers as less professional, this mantra of labeling women as fewer professionals is not confined to the understanding of leaders, even the followers, as previous research says, think the same about their women leaders.

However, when the leader has this general perception about their female followers, it potentially has grave consequences; the career of those female followers, their evaluation, and their day to the daily work environment are affected. This study also explored the stereotypical beliefs of the leaders which are related to the families of women employees. Females are perceived to be over-occupied by their families' issues. This stereotype emerges because of the general understanding that females have to look after the homes and the tasks related to it. Another family related stereotype which rocks the minds of leaders is that females are less ambitious (Gino et al., 2015). The reason of this thinking is rooted in the fact that since it is a herculean task for females to resist the hindrance of family in the way of their career (Ellemers, 2014), and therefore, not every woman shows that courage and most of the working women just stick to their current job and do not think about future prospective. This makes them less excited to go beyond the call of duty which leaders usually want from their followers. The third category of stereotypes are related with perception of leaders about the personalities of their female followers. Leaders believe that their female followers are more complaining, as it is difficult for them to adjust themselves with the odds of the company, people and work environment. This stereotypical thinking might lead them to let slide the significant compliance which otherwise could bring important improvements. Moreover, it can lessen the motivation of female employees. The leaders also tend to believe that their women employees are relatively more emotional (Brescoll, 2016) and egoist (Schneider et al., 2019) than their male employees, therefore, women pay much of their heed towards the obsession of issues rather than moving ahead. When leaders evaluate the personalities of women employees with this mind-set that they are overly emotional, then they would pay little attention towards their genuine concerns like, workplace bullying, harassments and inequality. Interestingly, even the tendency of being sympathetic towards employees is being judged equally, the leaders believe that since women are more emotional, personal and sharing, so leaders get more sympathetic towards them and this results in the biases.

## 6. Implication

A substantial chunk of the menace of gender discrimination lies in the lap of stereotypical thinking. People do not realize that labeling people is negating them (Samo et al., 2019). This study presents theoretical contribution, as results resound the explanation of social role theory from the followers' perspective. Women at the workplace are engulfed with these stereotypes, not only women leaders are labeled with that generalized thinking but, as this study revealed, women employees face the same from their leaders. When leaders have stereotypical beliefs regarding their female followers it has consequences. The personal consequences for those women may be that they will remain demotivated, deprived, and less preferred (Heilman & Eagly, 2008). Moreover, these consequences develop deviant behavior in them (Eitle, 2002), they start believing in these stereotypes and this hampers their progress.

This stereotyping by the leaders has social consequences as well, as this makes the work environment more deplorable for women, resultantly, more women will prefer to be at home rather than at work (Ascher, 2012). In countries like Pakistan, where women constitute around half of the population, it is indispensable that women become equal contributors in the work as this will accelerate the economy. Besides, these stereotypes of the leaders regarding their female followers have consequences for the organizations as well (Kim, 2015). It is a resounding fact that diversity delivers development (Carter et al., 2003), no organization where leaders carry stereotypes will harness those benefits from diversity. It will also impede the path of women from progression to higher roles in the organization and it will certainly block the bounties of teamwork.

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# Examining the Mediating Effect of Online Engagement and Online Reviews: The Influence of Influencer Credibility on Consumer Purchase Intentions

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## Abstract

*Companies look up to influencers because they are seen as thought leaders who mediate between the company and its followers. This results in their taking on the role of brand ambassadors or spokespersons. They play a significant role in helping businesses develop what they call a “digital relationship” with their clientele by supplementing and amplifying more traditional forms of marketing. They see digital connection as crucial in the current business climate. This study examined the effects of influencer credibility, customer review, and customer interaction on consumers’ intent to buy after seeing an endorsement from an influencer, with an emphasis on Purchase intention. The study’s findings indicate that customer involvement is the most important factor in determining whether a consumer will follow through on a purchase intent prompted by an influencer. The credibility of influencers had a notably large impact on consumer engagement; however, trustworthiness was also a factor. Online shoppers place a high value on accessibility to information. Because they both include customers sharing their experience and appraisal of a product or service with other potential purchasers, customer reviews and influencer endorsements can be considered customer reviews. This research reveals that consumer reviews have little impact on consumers’ propensity to make a purchase. Influencer endorsement, but not customer reviews, affects the desire to buy premium goods. However, the role of customer reviews as a moderator between trustworthiness and desire to buy was not established in this research.*

**Keywords:** Influencer marketing; customer engagement; customer review; trust.

**JEL Classification:** M30, M31

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## 1. Introduction

When it comes to the success of businesses, “Influencers are powerful human brands that impact the performance of companies associated with them,” as stated by Bruning and Swarna. The term “online influencer” refers specifically to their impact on how people utilize the Internet. For this purpose, we’ll use the definition “any type of person who publishes online who has a significant following” to talk about the people we consider to be influential online (Khan et al., 2022b). Consumption of digital media is on the rise. Spending on online promotional activities is clearly on the rise and is becoming increasingly dynamic, as seen by the rise in the use of digital advertising and the fall in the use of more traditional forms of advertising (Zaman et al., 2018).

Since this age is increasingly tuning out traditional types of advertising, businesses need to rethink their strategies for reaching this demographic (Khan et al., 2022a). They invest a lot of time in social media, and when they find people they can trust there, they follow them gladly (Mubarik et al., 2021b). As a result, businesses have started exploring new channels of persuasion in response to the current market conditions, where it is more challenging than ever to promote products, services, or brands. The use of “influencer marketing” has become one of the most notable developments in recent years (Khan et al., 2022b). “marketing practice that takes advantage of well-followed online users, who can influence consumers’ attitudes and decision-making processes in favor of brands or ideas” is how this theory is typically described (Miao et al., 2022).

As a result of organizations viewing influencers as opinion leaders, influencers are increasingly taking on roles as brand spokespeople and brand ambassadors (Khan et al., 2022b). They play a significant role in helping businesses develop what they call a “digital relationship” with their clientele by supplementing and amplifying more traditional forms of marketing. They see digital connection as crucial in the current business climate (Mubarik et al., 2021b).

Many researchers have characterized and operationalized customer engagement (Vivek et al., 2012; Brodie et al., 2011). Vivek et al. (2012), for instance, defined customer engagement as the degree to which consumers actively participate and engage with what is introduced either through other customers or by the firm itself. One of the main factors in improving the PI is interacting with customers online (Alalwan, 2018; Thakur, 2018). Customers are truly engaged when they write reviews, discuss their experiences, and offer feedback on the company’s products and services online to be seen by other customers (Harrigan, 2017).

There is universal agreement that the idea of credibility has always been critically important in the business of marketing (Dwivedi et al., 2018). Credibility, in this context, refers to how much you can trust the information and the people providing it (Rebelo, 2017). To put it another way, when we say that someone or something is credible, we indicate that we find them to be believable and trustworthy (Jiang et al., 2019). Since customers typically view their social networks and the influencers they follow as the most credible sources (Rebelo, 2017), there is a wealth of literature examining the source effects, particularly the association to purchase intentions (PI) (Sharma et al., 2017; Lim et al., 2017).

According to (Mudambi & Schuff, 2010), the term “electronic customer reviews” refers to user-generated product evaluations published on business or third-party websites. Shopping, both online and in physical stores, is a social activity. According to research (B. Lu, W. Fan, 2016), social contacts have a significant impact on consumers’ purchasing decisions. Customers’ perception of risk is decreased (Cheung et al., 2009), and satisfaction is increased (Yan et al., 2016), and decision-making is facilitated (Yan et al., 2016). (Hennig-Thurau, et al., 2004). Reviews are a way for customers to share their opinions about a product or service with other consumers considering making a purchase. Customers who recommend a product to others are more likely to purchase it themselves (Pereira et al., 2017). Online shoppers heavily rely on customer reviews to help them make informed purchases (Khan et al., 2022b). Ninety-one percent of consumers report reading reviews from other buyers before making a purchase (Cheung et al., 2009).

Credibility is essential in social media influencer marketing just as it is in more traditional forms of advertising (Khan et al., 2022a). A source’s credibility is its trustworthiness and dependability, according to the standard definition (Rogers & Bhowmik, 1970). Several studies (Reichelt et al., 2014; Erkan & Evans, 2016; Djafarova & Rushworth, 2017; Schouten et al., 2020; Sokolova & Kefi, 2020) have investigated the credibility of influencers, including trustworthiness, as a determinant of followers’ purchase intentions, as argued by Sternthal et al. (1978).

Third, we restricted our analysis to the influence of Instagram influencers’ trustworthiness on consumers’ desire to purchase through that platform (Zaman et al., 2018). We focused our research on how Instagram influencers’ trustworthiness affects consumers’ propensity to purchase through that platform. The study approach might be expanded in the future to include SMIs from other social media sites like TikTok and Vero. Each social media site has its own set of features and appeals to a specific subset of the population. For instance, millennials make up a disproportionate share of Instagram’s user base, while members of Generation Z dominate TikTok. Examples of prominent categories for social media influencers and their following include fitness and travel, both of which have large audiences among the younger generation on TikTok and Instagram, respectively. While the incorporation of authentic social media stimuli in the study does increase the external validity of the findings,

further investigation is required.

While selfies are a common sort of post on Instagram, they are not the only option accessible to companies and influencers, and this study only makes use of one type of posts through a social media influencer (Khan et al., 2022b). Stories on Instagram can include photographs, videos up to 15 seconds long, or even longer films shared using the Instagram TV function. It would be useful to know if or not the different sorts of postings have distinct effects on disclosure and influencer type. The results of an experiment in which participants were exposed to a fictional influencer form the basis of this study. While every effort was made to be as realistic as possible, future research might benefit from leveraging real-world influencers and their postings in a field trial setting to incorporate even more actual objective data. The conclusions of this study might be strengthened via the incorporation or investigation of other ideas and variables, such as source credibility, product attachment, and brand attitude. The nature of the influence exercised by social media influencers is another promising route not yet explored in the literature (Khan et al., 2022a). Whether social media influencers use informational or normative influence, or both, is still unclear. It would be interesting to know what kind of influence is most commonly employed by social media influencers and how postings may be tailored to maximize a certain kind of influence.

Although the study's stimuli were as realistic as possible, some participants may have had trouble putting their faith in a made-up character. Future field experiments and confirmatory qualitative investigations may give new insights, which expand the conclusions of the current study or discover important details, such as the impact of a social media influencer's personality and reputation on the ratings of 47 participants including health and travel, which have been identified as two of the most prominent interests shared by social media influencers and their respective audiences. While the incorporation of authentic social media stimuli in the study does increase the external validity of the findings, further investigation is required.

Many companies' marketing departments still intend to invest extensively in influencer endorsements, despite the scarcity of relevant research. The purpose of this research is to give empirical proof that endorsements from social media influencers have a positive effect on consumers' perceptions of a product's legitimacy and propensity to make a purchase. The study also seeks to reaffirm the moderating role that customer participation and customer reviews have in the purchasing decision process. Customers are more likely to purchase if they put stock in other buyers' experiences rather than just the influencer's word alone.

### ***1.1 Research Problem***

First, much of the existing literature only looks at how followers' perceptions of an influencer's credibility affect their purchase intention through their Instagram feed. In this

study, the research methodology is put to the test using SMIs from additional social media sites. Each social media site has its own set of features and appeals to a specific subset of the population. Second, talking to people who are part of an online consuming group will help you understand how the opinions of others affect how they feel about endorsement indiscretions. For instance, it's important to investigate how an individual's view of an endorsement changes after encountering online comments from other community members about the endorsement's apparent violation.

Understanding and improving PI across online platforms is the primary goal of this research, and this can only be done by including influencers in campaigns and not neglecting the importance of online engagement and customer reviews. Despite the importance of this topic, there is a dearth of research into it; specifically, there is a paucity of studies that examine how trust in social media influencers affects consumers' propensity to make over repurchases via the moderating effects of online engagement and online reviews.

