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**“PACKAGING SO GOOD, PRODUCT SO AVERAGE”: AN  
EMPIRICAL STUDY OF THE INFLUENCE OF PACKAGING  
ON CONSUMER BUYING BEHAVIOUR IN INDIA**

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**ABSTRACT**

This paper provides empirical research on packaging role in consumer purchasing behaviour in the Indian market with specific references to discrepancies between appealing packaging and the quality of the product. Packaging in the current competitive retail world is acting as a silent sales man in that it creates the initial impressions, purchase expectations, and value of the product. The research makes use of survey-based quantitative design to examine the impact of visual appeal, packaging design and informational cues on quality perceptions and purchase decision among consumers. A structured questionnaire was used to sample 70 consumers who took part in the study and their data was analysed with the help of Pearson correlation, one-sample t-test, and one-way ANOVA. The results show that although the good packaging does not have a significant effect on the purchasing decision made on the basis of attraction alone, it has a substantial effect on the perception that holds customers about the quality and performance expectation of the product. Age differences on these perceptions were however seen to be statistically insignificant. The research paper points out the ethical and strategic implication of packaging-based marketing and proposes that the marketer needs to create a balance between the aesthetic and authentic value of products in order to maintain consumer trust in the long term.

**KEY WORDS**

Packaging design, consumer buying behaviour, visual appeal, brand perception, impulse buying, Indian consumers

**INTRODUCTION**

The modern competitive world of consumers has made packaging one of the most significant factors of the buying behaviour. Packaging is often described as the silent salesman and as packaging, it is important to entice consumer interest; establish brand values and brand

differentiation among products on a crowded retail shelf. The suggestive title of Packaging So Good, Product So Average is a reality that is gradually becoming the trend in the Indian marketplace, where eye-catching packaging is capable of substantially affecting consumer purchasing behaviour to the point of making the quality of the product being somewhat irrelevant.

The growing retail market in India over the last few years combined with the growing disposable income and the opening up of the local market to foreign brand competition has enhanced the role of packaging as a marketing strategy. The new consumers are not just purchasing products based on their functional usefulness but also the emotional, aesthetic and symbolic meaning through packaging. This is usually influenced by the first impressions created by elements like colour, typography, shape, material, graphics and sustainability claims and thus has a profound impact on buying intentions, especially in fast-moving consumer goods (FMCG), cosmetics, food products and personal care segments.

As the impulse buying and limited shopping behaviour have increased, consumers often use packaging information instead of product analysis. Even though the actual quality, trust, and value performance of the product may be average, the beautiful packaging may lead to expectations of excellent quality, trust, and value. With various cultural inclinations, literacy levels and sensitivity to prices existing within the Indian context, packaging is an excellent channel of communication that helps in bridging the gap between the brands and the consumers.

## **LITERATURE REVIEW**

This study will attempt to empirically examine the degree, to which packaging influences consumer buying behaviour in India. The preference and the attitude to purchase will help the research to understand whether the packaging is appealing to the consumer or the motivations are working and in certain instances the packaging is the culprit in the decision making of purchase at the expense of the product itself. The end of this study will have significant implications on marketers, manufacturers and policy makers in developing their packaging strategies that will be appealing and one that will capture the actual product value.

Uddin, Begum, and Rouf (2022) show that packaging is a decisive factor in consumer purchasing, especially during the point of purchase, where packaging colour and quality of material become the decisive factors. Their results support the perception of packaging as a strong communications device and branding. Likewise, Veeramangala and Anitha (2021) name packaging colour as the most significant visual feature in the FMCG purchases, which

confirms the concept of packaging being a silent salesman in the retail settings. This argument is further reinforced as Hussain et al. (2023) demonstrate that the packaging colour, material, font style, and information printed greatly influence purchase intentions, even in the case when the overall product quality is perceived as average.

A number of researches indicate the significance of verbal and informational packaging aspects. Nutritional information and country of origin are identified as critical factors influencing consumer trust and purchase decisions by Adam and Ali (2014) and visual appeal is not as significant as clear labelling, environmentally friendly information, and utility in making purchase choices, particularly in cosmetics (Jhansi, Mol, and Divyashri, 2025). The same authors (Khandagale et al. 2015) also indicate that the effects of convenience and brand name are stronger than those of aesthetics.

The current research on sustainability is becoming more and more topical. Ilangasekara and Siriwardana (2022) and Nair, Mazgaonkar, and Shetye (2025) confirm that the willingness to pay, environmental responsibility, and consumer awareness play a significant role in influencing buying behaviour as a sustainable packaging. Banerjee (2024) and Oluwasanmi et al. (2024) also note that eco-friendliness, ecolabelling, and packaging material are also important predictors of purchase behaviour, but abstract environmental concern is not always a predictor that leads to buying behaviour.

Other studies project the packaging effects to behavioural outcomes. Chandrasekhar, Das and Gupta (2024) associate packaging design and colour psychology to impulse buying, whereas Orabueze et al. (2025) demonstrate that the packaging supports habitual buying but not the long term brand loyalty. According to Unukpo et al. (2025) and Tinonetsana and Penceliah (2017), convenience goods require functional and integrated packaging components.