## **1.2 *The Objectives of the Study***

- The primary goal is to see how the opinions of other community members on the topic of an alleged endorsement violation affect the individual's own endorsement choices.
- To identify the impact of influencers' credibility on purchase intention on other social media platforms.
- To determine the role that online customer engagement and online customer reviews have in influencing purchase intention.

## **2. Literature review**

### **2.1 *Theoretical Background***

#### **2.1.1 *Social Power Theory***

According to social power theory, one person or a group of individuals with social power may influence the thoughts and actions of another (the target) (Raven et al., 1998). Trust (Jain et al., 2014), commitment (Pierro et al., 2013), satisfaction, and performance at work (Ramaseshan et al., 2013) have all been shown to decrease when one party in a dyadic relationship has more social power than the other party. Furthermore, it has been discovered via study (Ramaseshan et al., 2013) that various types of social power may affect economic and social happiness in a store-tenant relationship.

#### **2.1.2 *Signaling theory***

The study of signaling as a theoretical framework in strategic management is gaining attention. This theory examines the process of decision-making and how the parties involved

employ signals to mitigate the risks associated with doing so when faced with incomplete or lopsided information. The signal might be positive or negative in signaling theory. Those transmissions help the listeners make informed choices. When Spence included asymmetric information for decision-making in an economic model in his important 1973 work on the labor market, signaling theory was born.

The goal of the field of study known as “signaling theory” is to lessen the impact of one party’s lack of knowledge on another. Signal, sender, and receiver are the three components of signaling theory. A signaler is someone who learns something new about another person, company, or thing (Mubarik et al., 2021a). The information itself, which may be good or negative, is the signal. The receiver is Stage 3 of the signaling process. A recipient is someone who is in the position of having little knowledge about a subject (Khan et al., 2022a). Potential buyers must overcome their fears and doubts about internet buying. As they are unable to conduct a physical inspection of the items (Mubarik et al., 2021b), prospective buyers can benefit from a reduction in asymmetric information when review material is made available by third parties who are willing to offer their experiences, evaluations, and views of items or services (Zaman et al., 2018). As a result, prospective buyers will feel more comfortable making purchases with this reduced level of risk.

## **2.2 Hypothesis Development**

### **2.2.1 Influencer’s Credibility and Purchase Intention**

Scholars and professionals in the fields of advertising and marketing have paid a lot of attention to the role that the credibility of the source plays in the persuasive process (see, for example, Atkin and Block (1983), Bochner and Insko (1966), Goldberg (1990), and Sternthal (1978). Source credibility has been proposed as a primary predictor of attitude toward an advertisement and, by extension, the efficacy of advertising (Miao et al., 2022). Source credibility has been shown to affect customers’ perceptions of advertisements and their intention to make a purchase (Lafferty & Goldsmith, 1999; Sternthal et al., 1978). Expertise, trustworthiness, and attractiveness are all factors in a source’s credibility (McCracken, 1989; Ohanian, 1990). Perceived subject matter expertise, perceived honesty and credibility, and perceived familiarity and likeability all contribute to a source’s appeal, according to research by McCracken (1989). However, previous research has shown that a credible celebrity endorser has a greater impact on consumers’ attitudes about advertising, eWOM intention, and purchase intention than a less credible celebrity endorser (Spry et al., 2011). The following speculation is offered:

*H1: Influencers’ credibility has a positive relationship with consumers’ purchasing intentions.*

### **2.2.2 *Influencer's Credibility & Customer Engagement***

Meanwhile, a recipient's level of confidence in the source determines the latter's credibility (Mubarik et al., 2021a). Morgan and Hunt define trust as having faith in another person's honesty and sincerity. An endorser's honesty, integrity, and believability all contribute to their credibility and trustworthiness. The knowledge, abilities, and experience are necessary to do the job well (Khan et al., 2022a). There is evidence that both empathy and credibility have a positive effect on purchase intention through their attractiveness and capacity to generate a positive attitude towards the message and the brand, which in turn increases the probability of purchase and engagement among social media users.

*H2: The perceived credibility of the macro and the micro-influencer affects positively customer engagement.*

### **2.2.3 *Customer Engagement and Purchase Intention***

According to the literature (Cambra-Fierro et al., 2013; Lee et al., 2019), "customer engagement" is defined as a continuous interaction between a company and its customers that fosters mutually beneficial transactional and non-transactional outcomes. Both transactional (buy intent) and non-transactional (followership) outcomes were examined in this study. According to the theoretical framework of customer engagement, significant consumer engagement outcomes include attachment, loyalty, and trust, all of which affect future purchase intent (Chen- Xu et al., 2019). Algharabat (2018) and Toor et al. (2017), among others, find that consumer participation in digital and network marketing is correlated with an increased likelihood of making a purchase. According to Blasco-Arcas et al. (2014) customer involvement has a direct and indirect effect on consumer propensity to buy. According to research by Blasco-Arcas et al. (2014), the indirect effect of customer interaction on purchase intention is mediated by concepts like followership, co-creation, trust, and loyalty. In light of this, it is suggested that:

*H3: Customer Engagement has a positive association with purchase intention in live-streaming digital marketing.*

### **2.2.4 *The mediating role of Customer Engagement on Trust & Purchase Intention***

Customer engagement could not be taken for granted, even if it is one of the major factors influencing customers' attitudes, intentions, and behavior (Harrigan et al., 2017; Prentice et al., 2019). Instead, it appears to be the result of many drivers and antecedences. As a result, it is assumed that customer engagement is more likely to serve as a mediator than to directly influence a customer's perception and buying behavior (Merrilees, 2016; Ahn & Back, 2018). Numerous studies have shown that customers' engagement involves complex intellectual processing, as suggested by Mollen and Wilson (2010); involvement, as suggested by Hollebeek (2011); attention, as formulated by Higgins and Scholer (2009); and absorption, as argued by Patterson et al. (2006).

*H4*: Online customer engagement will mediate the significant influence of trustworthiness on purchase intention.

### ***2.2.5 The mediating role of customer engagement on an Influencer's Credibility & Purchase Intention***

Attribution Theory, a school of thought in which consumers assign intentions to the sender of the message, explains credibility effects [78]. A less well-known source of information will have less credibility, fewer persuasive arguments, and fewer convinced consumers [79, 80]. Consumers are more receptive to a message when they believe the message is credible [77, 82, and 83]. According to research conducted in a third-dimensional setting (such as live-streaming marketing), customer engagement leads to increased purchase intention (Papagiannidis et al., 2017). A positive relationship between brand engagement and purchase intention was also discovered by Hsieh and Chang (2016). According to research by Prentice et al. (2019), consumer engagement has a direct effect on purchase intention. Moreover, Azam et al. (Kaveh & Eslamlou, 2020) stated that customer engagement is positively linked with purchase intention and that this connection is mediated by other characteristics including followership, perceived value, and customer satisfaction. In light of this, it is suggested that:

*H5*: Customer engagement mediates the relationship between an influencer's credibility and purchase intention.

### ***2.2.6 The mediating role of Customer Reviews on an Influencer's Credibility & Purchase Intention***

Chu and Kim (2011) argue that trust is a crucial concept to account for in customer review studies. People are more likely "to rely on an exchange partner" if they have faith in them, as stated by Moorman et al. (1993, p. 82). According to previous research (Jarvenpaa et al., 1998; Ridings et al., 2002), trust is a major factor in whether or not individuals would communicate with one another via social media. A trust may be defined as "the willingness to risk harm at the hands of another in exchange for assurances that the other will take some action of value to the trustor, even if the trustor cannot observe or control the other's behavior." (Mayer et al., 1995, p.712).

There are several ways in which this definition fits in with the goals of this research. One's level of trust toward others can be viewed as either a persistent personal characteristic or an intentional decision. Trust levels vary from person to person based on their history, character, culture, and other factors (Hofstede, 1980). Consumers who rely on Internet reviews must make judgments with little information since they have no idea what the reviewers' true objectives are (Racherla et al., 2012). This is reflected in the term by the idea that the

trustor might not be able to keep tabs on or direct the recipient of the trust. Further, consumers are susceptible to the actions of reviewers because they rely on reviews as a means to guide their purchasing decisions and because the main purpose of consumer reviews is to guide potential buyers to make informed decisions. This led us to the following proposal:

*H6:* Customer reviews mediate the relationship between influencers’ credibility and purchase intention.

### 3. Research Framework

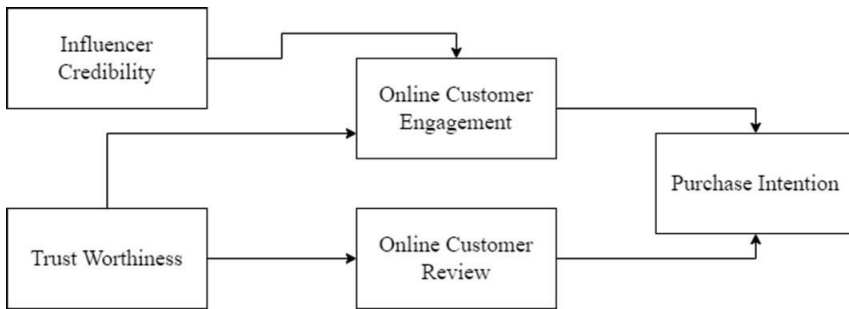


Figure 1: Research Framework

### 4. Methodology

#### 4.1 Measures

This survey-based study took a cross-sectional approach to its analysis. The study model’s variables were operationalized by modifying the measurements from earlier studies on social media. The survey items were all multiple choice and were graded on a 5-point Likert scale. Five options, from “strongly disagree” to “strongly agree,” were presented to the respondents. The questionnaire and supporting literature measures are included in Table 1.

Table 1  
*Summary of questionnaire*

	References	Items
Purchase Intention	(Dash et al., 2021, p. 613)	5
Trustworthiness	(Kim, S, p. 227)	5
Influencer Credibility	(Müller et al., 2018; Ohanian, 1990)	4
Customer engagement	(Blasco-Arcas et al., 2016)	6
Customer review	(Jalilvand, 2012)	4



## 4.2 *Sample, Data Collection, And Validation Method*

The purpose of this research was to examine the mediating function of customer reviews and consumer engagement between the credibility of an influencer and purchase intention. Data were analyzed using structural equation modeling (SEM), a multivariate statistical method for evaluating the direct and indirect links between components by integrating empirical data and the underlying model. SEM with partial least squares (PLS-SEM) was employed for the analysis in this research. Table 2 displays the demographic information of the 386 respondents that made up the final sample size.

Table 2  
*Respondent's Demographics*

<b>Characteristic</b>	<b>Percentage (%)</b>
Gender	
Male	11.30%
Female	88.70%
Age groups(years)	
Below 25	78.90%
25-30	19.70%
31-40	1.40%
Education	
Bachelor Students	78.90%
Master Students	21.10%
PHD	0
Marital Status	
Married	5.60%
Unmarried	94.40%

## 5. **Result**

### 5.1 *Measurement Model Assessment*

First, we checked the indicator reliability by evaluating the item loadings on important constructs to validate the measurement model. Second, we used composite reliability and Cronbach's alpha to look at the consistency within each construct. As a third step, we calculated the average variance extracted (AVE) values across all indicators of each construct to check for convergent validity. To evaluate discriminant validity, we employed the HTMT criteria, which compares the correlations between two sets of traits.

Table 3 demonstrates that all item loadings were under 0.7, as expected. Cronbach's alpha varied from 0.236 to 0.625 among all constructs. Composite dependability as low as 0.325 was far below the suggested minimum of 0.7. The results of these analyses showed that the various measurements of each construct were reliable and valid. In addition, all AVE values were over the threshold of 0.50, indicating substantial convergent validity across the board. The outcomes of the HTMT criterion-based discriminant validity study are shown in Table 4. None of the numbers were over 0.90. This proved that the test was discriminant.

Table 3  
*Measurement model analysis*

<b>Construct</b>	<b>Cronbach's Alpha</b>	<b>CR</b>	<b>AVE</b>	<b>Item</b>	<b>Outer Loadings</b>	<b>VIF</b>
Purchase Intention	0.456	0.683	0.309	PI1	0.461	1.049
				PI2	0.472	1.104
				PI3	0.594	1.140
				PI4	0.734	1.066
				PI5	0.468	1.043
Trustworthiness	0.625	0.761	0.399	Trust1	0.784	1.267
				Trust2	0.406	1.138
				Trust3	0.593	1.226
				Trust4	0.612	1.225
				Trust5	0.700	1.240
Influencer Credibility	0.403	0.671	0.355	Cred1	0.479	1.068
				Cred2	0.707	1.102
				Cred3	0.753	1.067
				Cred4	0.353	1.022
Customer review	0.236	0.325	0.248	CR1	-0.047	1.012
				CR2	0.285	1.030
				CR3	0.954	1.010
				CR4	0.011	1.036
Customer engagement	0.575	0.737	0.329	CE1	0.466	1.067
				CE2	0.451	1.088
				CE3	0.442	1.102
				CE4	0.733	1.635
				CE5	0.539	1.086
				CE6	0.726	1.609

Table 4  
*Assessment of discriminant validity using HTMT.*

	<b>CE</b>	<b>CR</b>	<b>Cred</b>	<b>PI</b>	<b>Trust</b>	
Customer Engagement	0.573153485	0.4983570				
Customer review	0.003924857	08				
Influencer Credibility	0.219730796	0.0330993	0.5960683			
Purchase intention	0.348732506	61	54			
Trustworthiness	0.153059225	0.0061121	0.3291230	0.555930284		
		03	37			
		-				
		0.2090228	0.2883166			
		14	22	0.320790317	0.63167822	
Fornell-Larcker Criterion						
		<b>CE</b>	<b>CR</b>	<b>Cred</b>	<b>PI</b>	<b>Trust</b>
Customer Engagement		0.573				
Customer review		0.004	0.498			
Influencer Credibility		0.220	0.033	0.596		
Purchase intention		0.349	0.006	0.329	0.556	
Trustworthiness		0.153	-0.209	0.288	0.321	0.632

## 5.2 Structural Model Assessment

The first step in evaluating a structural model is making sure there is not any major redundancy in the predictor components due to collinearity. The variance inflation factor (VIF) is a useful metric for making such a determination. The study model's predictor components all had VIF values lower than 5, indicating there were no severe cases of multicollinearity. Using the bootstrapping method in Smart PLS 3 with 386 subsamples, we examined the importance of the hypothesized association between components using the route coefficients (table 5 displays the findings). Compared to other factors, the credibility of an influencer has a much larger effect on purchase intention ( $= 0.067$ ,  $p = 0.003$ ). Customer engagement stands out significantly ( $= 0.349$ ,  $p = 0.000$ ) among the three dimensions determining purchase intentions, and H2 was approved. H3 was also acceptable since there is a significant correlation between influencer credibility and consumer engagement ( $= 0.192$ ,  $p = 0.000$ ). H4 was rejected because the mediation effect of consumer engagement between trustworthiness and Purchase Intention was not statistically significant ( $= 1.350$ ,  $p = 0.177$ ). H5 was acceptable because a substantial correlation was shown ( $= 2.986$ ,  $p = 0.003$ ) between

consumer engagement and influencer credibility, and purchase intention. Finally, H6 was likewise rejected ( $\beta=0.057, p = 0.955$ ), which tested the mediation influence of customer review between trustworthiness and purchase intention.

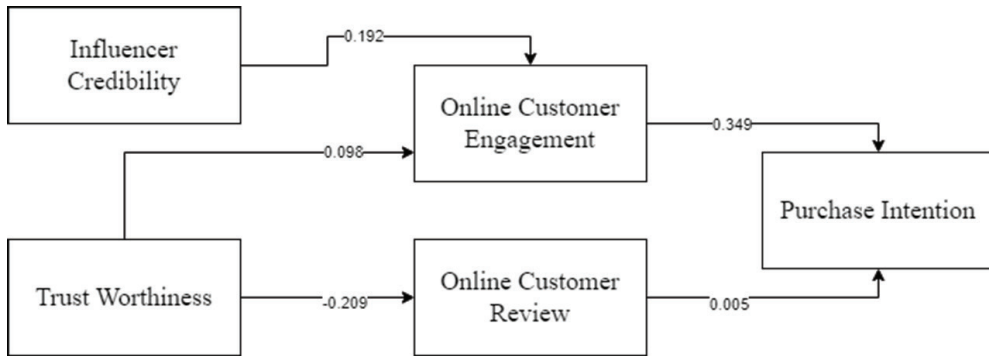


Figure 2: Structural model

Table 5  
Results of structural model assessment

Hypothesis/Structural path	Path	T-Stat	P-value	Result
H1 Influencer Credibility -> Purchase intention	0.067	2.986	0.003	Accepted
H2 Influencer Credibility -> Customer Engagement	0.192	3.776	0.000	Accepted
H3 Customer Engagement -> Purchase intention	0.349	6.790	0.000	Accepted
H4 Trustworthiness -> Customer Engagement -> Purchase Intention	0.034	1.350	0.177	Rejected
H5 Influencer Credibility -> Customer Engagement -> Purchase Intention	0.067	2.986	0.003	Accepted
H6 Trustworthiness -> Customer review -> Purchase intention	-0.001	0.057	0.955	Rejected

Regarding explanatory power and predictive relevance, the squared multiple correlations (R2) were tested using the bootstrapping and blindfolding procedure in Smart PLS 3. Table 6 presents the R2 and R2 adjusted values for the endogenous constructs. R2 measures the percentage of variance explained by the independent constructs in the model. Characterizations consisting of customer reviews and customer engagement seem to explain approximately 57% of the variance in purchase intentions. Moreover, the influencer credibility and trustworthiness explain 44% of the variances in customer reviews and 12.2 % of the variances in purchase intention respectively.

Table 6  
*R<sup>2</sup> & R<sup>2</sup> Adjusted*

	<b>R Square</b>	<b>R Square Adjusted</b>
Customer Engagement	0.057	0.052
Customer review	0.044	0.041
Purchase intention	0.122	0.117

## 6. Discussion

This study examined the impact of influencer credibility, customer review, and consumer engagement on the purchasing intentions of customers who purchased being influenced by an influencer's recommendation of a product or service. Customer engagement was shown to have the greatest impact on purchase intent, followed by trustworthiness, online reviews, online engagement, and influencer credibility. Additionally, trustworthiness and influencer credibility increased consumer engagement, with influencer credibility playing a more outsized role.

An influencer endorsement, in contrast to a customer review, appears to have a favorable effect on purchase intention. A big number of individuals will hear what an influencer has to say because of the vast number of people that follow them. said that such a large audience may benefit much from internet evaluations while sparking a lively debate. In a more relaxed setting, a "group" agreement can be reached. The amount of popularity is affected by several factors, including the number of followers. When a large percentage of a group's members "like" a post, it tends to sway the view of the followers who saw it.

### 6.1 Conclusion

The ability to think critically is essential while making purchases online. Both direct reviews from consumers and endorsements from influential users may be thought of as reviews since they both reflect customers talking about their experience with and their opinion of a product or service with other potential buyers. According to the results of this research, consumer reviews did not influence purchase intention. Influencer endorsement, but not customer reviews, affects purchase intention for premium goods. However, the study did not find evidence that trustworthiness and purchase intent were moderated by customer reviews.

### 6.2 Theoretical Implication

This study's findings add to the growing body of research linking consumer engagement with purchase intention. Furthermore, this research demonstrated that although influencer endorsements positively affected purchase intent, customer reviews did not. The use

of customer review as a mediating variable was likewise not supported by the data presented here. This research lends credence to the idea of customer engagement as a mediating factor. The research on influencer endorsements is constantly developing, and this study adds to it. Considering the massive quantities of money at stake, more study into the impact of influencer endorsements on purchase intentions is warranted.

### **6.3 Managerial Implication**

In light of the rising popularity of influencer marketing, 41% of marketers have reported planning to employ influencers in future initiatives. However, there is a lack of research showing that influencer endorsement is useful. This research offers concrete proof that the credibility of an influencer has a constructive effect on the intent to buy. This data may show marketers why it's a good idea to include influencer endorsement in their efforts. In addition, the results of this study demonstrated that not all consumer reviews are equally useful. Influencer endorsement works for things that are believed to be pricey, but customer reviews do not.

### **6.4 Limitations and Further Research**

The scope of this investigation is limited. One restriction was that a fictitious company name had to be used. When making a significant purchase, consumers look to the brand name for assurance. Therefore, a genuine, premium brand should be considered for future investigation. The second restriction concerned the introduction of fictional influencers. To have more of an impact, the next research may look at using testimonials from customer reviews and influential people. The third caveat was the study's limited scope. Future research should look at expanding their scope. Previous research has shown a link between trust and purchase intention, but this study found no such link. The alternative model demonstrated that trust directly influences consumers' purchase intention. The direct impact of trust on purchase intention should be confirmed in future research.

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# An Empirical Study of Smartphone Companies in An Emerging Economy: The Role of Trust and Commitment in Fostering Consumer Engagement and Loyalty Via Social Media

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## Abstract

*The purpose of this research is to learn more about the mental processes that drive customer involvement, with a focus on the roles that loyalty and trust play in this phenomenon online. By investigating the connection between brand engagement on social media, brand affection, consumer trust, and brand loyalty, this study hopes to fill a vacuum in the existing literature. SEM smartPLS was used to analyze data from 251 replies on smartphone and clothing brands. Customers' commitment and trust are moderated not by their feelings but by demographic factors like age and gender. There is a direct and indirect connection between consumer involvement and trust. Customer happiness, brand loyalty, and brand devotion are all factors that may be predicted and developed with active consumer engagement, as the study shows. Although not all of the predictions of the conceptual model are supported by the data presented here, the study does offer important theoretical and practical insights into how to improve customer engagement, relational marketing strategies, and the consumer acquisition process. The novelty and significance of this article come from its analysis of what motivates customers to interact with a brand online and from the creation of a conceptual model that examines the role of customer engagement as a mediator in the generation of brand loyalty, brand love, and customer satisfaction.*

**Keywords:** Trust; commitment; customer engagement; social media; smartphone.

**JEL Classification:** M31

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## 1. Introduction

By highlighting the importance of dedication, involvement, and trust in the creation of fervent brand advocates, this study seeks to shift the focus of customer satisfaction surveys in a new direction. That “con-dominantly needed for the production of both substantial amounts of either a beneficial or detrimental effect” (their italics) is something that Mano and Oliver (1993, p. 455) write about. Hofmeyr and Rice (2000) argue that customers are less likely to be loyal to a brand if they have no control over the products and suppliers they use. Businesses as well as marketers place a premium on customer happiness and loyalty since they are considered to be cornerstones of marketing theory (Zaman et al., 2018). The advantages to companies and the various studies that have investigated the correlation between happy customers and repeat purchases (Khan et al., 2022a).

In the past decade, consumers have increasingly turned to the interactive platforms provided by social media in order to communicate with brands and peers (Mubarik et al., 2021a). Over 4 billion individuals are expected to utilize social media in 2019, a 9 percent increase from 2018 (Clement, 2020). There has been a consistent uptick in the number of people relying on social media for things like market analysis, customer relationship management, support after the sale, and special deals (Miao et al., 2022). Forbes’ Chief Marketing Officer, or CMO, Survey from February 2018 (Moorman, 2018) found that 11% of marketing budgets were allocated to social media. Most CEOs claim that majority of social media activities are the “brand development and publicity” campaigns (Khan et al., 2022c). Academic studies improve a company’s visibility and credibility in the eyes of consumers (Mubarik et al., 2021b). Brand fan sites (BFPs) are a recent trend in marketing, with companies investing in them to increase user engagement and brand loyalty.

Marketers, service providers, and hotels, according to Itani et al. (2019) and Meire et al. (2019), may all stand to implement the concept of engagement. By “individual relationship to a brand,” So et al. (2014) mean “a client’s mental, emotional, and behavioral choices beyond the buying scenario”. Marketing that encourages participation from tourists is essential since it speeds up the process of making new memories and creating value (Chathoth et al., 2013). According to Aluri et al. (2019), companies in the tourism sector may now leverage online consumer engagement tactics to foster deeper relationships with their brands’ most loyal patrons (Miao et al., 2022). Encourage voting via the Internet and posting and sharing vacation memories on social media networks to strengthen customer interactions in the tourism industry (Touni et al., 2020). According to research (Bilro et al., 2019; Prentice & Loureiro, 2018), organizations whose customers actively participate in the business tend to have happier, more loyal customers. Loureiro and Lopes (2019) state that studies on customer engagement in the tourist business via social media are scant and preliminary.

(Loureiro & Lopes, 2019) There is a lack of published research on the topic of tourists' use of social media. Researchers have not yet agreed on a consistent paradigm for studying consumer participation in social media, despite the growing theoretical and managerial relevance of this phenomenon (Khan et al., 2022a). More than twenty studies have focused on consumer participation via social media, despite the fact that it is a relatively new concept compared to customer happiness and loyalty (Mubarik et al., 2021a). At least eight measures for gauging client interaction in social media have arisen from these studies. Although studies have shown a correlation between customer participation and brand loyalty, conclusive proof is missing. Academics have an obligation to explore the mechanisms that may serve as intermediaries between consumer engagement and brand loyalty (Khan et al., 2022b). This study looks at how the attachment to brands and trust among consumers influence the connection between social media activity and loyalty to brands in the travel sector.

With the rise of major social media sites like TikTok, Snapchat, Twitter, We Chat, LinkedIn, and Facebook, consumer contact has become more vital than ever (Mubarik et al., 2021a). In 2020, Facebook's monthly active users will reach 2.8 billion, followed by 800 million on Instagram, 200 million on WhatsApp, and 150 million on Messenger. Many research investigations have looked at both the practical and theoretical elements of customer engagement as social media use has grown, such as measurements for consumer engagement in the Chilean wine business and recommendations based on characteristics that influence customer engagement (Zaman et al., 2018).

Affective structures may have a role in the connection between consumer pleasure and brand loyalty, although this hasn't been studied before. Examples of such indicators of brand loyalty are a consumer's emotional investment in the brand and their willingness to recommend it to others. No data, however, support the claim that emotional attachment plays a mediating role in the connection between customer happiness and brand loyalty. Following the sixth scenario, we speculate that emotional structures moderate the link between satisfaction and loyalty, expanding on the findings of Oliver's (1999) study that implies satisfaction starts in an intermediate process leading to loyalty. We hope to learn if emotive ideas like love and connection play a mediating role in the sequence of occurrences that culminates in loyalty.

## **2. Literature Review and Formation of Hypotheses**

### **2.1 *Customer engagement theory***

New research on customer loyalty highlights the importance of making customers feel good about doing business with your company (Khan et al., 2022a). We think the degree of emotional connection and enjoyment in the setting of social media depends on the nature of the relationship, and that trust and commitment create good feelings and satisfaction. We



believe that the cornerstones of a strong business-client relationship are loyalty and trust on the part of the clients. Therefore, we contend that customer trust and loyalty are affected by satisfaction and positive emotions. Customer participation is crucial to the success of relationship marketing since it influences existing consumers' opinions of the company and attracts new ones (Jiang et al., 2019). When seen through the lens of service-centric reasoning, customer interactions provide light on the dynamic between businesses and their customers, as well as other interested parties (Mubarik et al., 2021b). According to studies, consumer participation mediates between its causes and its consequences. Consumer participation, for instance, was found to moderate the effects of place attachment and authenticity on confidence, devotion, and co-creation (Rather et al., 2019). Customer participation behavior can benefit either customers or enterprises (Khan et al., 2022c). The research offers a number of theories in light of the significance of client engagement and the information gap about the mediating function of customer engagement between trust characteristics and customer loyalty.

*Hypothesis 1 (H1):* CE mediates the relationship between trust and customer loyalty.

## **2.2 Trust plays an essential role**

It's generally agreed that trust is crucial in establishing a rapport between companies and their clients. When consumers have faith in a company, they are likelier to stick with it (So et al., 2016b). Customers are inclined to form loyal brand connections if they have high confidence in the company, which shows a propensity for depending on other companies (Moorman et al., 1993). Tsai et al. (2012) found that most trusting consumers were also the most engaged, while Hollebeek (2011) found that customers who felt a sense of community in online social networks were likelier to trust such sites. Reliability is closely related to feelings of fulfillment and pleasant emotions in various research settings, including the Internet. Therefore, we postulate that trust contributes to both contentment and pleasant feelings.

*Hypothesis 2 (H2):* Trust is positively related to customer engagement.

## **2.3 Commitment reflects**

The notion of commitment is linked to an individual's mental state, affecting their actions about a particular brand or product (Khan et al., 2022a). Customers get invested in a business when their loyalty is reciprocated by enthusiastic support for the company. (Mollen & Wilson, 2010) argue that loyalty is correlated with customers' perception of the brand as a living, breathing entity with its personality. Customers who are emotionally invested in a brand are more likely to choose that company over competitors. Bowden argues that the study of CE requires attention to both rational and emotional forms of dedication. In several research studies, commitment has been found to be a strong indicator of consumer loyalty. As

a result, we'd like to put out the following theory.

*Hypothesis 3 (H3):* Commitment has a positive impact on customer engagement.

#### **2.4 Positive emotions**

The positive feelings that consumers experience stem from their rational and emotional assessments of their purchasing decisions (Bagozzi et al., 1999). Expectations for outcomes tend to be more optimistic when people feel good emotions like agreeability, excitement, and autonomy (Pansari & Kumar, 2017). We propose that hedonic value and consumer involvement are just two mental states activated by positive emotional appraisals of consuming experiences (Bagozzi et al., 1999; Pansari & Kumar, 2017). Therefore, according to the hypothesis, optimistic feelings have a beneficial effect on client participation. Pansari and Kumar (2017) found that although good emotions directly impact, the benefits of happy feelings appear not contingent on any particular circumstances. Our research suggests that managers may increase customer engagement by allocating resources to improve customer touchpoints' quality. As seen with Four Seasons Hotels, which received more than eighty percent favorable feedback and the top ranking on social media in the hospitality and travel sectors, client engagement is linked with additional elements for firm performance and can thus justify such expenditures (Khan et al., 2022c). Customers are more invested and productive after a visit to Four Seasons because of the great feelings of contentment and joy they feel there. As a result, the following theory is put forth:

*Hypothesis 4 (H4):* Positive emotions positively affect customer engagement.

#### **2.5 Brand loyalty**

“A customer's preference to, and dedication to, a specific brand” (Fullerton, 2003) is the definition of brand loyalty. According to research (Chaudhuri & Holbrook, 2001), brand loyalty is crucial to the success of marketing strategies. Attitude and behavioral brand loyalty are both studied in the literature (Oliver, 1999). Behavioral loyalty may be gauged by how frequently a customer repurchases the brand in question, whereas attitudinal loyalty can be gauged by how committed the customer is to the brand in question (Hwang & Kandampully, 2012). According to the work of Aaker (1991) analyzing the relationship between customers and brands (Fetscherin et al., 2014), brand loyalty is the greatest level. According to the study's authors, brand loyalty is the most important aspect of the customer-brand connection, and it can be gauged by combining measures of customer behavior and perception. As stated by Oliver (1999), loyalty to a brand is defined as customers' “firm dedication to purchasing the same brand consistently.”

So et al. (2016) define “customer engagement” as “customers’ activities with a company other than purchases.” Engaged consumers are more likely to remain brand loyal (So et al., 2014; Vivek et al., 2012). It has been shown that product and brand-level controls have a significant impact on consumer trust and, by extension, loyalty (Chaudhuri & Holbrook, 2001). Total customer satisfaction is achieved when customers actively participate in online brand communities (Brodie et al., 2013).

*Hypothesis 5 (H5):* There is an effect of customer engagement on brand loyalty.

## **2.6 Customer loyalty**

Brand loyalty is “a customer’s preference for, and commitment to, a particular brand” (Fullerton, 2003). Repeat business results from a “multifaceted” construct that includes behavioral and psychological variables (Too et al., 2019), the term “customer engagement” describes a consumer’s emotional investment in a brand after their first purchase. By highlighting the significance of client lifetime value in promoting long-term buying behaviors, including recurring purchases, selling more, and cross-selling, Kumar et al. (2010) established a relationship between customer engagement and loyalty. Bowden (2009) echoed this sentiment when he spoke about how crucial customer relationships are to establishing brand loyalty. Harrigan et al. (2017) showed similar results for tourist businesses on social media, correlating customer interaction to commitment in an online context. According to several studies, there is a clear correlation between customer involvement and customer loyalty. Therefore, the following hypothesis is put forth:

*Hypothesis 6 (H6):* CE is positively related to customer loyalty.

## **2.7 Customer satisfaction**

Customers who have a positive experience with the results of their purchases are more likely to become loyal patrons. Customers who are pleased with the services they receive are more inclined to advocate for the company they’ve dealt with and the brand itself. According to empirical research (Cambra-Fierro et al., 2016; Dessart et al., 2015), customer happiness significantly impacts CE. As a result, we anticipate that consumer engagement with life insurance brands will increase when customers are pleased with the services and products offered by these brands. Our proposed theory is based on the following arguments:

*Hypothesis 7 (H7):* Customer satisfaction is positively associated with CE, customer satisfaction and brand love.

## 2.8 *Brand love*

According to Carroll and Ahuvia (2006), brand loyalty is an “unpredictable outcome” among happy customers arising from positive brand business experiences. Satisfying experiences have been observed to foster emotional ties and passionate bonds between customers and brand corporations (Soscia, 2007). According to research by Long-Tolbert and Gammoh (2012), CBR ebbs and flows in response to changes in customer satisfaction. Consumers are more likely to recommend a product or service to others after having a good experience if they are satisfied with it (Cho & Hwang, 2020). There is a clear correlation between customer satisfaction and brand loyalty (Song et al., 2019). Several researches have shown that a beautiful brand experience promotes emotional attachment or brand love (Khan et al., 2020), even though pleasure is an intangible result of customer experience. According to studies across sectors, satisfaction is correlated with brand loyalty (Khan et al., 2020). To learn more about this connection, The research suggest the hypothesis:

*Hypothesis 8 (H8):* Customer satisfaction has a significant relationship with brand love.

## 2.9 *Brand love – brand loyalty*

In consumer-brand interactions, “brand love” is a relatively new notion that refers to extreme devotion to a particular brand. Brand managers should prioritize this result to create long-lasting connections with their clients. Many different aspects of a person’s mind, heart, and actions contribute to their strong feelings of attachment to a brand, that brand love can be operationalized using Carroll and Ahuvia’s (2006) framework. It’s the cumulative effect of a consumer’s many experiences with a brand over time.

This study aims to examine the direct influence of brand affection on brand loyalty among pleased and attached consumers using the brand love scale developed by Carroll and Ahuvia (2006). Several studies have demonstrated that pleased customers are more loyal to a brand. The researchers propose that brand love might mediate between customer happiness and brand loyalty. Accordingly, the research hypothesis is that among happy, committed consumers, there is a direct beneficial influence of affection for the brand on brand loyalty:

*Hypothesis 9 (H9):* brand loyalty has a positive impact on brand love.

## 2.10 *Variations in the model in gender perspective*

Marketers often categorize consumers based on their gender, with studies showing that women are more loyal to their favorite brands than men are (Byrnes et al., 1999; Tiff-eret & Herstein, 2012). However, women are more likely to make impulsive purchases and value hedonic product features like emotional arousal, fun, and entertainment more than

men (Coley & Burgess, 2003; Zhong & Mitchell, 2010). Marketers need to consider that customers are not a monolithic whole when developing segmentation strategies (Chawla & Joshi, 2020). To account for substantial gender inequalities and offer a road map for better outcomes, this research presents a hypothesis to quantify the variances in model relations:

*Hypothesis 10 (H10):* The relationships of different variables in the model are moderated by gender.

### **2.11 Variations in the model in age perspective**

Given their potential as a growing and appealing group while having less purchasing power, the influence of young customers on firms' marketing strategies has been the subject of many research studies (Hwang & Kandampully, 2012). It is often held that younger consumers are less loyal to a company's brand since they are more willing to try out novel products and services (Hwang & Kandampully, 2012). Socialization, media consumption, technological adoption, and purchasing practices are only a few areas where the literature has explored generational disparities in consumer attitudes and behaviors. However, there is little research on how the varying ages of consumers affect CBR. To successfully match marketing offers and programs, it is crucial to have an understanding of this phenomenon. The following hypothesis is proposed to investigate the influence of young customers on CBR in this study:

*Hypothesis 11 (H11):* The relationships of different variables in the model are moderated by age.

## **3. Methodology**

### **3.1 Instrument**

The questionnaire that was used in this study was a two-part survey. The first part covered customer satisfaction, commitment, engagement, loyalty, trust, positive feeling, love for the brand, and loyalty to the company. The second part of the survey inquired about the age and gender of the participants. A twenty-three item scale assessment was adopted from prior studies and adjusted to meet the setting of this research to guarantee that the directions and inquiries were clearly understood. All questions were responded to using a five-point option response system like that of the Likert scale, with one representing strongly disagreeing and five strongly agreeing. We chose to utilize a Likert scale since it has been frequently employed in studies involving comparable research variables. Respondents were briefed about the study's goals, the questionnaire's format, and the appropriate use of the Likert scale before being asked to fill it out.

### **3.2**     ***Data collection***

Facebook was selected as a social networking site to probe the bond between respondents and their favorite businesses. A quantitative marketing study survey technique was utilized to describe and assess the relationships between the proposed dimensions. Over four months, respondents to a cross-sectional, self-administered survey posted on Facebook provided their responses. Mail and social media campaigns were used in addition to Facebook shopping and brand community groups to enlist respondents. Participants were assured of anonymity and freedom of choice. The study employed a non-probability sample strategy commonly utilized in earlier research on consumer engagement: convenience sampling. The study had qualifying questions, including when respondents joined Facebook, how long they spend on the site each week, what brands they are regular customers of, how often consumers interact with those brands on Facebook, and how often they buy products from those brands. Participants were asked to respond to the questions in light of their loyalty to a particular brand.

### **3.3**     ***Sample size***

To verify the study methodology's reproducibility, the questionnaire responses were uploaded to Google Forms. Respondents who have made two or more transactions were targeted for this online survey via the convenience sample technique. Over the course of two months, we received 251 replies. Structural equation modeling requires at least 100 or 200 samples (Maccallum et al., 1999; Boomsma & Hoogland, 2001).

### **3.4**     ***Analysis Techniques***

In this work, we used the partial least squares-structural equation model (PLSSEM) to examine the interrelationships between our independent variables. The data was segmented and examined independently to check for the influences of both gender and age. This study followed the two-stage procedure suggested by Anderson and Gerbing (1988) and elaborated on their findings using the method presented by Hair et al. (2019).

### **3.5**     ***Measures***

Harrigan et al. (2017) presented eleven measures to measure consumer engagement, whereas Park et al. (2010) proposed ten things to measure brand attachment. Zeithaml, Berry, and Parasuraman (1996) each developed four questions and items to assess consumer trust and brand loyalty. With the exception of questions on respondents' emotional investment in the brands, which were scored on a scale from 1 (strongly disagree) to 5 (strongly agree), all other questions in the survey were evaluated using this scale. The use of these measures is consistent with prior studies. There is a comprehensive survey question list in the research.

### 3.6 *Designing and Unitizing*

The content analysis followed the steps outlined by Krippendorf and the context chosen to examine BFP postings made by consumers on social media platforms like Facebook and Twitter. This research looked at the social media activity of four brands operating in the Turkish market: two manufacturers of long-lasting products (Toyota Turkey and Renault Turkey) and two producers of fast-moving consumer goods (FMCG) (Coca-Cola Turkey and PepsiCo Turkey). As a result, we broke down the performance of these four consumer brands by looking at their individual Facebook and Twitter brand postings.

### 3.7 *Search procedure*

Using Google Scholar, we looked for papers that presented empirical results on the topics related to the variables being studied. Second, we re-examined the articles uncovered by the digital search for more studies that developed scales to measure social media engagement. Last but not least, we used the same keyword combination to search eight distinct online databases (JSTOR, Emerald, etc). The Academy of Marketing Science’s Annual and World Marketing Congresses, the European Marketing Academy, etc were all scoured by hand to supplement our research.

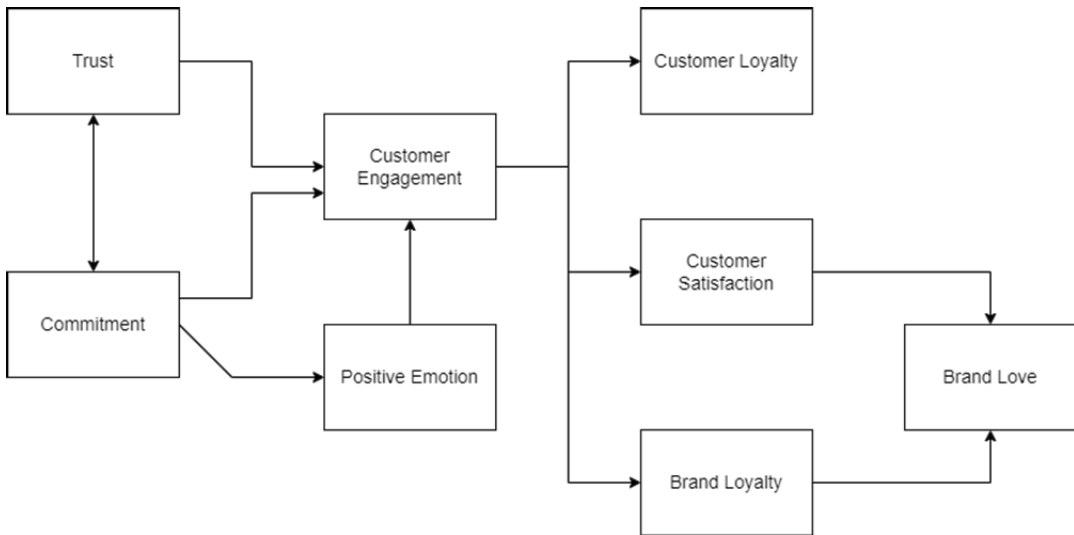


Figure 1: Conceptual framework

#### 4. *Analysis and Results*

The data were analyzed in two phases. Confirmatory factor analysis was used to verify the reliability of the measuring instrument, and structural model estimation followed. The method of partial least squares (PLS) was used, and the SmartPLS 3 program was used throughout. The variance-based PLS-SEM method, which manages both the structural and measurement models at once, was used to guarantee the uniformity of the data distribution. SEM was used mostly for forecasting and investigating the largest possible variation.

##### 4.1 *Measurement model validation*

Calculating the outer loadings, quantifying the composite reliability (CR), the average variance extracted (AVE), and the discriminant validity were used to evaluate the reflecting measurement models. To test the measurement model's convergent validity, factor loadings, CR, and AVE were calculated (Hair et al., 2013). Table 2 demonstrates that all item loadings were more significant than the 0.6 threshold value suggested by the literature (Chin et al., 2008). Our CR and Cronbach's values, which indicate how well the construct indicators reflect the latent construct, exceeded the recommended value of 0.7 (Hair et al., 2013), as did our AVE, which reflects the total amount of indicator variation that can be attributed to the latent construct.

Checking for minimal correlations between the measure of interest and measures of other constructs was used to determine discriminant validity, indicating that the measure under consideration does not merely reflect other factors. Table 3 demonstrates that the discriminant validity of the measures was adequate (Fornell & Larcker, 1981), as the square root of the AVE (diagonal values) for each construct was greater than their respective correlation coefficients. According to our findings, the measuring model had sufficient convergent and discriminant validity.

Table 1  
*Demographic profile of respondents*

<b>Gender</b>	<b>Percentage</b>	<b>Age</b>	<b>Percentage</b>
Male	49.82	Below 25	45.8
Female	48.2	25-30	28.3
Prefer not to say	2	Above 30	25.9



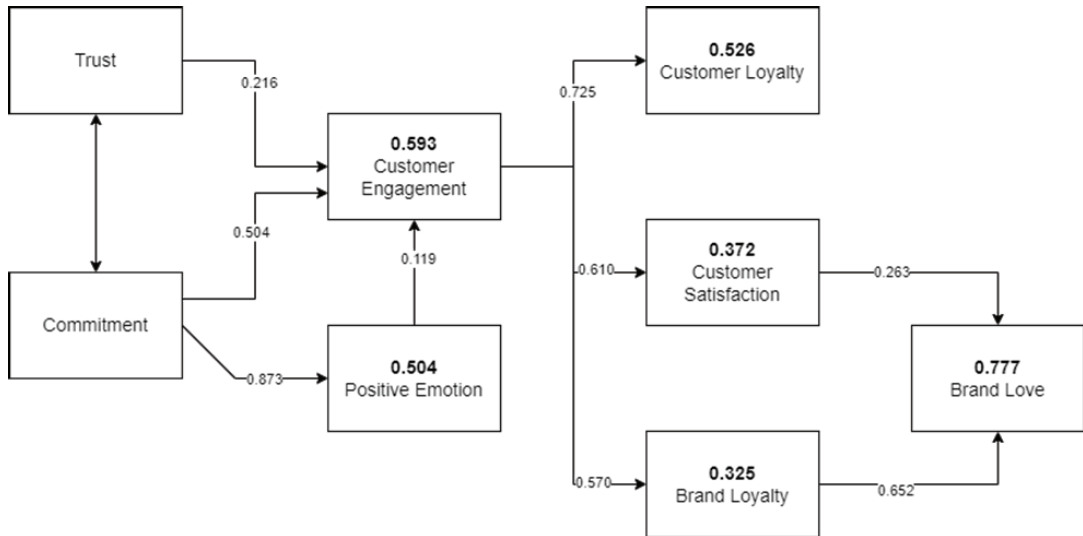


Figure 2: Structural model results

Table 2  
Validity and reliability of constructs and loadings

Construct name	Items	Loadings	$\alpha$	cr	Ave
Trust	T1	0.875	0.846	0.907	0.764
	T2	0.903			
	T3	0.844			
Commitment	C1	0.814	0.874	0.874	0.699
	C2	0.819			
	C3	0.873			
Positive emotion	PE1	0.864	0.851	0.910	0.771
	PE2	0.873			
	PE3	0.897			
Customer engagement	CE1	0.849	0.883	0.915	0.682
	CE2	0.814			
	CE3	0.848			
	CE4	0.821			
Customer loyalty	CE5	0.796	0.830	0.898	0.746
	CL1	0.884			
	CL2	0.848			
Customer satisfaction	CL3	0.859	0.879	0.917	0.734
	CS1	0.819			
	CS2	0.871			
Brand loyalty	CS3	0.860	0.816	0.891	0.731
	CS4	0.877			
	BL1	0.838			
	BL2	0.875			
Brand love	BL3	0.851	0.897	0.929	0.765
	BLO1	0.892			
	BLO2	0.857			
	BLO3	0.860			
	BLO4	0.898			

## 4.2 *Discriminant validity*

Discriminant validity refers to the extent to which a construct is distinct from other constructs in the same model (Sarstedt et al., 2017). Two primary techniques for assessing discriminant validity are the Fornell and Larcker criterion and the Heterotrait-Monotrait (HTMT) correlation ratio. Table 3 displays the outcomes of the Fornell and Larcker criterion.

Table 3

*Discriminant validity results based on Fornell–Larcker criterion*

	1	2	3	4	5	6	7	8
1. BL	0.855							
2. Brand Love	0.869	0.875						
3. CE	0.570	0.558	0.826					
4. CL	0.637	0.625	0.725	0.864				
5. CS	0.825	0.801	0.610	0.721	0.857			
6. Com	0.646	0.649	0.742	0.810	0.736	0.836		
7. PE	0.670	0.636	0.638	0.719	0.685	0.710	0.878	
8. T	0.688	0.723	0.662	0.707	0.722	0.708	0.744	0.874

## 4.3 *Assessment of structural model*

SmartPLS 3.0 was used to assess the structural model in accordance with Chin (1998) & Hair et al. (2017) criteria. The method of partial least squares (PLS) assessment, which may accomplish this goal by either minimizing structural errors or enhancing variation explanation capacity (Chin, 1998), was used to optimize the predictive ability of variables that are endogenous. Table 4 shows the R<sup>2</sup> value for the model's prediction capacity in terms of endogenous constructs. These numbers can be thought of as a continuum from 0.39 to 0.68. According to Chin's (1998) definition of considerable, moderate, and weak R<sup>2</sup> values, the results we found were substantially stronger than moderate. Values of R<sup>2</sup> over 0.10 (10%) are recommended by Falk and Miller (1992). For further evaluation of the overall model fit, the standard root mean square residual (SRMR) was determined, and it was found to be 0.050, which is an excellent result. Hu and Bentler (1998) state that values between 0.10 and 0.08 are considered suitable.

Table 4  
*Results of R2*

Endogenous latent constructs	R <sup>2</sup>
1. BL	0.325
2. Brand Love	0.777
3. CE	0.593
4. CL	0.526
5. CS	0.372
6. PE	0.504

#### 4.4 *Hypotheses testing*

PLS analysis was used to check the validity of the six hypotheses developed for this study. A two-tailed t-test was employed to determine the statistical significance of each postulated association in the research model given that the factors that are independent could have both a beneficial or detrimental effect on the variables that are dependent. Two-tailed t-test (df = 300) overall significance set at p 0.05 and t1.96 as the threshold. To get a significance level of 0.01, a t-value of more than 2.63 is required, and a t-value of above 3.40 is required to achieve a significance level of 0.001.

Table 5  
*Hypothesis testing*

Hypothesis	PATH	P value	T statics	Decision
<b>Indirect Effects through CE</b>				
H1	T -> CE -> CL	0.002	3.158	Accepted
<b>Antecedents of Customer Engagement</b>				
H2	T -> CE	0.001	3.423	Accepted
H3	Com -> CE	0.000	8.331	Accepted
H4	PE->CE	0.110	1.601	Rejected
<b>Consequents of Customer Engagement</b>				
H5	CE -> BL	0.000	11.308	Accepted
H6	CE -> CL	0.000	17.303	Accepted
H7	CE -> CS	0.000	11.145	Accepted
H8	CS -> Brand	0.001	3.499	Accepted
H9	Love	0.000	9.536	Accepted
Note: * p < 0.001	BL -> Brand			
	Love			

## 5. Discussion and Implications

In the setting of online shopping and digital advertising, new studies have underlined the importance of customer interaction in creating lasting relationships (Hollebeek et al., 2014). The purpose of this research was to explore, with an emphasis on customer experience (CE), the variables that contribute to consumer participation in online marketing. According to the research, customer engagement (CE) is a key predictor of customer loyalty and is fueled by trust and commitment. According to the research, the correlation between customer satisfaction and customer experience is stronger in B2B than in B2C organizations, which may be attributable to the former's more structured approach to client relationship management (Beckers et al., 2018). According to Junco et al. (2013), the satisfaction-CE path is roughly two times as strong within the Twitter sector, suggesting that Twitter may be a beneficial and easily available marketing tool for constructing an improved consumer satisfaction-CE route.

In terms of disparities between the sexes, the study indicates that women are more likely than men to go from loyalty to love for a brand. On the other hand, if elderly consumers are happy with the products or services they receive from a business, they are inclined to develop a deep affection for that business and its brand. Brand loyalty among male consumers is not based on positive experiences with the product or service. It's worth noting that the study's results might be impacted by the fierce monopolistic rivalry between multiple enterprises in the research's product area that sell essentially similar items. Moreover, the present examination found a modest association between brand loyalty and consumer happiness, contrary to the findings of previous research.

In conclusion, the findings of this study shed light on the importance of CE in fostering customer loyalty by revealing the aspects that contribute to consumer engagement. The study's results have significance for companies that want to create lasting relationships with their customers, particularly in the realms of digital marketing and e-commerce.

### 5.1 Theoretical implications

This study is in response to the growing body of literature demanding exhaustive examinations of how best to involve customers in the design and development of digital products. We will go deeper into the theoretical contributions of this study using the results of our newly suggested model of CE.

First, by concentrating on the audience, this study broadens the literature on customer-brand interactions, especially in the field of social media marketing. When done right, social media marketing has the potential to remind, inform, and excite clients, setting the framework for undying devotion. Businesses may focus on value co-creation, lasting

connections, and the development of brand love through customer engagement, a notion with its origins in relationship advertising and customer support-dominant thinking. This study introduces a fresh approach to the investigation of consumer involvement in social media marketing. The model relies on responses from 391 consumers throughout the world who expressed an interest in a certain brand and who use Facebook as consumers.

Thus, the empirical study concurs with the proposed method of assessing CE from a global viewpoint. There has been a lot of research on the topic of consumer involvement in digital settings centered around relationships between consumers and businesses because of the widespread use of social media. That's why this research is so important.

The second major contribution of this research is an examination and validation of the CE scale built on the items proposed by Vinerean and Opreana. The elements on the scale were selected because they met Islam and Rahman's criteria and were able to be readily generalised to reflect different situations. Therefore, by validating a consumer engagement metric, the research complements the efforts of previous academic studies.

The third significant addition is the demonstration of the reliability of CE and its primary predictors through empirical testing. Consistent with other research, this study indicated that a customer's level of commitment was a significant predictor of their level of involvement. Since CE may motivate customers to take action—such as repeat purchases and interactions with favored brands—commitment and CE go hand in hand. The model's validity is further supported by a multi-group analysis that considers a demographic variable, as has been suggested by several writers. Social media is a potent tool for creating interaction, gaining feedback, and building trust with your audience, as stated in the most current article on social media marketing published in the *Harvard Business Review* (2020). Positive feelings directly impact consumer involvement, but they do not help build trustworthy, loyal relationships, according to the study's authors. This suggests that their impact is not influenced by anything else. Managers should invest in creating more positive customer experiences because they have been shown to increase customer engagement, increasing the likelihood of a customer developing a strong emotional connection to the brand over time (Loureiro et al., 2012).

Third, in light of this need, our study explores how consumer participation influences brand loyalty for social media companies serving the tourist industry. Previous studies have shown that consumer involvement increases brand loyalty (Brodie et al., 2013); however, our results don't back this up. According to the study, customers are less loyal to online companies than they are to the brands of physical items (Zillifro & Morais, 2004). According to Levy (2014), contrasting genuine devotion with pretenses of commitment is crucial. Because customers with false loyalty are readily lured to operators who give items with reduced costs and easy service, recurrent purchase behaviors do not indicate genuine loyalty in the false loyalty situation.

## 5.2 *Practical implications*

The results of this study are significant for managers, as they highlight the importance of trust and commitment in understanding why customers develop a connection to specific companies. To encourage customers to invest in a company, managers must recognize the value of trust and commitment and develop expansion and improvement strategies accordingly. Utilizing customer relationship management (CRM) and other digital solutions can aid in managing relationship marketing effectively.

It is well-known that consumers develop strong emotional bonds with their preferred companies. Therefore, managers should strive to provide customers with a positive experience by offering competitive pricing, high-quality products, and attractive packaging. Additionally, brand managers should focus on creating compelling content, particularly for social media, that aligns with the company's long-term objectives and strategy.

As customers' emotional investment in a company contributes to their loyalty, brand managers should understand that consumers often associate their own identities with the products they buy. Consequently, the product's marketing strategy should concentrate on differentiating it from competitors' offerings, while marketers should also identify variables that contribute to the formation of connections, such as loyalty and love. This could involve improving product quality, creative product design, and eye-catching packaging.

Ultimately, customer brand loyalty is most closely linked to emotional attachment to the brand, which managers may utilize to their advantage by customizing loyalty messaging and programs to their target demographic and paying attention to customer preferences. To create customer experiences, companies that value CE must go beyond customer happiness and consider how their consumers can participate.

## 5.3 *Limitations and future research*

This investigation covers much ground, but it is not exhaustive. Although thorough consideration was given to the definitions and operationalizations of each variable in the literature, it became clear that there are numerous methods to operationalize these parameters. Therefore, the study model does not account for all potential variables/factors, and the content of posts may be evaluated from multiple perspectives.

The framework utilized in this study could be expanded in future research by utilizing a larger sample size and adapting it to new contexts. Although gender and age were used as moderating demographic variables in this study, other demographic variables may be investigated in future research.

Data was collected through convenience sampling, and the study's narrow focus on smartphone consumers makes generalization challenging. To address this deficiency, future research could broaden the scope of the proposed model to include studies of it with a variety of product categories and user populations using alternative sampling strategies.

## 6. Conclusion

Due to the rise of social media and other digital channels, businesses have established relationships with consumers that extend beyond the sale of goods. Similarly, studies have demonstrated that consumers who actively engage with their preferred businesses on social media have a higher brand engagement overall. This study contributes to the corpus of knowledge on e-services by investigating how life insurance customers' virtual chat experiences influence their emotions and participation level. It demonstrates that a customer's level of trust in a company's service providers and governing bodies considerably influences their level of engagement, which in turn affects their loyalty. Although the researchers note several exceptions, they believe customer interaction will be the primary focus of future marketing research. The integration of data demonstrates that emotional and trust-based factors significantly impact consumer engagement and that these factors should not be examined in isolation. Efforts by businesses to gain a deeper understanding of the variables that influence consumers' propensity to purchase can result in increased value for both consumers and vendors. As social media and digital platforms evolve, it will be increasingly crucial to comprehend consumer engagement and the role of trust and emotion in influencing it.

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**APPENDIX A: Questionnaire:**

<b>Customer Loyalty:</b>
For me, this brand is the best alternative
I'm proud to tell my family and friends that I have purchased this brand.
I consider myself loyal to this brand
<b>Customer engagement:</b>
I feel very positive about my life insurance provider
I am enthusiastic as regards to using my life insurance provider's services
My mind is focused on my life insurance provider when it comes to insurance services
I do my best to do all my life insurance business with my life insurance provider
I become absorbed by my life insurance provider and its services
<b>Commitment:</b>
"I care about the long-term success of this brand that I appreciate on Facebook." CM2
: "I'm a proud buyer of this brand that I like on Facebook."
CM3: "I feel a sense of belonging to this brand I like on Facebook."
<b>Customer satisfaction</b>
I am pleased with Samsung mobile phone
I am happy with Samsung mobile phone.
Overall, I am satisfied with the experience of Samsung mobile phone
I am satisfied with my decision to purchase Samsung mobile phone.
<b>Brand loyalty</b>
I intend to buy Samsung mobile phone in near future again.
I consider Samsung as my first choice in mobile phone category
Next time if I need mobile phone, I will buy Samsung.
<b>Brand love</b>
I love the Samsung mobile phone brand.
Samsung mobile phone is a pure delight
I am passionate about Samsung mobile phone
I am very attached to Samsung mobile phone.
<b>Positive emotion:</b>
Happy
Amused
Delighted
<b>Trust:</b>
I feel that the tourism site is trustworthy.
I have confidence in the products and services of the tourism site.
I feel that the tourism site has the ability to provide good products and services



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# Role of Human Capital and Digitalization to Upgrade Innovation

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## Abstract

*Innovation is the mainstay of the business landscape of business. It not only improves the firms' position in the market but also provides a sustainable competitive advantage. Such a competitive advantage is inimitable for rivals, as it resides in the human capital and structures of firms. With the help of human capital, firms can realize innovation in products as well as processes. Firms with developed human capital can encourage their employees to undertake entrepreneurial ventures that are more often called intrapreneurship. Intrapreneurship is the way of carrying out innovative and creative activities by the employees of firms that are fully supported by them. Therefore, this research investigates the influence of human capital on the intrapreneurial activities of firms as they are closely associated with each other. In doing so, the mediating role of digitalization and supply-chain competitiveness is also studied. After collecting data from 195 Malaysian manufacturing sector firms, PLS-SEM was applied to test the modeled relationships. The findings reveal that human capital positively improves the intrapreneurial activities of firms. In addition, this relationship is fully mediated by digitalization as well as supply-chain competitiveness. This study provides a novel contribution by exploring the association of human capital and intrapreneurship with digitalization and value chain competitiveness. Therefore, firms should develop their human capital in order to remain innovative and competitive. Furthermore, developed human capital will complement the digitalization and competitive value chain in this association. Future researchers are suggested to study this relationship sector-wise, such as investigation of service sector and textile sector firms.*

**Keywords:** Innovation; human capital; digitalization; Intrapreneurship.

**JEL Classification:** J24, O33

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## 1. Introduction

In the current hyper-competitive and technological era, the locus of competitiveness resides in its innovation activities. Intangible capital of the 21st century known as human capital plays a significant role in developing innovation in firms whether it is the process or product-related innovation (Mubarik et al., 2022). The human capital of a firm is the combination of education, skills, experience, and emotional and cognitive abilities of its employees (Ahmed et al., 2016). This intangible capital neither can be imitated nor can be stolen; therefore, firms nowadays are taking this form of capital as vital for their growth and innovation. In order to remain competitive and ahead of rivals, firms always try to produce some innovative product or improve their processes to enhance value for customers. To support this phenomenon, they support their employees to be creative and engage in innovative and entrepreneurial activities that are called intrapreneurship (Frese et al., 2014; Mubarak et al., 2019). Intrapreneurship is the undertaking of innovation activities by firm employees with the help of their support and resources (Lumpkin, 2014). As a result, they try to produce some innovative products or processes. Intrapreneurship is particularly important for SMEs as they often do not have well-established and structured research and development functions or departments due to a lack of resources.

Therefore, such firms should encourage their employees to carry out such innovative activities. Moreover, firms nowadays are increasingly adopting and relying on digitalization and technologies to make their processes efficient (Ghobakhloo et al., 2022). It is also argued that the higher level of human capital improves the digitalization of firms that can contribute to the innovative activities carried out by employees of firms in the form of intrapreneurship, as well as the firms' overall functioning (Gündoğdu, 2012). Hence, firms should develop human capital in order to improve intrapreneurship-related innovation through the adoption of digitalization.

Furthermore, the competitive value chain or supply-chain of companies can also increase sustainability and competitiveness in the market. It can also be utilized to promote intrapreneurship by capitalizing on competitive supply-chains and vertical integration. Firms with a developed and competitive supply-chain can benefit in the form of improved innovative activities (Mubarik et al., 2022). Moreover, digitalization can also transfer the effect of developed human capital towards intrapreneurship (Mubarak et al., 2021). In a nutshell, human capital can positively improve the intrapreneurial activities of firms. These activities are supported by digitalization and the competitive supply-chain of firms (Khan et al., 2021; Mubarik et al., 2022; Muller, 2016s).

Therefore, this study investigates the effect of human capital on intrapreneurship. In doing so, the mediating role of digitalization and supply-chain competitiveness is studied. The study focuses on the manufacturing sector of Malaysia, which has tremendous innovation potential, especially in electrical and electronics subsectors and similar.



## 2. Theoretical exposition

### 2.1 *Intrapreneurship*

Intrapreneurship is a process of making new ideas that result in new opportunities for the organizations. These are self-driven by organizations, within the boundaries of the organization and are run by current employees. The definition of corporate entrepreneurship according to Perlines et al. (2022) is the organizational change which is manageable and the management can control the actions of employees' actions so that they can decide which idea of innovation can be implemented and which cannot. The word 'intrapreneurship' was first discussed in 1978 by Gifford and Elizabeth Pinchot in their work "Intra-Corporate Entrepreneurship" after which the Norman Macrae's Economist article, "We're all intrapreneurial now" did further development on the concept of intrapreneurship and supported Pinchot's view. Guy Kawasaki, who is an author, motivational speaker, and venture capitalist, was an early employee at Apple for years. In 2004 his book, "Art of the Start", he made direct references to intrapreneurs. In July 2013, he wrote on the blog named "The Art of Intrapreneurship" in which he mainly said that there are many employees in large companies who are innovative and revolutionary as an entrepreneur and they face a different kind of reality which is that they are fighting against management (Lumpkin, 2014).

To understand the concept of intrapreneurship is essential to get its benefits. The definition of Intrapreneurs by Sekerin et al. (2020) is that they are not employees who have same characteristics but a mix of employees who have entrepreneurial characteristics, they are mainly self-driven, they have a critical thinking approach towards uncertain situations of day-to-day business, and these are the reasons they achieve their targets successfully. In their study Ping et al. (2010) described that intrapreneurship has special requirements as it cannot arise in the traditional structure of the organization as the benefits of dynamic capabilities fewer boundaries among departments are required for the perfect outcome, they also identified the need for research in intrapreneurship organization structure and the methods of managing it (Alpkin et al., 2010). Intrapreneurship is difficult but can completely change the destiny of an organization as it empowers employees, and as a result, they not only advance themselves and their abilities but also work hard for the organization they are part of, this concept mainly supports the junior level as they have the innovative thinking and ideas but are reluctant to share them with the management. When the combination of juniors with the seniors are made, ideas go through screening of the seniors on the basis of their experience and then a realistic approach is used to make the idea into a business plan.

### 2.2 *Human Capital*

The idea of human capital was introduced around the 17th century, by William Petty, who calculated the value of human capital by placing value on the laborers to identify the

power and measure the cost of life which was lost in war. In 1853, William Farr presented a concept of the present value of a person's net future earnings, Theodore Wittstein (1867) supported that Farr's present value of net future earnings can be a measure to determine the compensation claims after the loss of lives. Louis Dublin and Alfred supported Wittstein's idea as it could be used for calculations of life insurance and they were working in insurance sector so they worked on it to find the mortality statistics.

Human capital can be defined as the skills that the labor force possesses and is regarded as a resource or asset. It comprises efforts made to develop people by the management by providing them with facilities such as training, education and health benefits. When these benefits are provided they increase an individual's productivity (Molly et al., 2012; Mubarik, 2015; Preko, 2014). Human Capital Theory refers to human capital as a combination of competencies, knowledge, social and personal attributes that can create essential and commercial value. This theory supports the idea of viewing humans as economic units acting as their own economy. The human capital role is discussed in economic development, productivity analysis, innovation, public policy, and education (Khan et al., 2010).

In their study, Jurcevic et al. (2014) stated that it is the responsibility of management to create such a structure which will motivate the old employees to adapt new changes in the working environment, and make an environment that welcomes the new employees; if such an environment is not created then employee turnover will start, and poor business performance and dissatisfaction among employees will be witnessed. Many traditional factors for competitive success have changed, but what has remained constant in achieving success is the people of the organization organization, as the way they perform can have a high impact on the success of the organization (Amaechi et al., 2021). According to Bharthvajan (2014) the ideal qualities of human capital are deeper knowledge, communication skills, ability to learn new things, team management, flexibility to adopt new roles, knowledge on how to manage people, analytical skills, and problem solving skills. Human capital is vital for growth in the economic condition; the increase in investment in human capital can increase workforce output, enable innovations and technology usage, raise the profit on investments, and can make growth more achievable (Blanka et al., 2022).

### **2.3 Digitalization**

The advent of the fourth industrial revolution, also known as Industry 4.0, has accelerated the pace of digitalization (Mason, 2011; Mubarak & Petraite, 2020). The main technologies of industry 4.0 include big data, block chain, cyber-physical systems, internet of Things, and smart manufacturing. These technologies have transformed the way firms used to operate previously and have not only increased the speed but also the accuracy and efficiency of operations (Ghobakhloo et al., 2022). These technologies have also improved integration and connectivity across the value chain and external business partners. In doing

so, efficient collaboration and coordination with external actors are enabled. Industry 4.0 technologies are increasingly adopted in firms' operations, whether they are supply-chain, manufacturing or planning (Kusi-Sarpong et al., 2022). Since these are the sophisticated technologies of the present time, therefore, accordingly developed human capital with considerable absorptive capacity can manage these technologies towards the streamlining of firms, especially supporting the innovation ventures through collaboration with external partners (Mubarak et al., 2019; Rafique, 2015).

## **2.4 Supply-chain competitiveness**

The conceptual framework of supply-chain competitiveness according to Al-khawalidah et al. (2022) consists of service quality amongst supply-chain partners and the functions within the organizations which create value in the eyes of the customer, and thus the organization achieves competitiveness through their supply chain. Bharthvajjan (2014) described that supply chain is considered a network whose main objective is to provide highest customer value which is the key aspect in becoming a competitive organization, hence employees at all levels should have knowledge about the supply-chain and most importantly the idea should be supported by the top management.

Supply-chain management today is a much familiar concept compared to a decade ago, which is mainly due to its importance in achieving a competitive advantage and the increasing trend of accepting the benefits of globalization; the benefits of supply-chain have been numerous but there is a need to understand and apply this field to the business effectively and efficiently to get maximum benefits. The study conducted by Verma and Singhal (2018) stated that the development of the supply-chain system that can help manage competitiveness is necessary, and also the supply chain inputs must be identified which have greater importance specifically in the manufacturing industries as the variables to achieve supply chain competitiveness are in a wide range. The supply-chain covers a wide range of functions; it is not just few departments of the organization. The research work done by Menon (2012) stated that for successful supply-chain, integration of different departments is necessary which can be achieved by giving importance to cross functional and horizontal workflows. Supply-chain needs to be given the same importance in organizations in Pakistan as like countries to overcome the hurdles in business expansion.

The study by Verma and Seth (2011) found that to achieve organizational productivity, profitability and competitive success, supply-chain competitiveness is a main component. The framework of supply-chain competitiveness includes its inputs, the environment and the outcomes achieved; inputs include activities which are conducted on different levels of supply-chain in an organization to attain competitiveness, as these are the main requirements for achieving an edge over the rivals in the industry. The input activities are mainly related to the level of flexibility of the organization towards the change, how effective there is the

concept of team management, the value of customer needs and creating a combination of supply-chain to achieve synergy, management of the demand speed shown to achieve it on time (Gündoğdu et al., 2012; Mubarak et al., 2019a; Shahbaz et al., 2019). The benefit of this framework is the detailed knowledge of the input activities, which roles and responsibilities are mandatory by each party involved in the supply-chain for achieving competitiveness. The framework can also be used as a guiding tool for managing supply-chain according to the needs of the organizations.

## 2.5 Conceptual Framework

The dynamic capability view posits that firms should improve their competencies in order to cope with changing market conditions (Teece et al., 1997). Therefore, human capital is a vital capability of a firm that is inimitable and critical to stay innovative in order to survive in the competitive environment. Moreover, the adoption of digitalization according to the prevailing scenario is also inevitable for any firm to function smoothly. Finally, the competitive and robust relationship with the value chain or supply-chain also plays a vital role in improving the overall competitiveness and performance of the company. Therefore, this study proposes that human capital improves intrapreneurial activities of firms. Moreover, the competitiveness of the supply-chain improves it by transferring the effect of human capital on it. In addition, digitalization plays a mediating role in the relationship between human capital and enterprise. These facts are shown in Figure 1. The conceptual framework also navigates the three hypotheses of study. The first is that human capital improves intrapreneurship (H1); second, digitalization mediates between human capital and intrapreneurship (H2); and finally, third, supply-chain competitiveness mediates between human capital and intrapreneurship (H3).

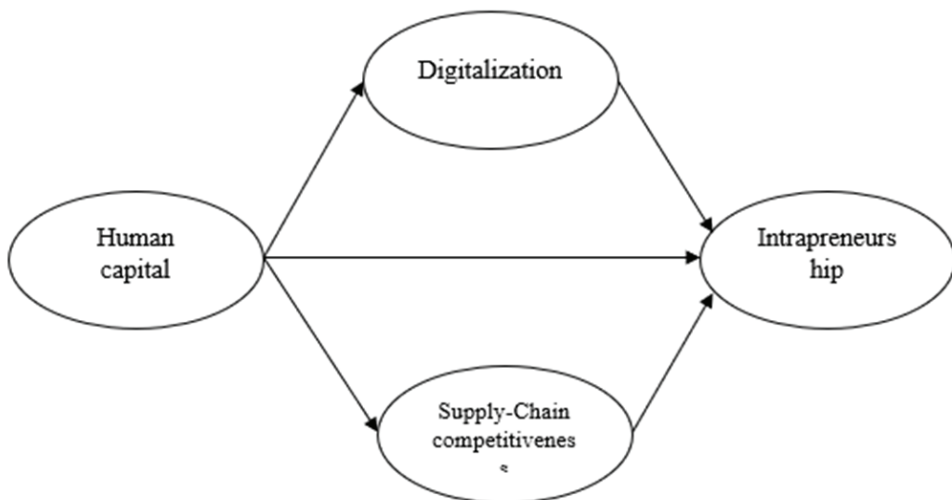


Figure 1: Conceptual Framework of study

### 3. Research Methodology

This study applied a deductive approach of research by adopting the quantitative method of research. In doing so, a structured questionnaire was developed on human capital, digitalization, supply-chain competitiveness, and intrapreneurship. The items on these constructs were taken from previous studies such as Mubarik et al. (2016), Ghobakhloo (2020), Pradabwong et al. (2017) and Mamabolo (2016). The dimensions of Human Capital were taken from study of Mubarik et al. (2016) performed on human capital and performance of SMEs in which they devised a comprehensive index to measure the human capital in a more robust way. Moreover, the Intrapreneurship elements were taken from Mamabolo, (2016) who performed empirical research on various entrepreneurial facets and antecedents the association of with human capital. The items on digitalization were taken from Ghobakhloo et al. (2020).

While competitive supply-chain constructs were taken from the research of Pradabwong et al. (2017) who performed experimentation on supply-chain domain linking competitiveness and enhanced performance aspect. After developing the questionnaire, by following the sampling frame of Krejcie and Morgan (1970) it was sent to 390 manufacturing sector SMEs of Malaysia for the purpose of data collection by adopting the convenient sampling technique. After completing the data collection, it was processed by smart PLS and applied PLS-SEM in order to hypothesize relationships of study.

### 4. Results

#### 4.1 Profile of respondents

During data collection, the questionnaire was sent to 390 manufacturing sector firms of Malaysia by utilizing online as well as physical sources. As a result, 203 questionnaires were received from respondents in which 8 were excluded due to incomplete responses and 195 were finally considered for further data analysis. The received questionnaire included 58% firms with ages from 6 to 10 years age, 10% firms with ages 11 and more, while 32% responding firms had ages from 1 to 5 years. The sample included reasonably mature firms to be considered for the analysis and hypothesis testing.

Furthermore, 37% responding firms comprised high-tech SMEs from electrical and electronics sector, 28% from pharmaceutical that is also considered as technology-based industry, 19% from rubber and plastic manufacturers, and 16% were from food and beverages sector. Altogether, the responding firms covered from high-tech to medium tech to low tech industries that is an appropriate mix of respondents' coverage. The demographic profile of firms is provided in table 1.

Table 1  
*Responding firms Profile (n=195)*

<i>Age of firms (in years)</i>	<i>Number of firms</i>	<i>% of firms</i>
1 to 5	63	32
6 to 10	114	58
11 to 15	11	6
More than 16	7	4
<b><i>Industries of responding firms</i></b>		
Electrical and Electronics	72	37
Rubber and plastic	38	19
Pharmaceutical	55	28
Food and Beverages	30	16

#### **4.2 Reliability, Consistency and Validity**

Moving further, the reliability, consistency and validity of construct was tested by applying PLS-SEM. In doing so, the factor loadings, Cronbach Alpha, composite reliability, and average variance extracted values were assessed. As a result, the loadings of more than 0.60 were retained, Cronbach alpha value and CR values of all constructs were more than 0.70 that are acceptable according to Hair et al. (2014). Moreover, the AVE values of all constructs were also more than 0.50 that are deemed as acceptable (Hair et al., 2014). The results confirmed the reliability, consistency, and validity of the instrument which led us to further analysis. The results are shown in table 2.

Table 2  
*Reliability, Consistency and Validity*

Construct	Items	Loadings	CB		
			alpha	CR	AVE
Human capital	HC1	0.71	0.74	0.82	0.55
	HC2	0.69			
	HC3	0.78			
	HC4	0.82			
Digitalization	DG1	0.78	0.83	0.86	0.53
	DG2	0.82			
	DG3	0.68			
	DG4	0.75			
Intrapreneurship	INT1	0.76	0.79	0.87	0.51
	INT2	0.78			
	INT3	0.71			
Supply-chain competitiveness	SC1	0.76	0.78	0.81	0.57
	SC2	0.78			
	SC3	0.72			

Note: The items' loading less than 0.60 were deleted.

#### *Fornell-Larcker Criteria for Discriminant Validity*

Furthermore, the discriminant validity of construct was also tested by analyzing the Fornell-Larcker criteria. The results showed that all the constructs were discriminant enough to gauge the different nature of variables. Also, the results ruled out any multi-collinearity issues in data that clarified for final analysis for hypothesis testing. The results of discriminant validity are shown in table 3.

Table 3  
*Fornell-Larcker Criteria for Discriminant Validity*

	VIF	HC	DGT	INT	SC
Human capital (HC)	2.19	<b>0.74</b>			
Digitalization (DGT)	2.63	0.34	<b>0.72</b>		
Intrapreneurship (INT)	2.77	0.31	0.41	<b>0.72</b>	
Supply-chain competitiveness (SC)	1.92	0.33	0.34	0.42	<b>0.75</b>

Diagonal values are square root of AVE

### *Hypothesis testing*

Finally, the hypothesis testing was performed by applying the structural equation modelling that revealed that human capital has positive impact on intrapreneurship-related activities of firms with the values of  $\beta=0.49$  and  $p\text{-value}=0.001$ , that leads us to accept the first hypothesis of study (H1) Moreover, the findings also showed that digitalization has positive mediating role between human capital and intrapreneurship of firms with the values of  $\beta=0.57$  and  $p\text{-value}=0.004$  that hints to accept the second hypothesis of this research (H2). Finally, it is also shown that supply-chain competitiveness acts as a mediator in relationship of human capital and intrapreneurship related innovation of firms that confirms the acceptance of third hypothesis (H3) at  $\beta=0.51$ ,  $p\text{-value}=0.000$ . The results are shown in table 4.

Table 4

### *Hypotheses testing*

	<b>Hypotheses</b>	<b>p-value</b>	<b>Accept/Reject</b>
H 1	HC $\rightarrow$ INT	0.001	Accepted
H 2	HC $\rightarrow$ DGT $\rightarrow$ INT	0.004	Accepted
H 3	HC $\rightarrow$ SCC $\rightarrow$ INT	0.000	Accepted

## **5. Discussion**

In order to stay competitive, firms need to increase the value of their customers by offering new and innovative products and services for them more frequently. Intrapreneurship is one of the suitable ways to cater to this requirement of prevailing market settings. Intrapreneurship is to apply entrepreneurial activities in the organization where an individual works as an employee and has the full support of the management of the firm. The personality is the key element to the success and failure of an intrapreneurship and organization, as every employee has unique strengths and weakness (Khan et al., 2011; Haque, 2007; Huo et al., 2016; Ping et al., 2010). As every employee has different strengths and weakness but when given proper attention by the management, the employee can perform remarkably. The current study investigated the role of multiple competencies of an individual called human capital in intrapreneurial development. The findings indicated that human capital exerts a positive effect on intrapreneurship, which confirms the study previously performed by Mubarik et al. (2022), Khan et al. (2022), Kusi-Sarpong et al. (2022), Mubarik et al. (2023) and Mamabolo (2016) who also confirmed the positive role of human capital for firms' innovation outcomes. Furthermore, this study establishes that digitalization can transfer the fruition of human capital towards making firms more innovative by promoting the intrapreneurial spirit in employees. Therefore, companies should develop their human capital and adopt industry 4.0 technologies in order to remain innovative that will further lead them to be a market leader eventually. Furthermore, the research also implies that the developed value chain or



competitive supply-chain of firms can channel human capital to achieve innovative results in the form of developing creativity and innovation activities in employees, as indicated by Mubarak et al. (2023) and Pradabwong et al. (2017). Therefore, firms should develop human capital if they want to achieve innovative outcomes. Also, they should develop their capacity to utilize and adopt the digitalization as well as the value chain improvement to succeed in innovative outputs as suggested by Mubarak and Petraite (2020).

## **6. Conclusions and future research directions**

Softness of firms holds a pivotal position to make them innovative and competitive today. In doing so, human capital is considered a precious and inimitable form of capital that can play a critical role in innovation outcomes. Furthermore, the adoption of digitalization technologies accelerates the pace of innovation and growth of firms. Moving further, a well-established and developed value chain in the form of a competitive supply-chain of firms can also push the boundaries of innovation. Therefore, firms must invest in developing their human capital to be innovative and creative in the marketplace. The appropriate training should be imparted that may tangibly improve and enhance the skillset of employees toward stimulation of creative ideas and innovation in business processes and offerings.

The training should be designed so trainees may acquire transferable skills to the actual job. Moreover, employees should be encouraged to participate in the business development process by giving certain suggestions, nevertheless, employees in all organizations should be empowered and given a robust system to convey their suggestions for improving operations, processes, products, or services. Likewise, firms should enhance their capacity to transform their processes by increasing the usage of industry 4.0 led digitalization infrastructure. In this context, the relationships of firms with their suppliers and distributors at multiple tiers should be improved by collaborating and integrating with them. By doing so, they will not only upgrade their network but also make themselves more resilient.

The current study has investigated the manufacturing sector firms of Malaysia in which a variety of industries from high-tech, medium tech, and low tech were considered. Future researchers are suggested to investigate each of these categories of firms. It is also suggested to perform a cross comparison of these technology-based categories. Moreover, this study has been conducted only in manufacturing sector firms; future studies are suggested to investigate service sector firms. In addition, it is suggested to conduct a longitudinal study by investigating before and after development in human capital of specific sectors or categories of firms.

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