In general, the literature invariably proves that packaging, in terms of visual, verbal, functional, and sustainable aspects, is an imperative marketing tool that significantly shapes buying behaviour among consumers in products, market and culture.

### **RESEARCH GAP**

Although previous research has investigated how packaging impacts on consumer behaviour, there is empirical deficiency on the dislocation between the appeal of packaging and the actual product quality in the Indian setting. The majority of the previous studies focus on the positive implications of attractive packaging without mentioning circumstances in which packaging induces the development of illusions. It is quite evident that the research has a significant knowledge gap in the Indian consumer in terms of how their judgment of the

product is after the purchase when the packaging falls short of expectation and how this influences their trust, intention to repurchase, and loyalty towards the brand. This paper fills this gap by empirically examining whether the average performance of products can be countered by the superior packaging in terms of consumer buying behaviour in India.

## RESEARCH OBJECTIVES

1. To examine the relationship between attractive packaging, packaging design, and consumers' tendency to purchase products based on visual appeal.
2. To examine whether attractive packaging shapes consumers' perceptions of product quality, performance expectations, and their belief that packaging can mask average product quality.
3. To examine whether consumers' perceptions of product quality formed through attractive packaging differ significantly across age groups, reflecting a possible mismatch between packaging appeal and actual product performance.

## RESEARCH METHODOLOGY

### Research Design

The study adopted a **descriptive and analytical research design** to examine the impact of packaging on consumer buying behaviour.

### Nature of the Study

The research is **quantitative and empirical**, relying on primary data collected through a structured survey.

### Population of the Study

The population consisted of **Indian consumers** who regularly purchase packaged consumer goods.

### Sample Size

A total of **70 respondents** were selected for the study.

### Sampling Technique

**Convenience sampling method** was used to collect data from respondents.

### Data Collection Method

**Primary data** were collected using a structured questionnaire based on Likert-scale statements.

**Secondary data** were sourced from journals, books, and published research articles.

### Variables Studied

- Independent Variables: Attractive packaging, packaging design
- Dependent Variables: Consumer buying behaviour, perceived product quality

**Statistical Tools Used**

- Pearson Correlation
- One-Sample t-Test
- One-Way ANOVA

**Software Used**

Data analysis was conducted using **SPSS**.

**Scope of the Study**

The study is limited to consumer perceptions within the Indian market and focuses primarily on packaging-related factors.

**DATA ANALYSIS AND INTERPRETATION****H<sub>01</sub> (Null Hypothesis):**

**There is no significant relationship between attractive packaging, packaging design, and consumers' tendency to purchase products based on packaging appeal.**

**H<sub>11</sub> (Alternative Hypothesis):**

**There is a significant relationship between attractive packaging, packaging design, and consumers' tendency to purchase products based on packaging appeal.**

<b>Correlations</b>				
		Attractive packaging catches my attention while shopping.	Packaging design influences my decision to buy a product.	I often buy products mainly because their packaging looks appealing.
Attractive packaging catches my attention while shopping.	Pearson Correlation	1	-.029	.005
	Sig. (2-tailed)		.812	.965
	N	70	70	70
Packaging design influences my decision to buy a product.	Pearson Correlation	-.029	1	-.037
	Sig. (2-tailed)	.812		.760
	N	70	70	70
I often buy products	Pearson	.005	-.037	1

mainly because their packaging looks appealing.	Correlation			
	Sig. (2-tailed)	.965	.760	
	N	70	70	70

The correlation study was intended to determine the relationship between three variables concerning packaging which include attractive packaging that appeals to the consumer, packaging design which influences the purchasing related decisions and purchase decision which is majorly made on the basis of attractive packaging. The value of Pearson correlation of all variables is extremely low ( $r = -0.029$ ,  $r = 0.005$ ,  $r = -0.037$ ) and its value is close to zero that indicates that there is no significant relationship between them. Moreover, the statistics ( $p = 0.812$ ,  $p = 0.965$ ,  $p = 0.760$ ) of all the values are more than the standard level of significance (0.05) and this indicates that the relations were not statistically significant. This means that attractive packaging and packaging design are not closely related to the purchasing behaviour of the consumers in the present study based on the visual appeal.

**H<sub>02</sub> (Null Hypothesis):**

**Attractive packaging does not significantly influence consumers' perceptions of product quality, performance expectations, or their belief that packaging can conceal average product quality.**

**H<sub>12</sub> (Alternative Hypothesis):**

**Attractive packaging significantly influences consumers' perceptions of product quality, performance expectations, and their belief that packaging can conceal average product quality.**

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Good packaging makes me believe the product is of high quality.	70	3.4143	1.13563	.13573
Packaging creates expectations about the product's performance.	70	3.4429	1.11167	.13287
Attractive packaging can hide average product quality.	70	3.4143	1.02848	.12293

One-Sample Test					
Test Value = 3					
t	df	Sig. (2-	Mean	95% Confidence Interval	

			tailed)	Difference	of the Difference	
					Lower	Upper
Good packaging makes me believe the product is of high quality.	3.052	69	.003	.41429	.1435	.6851
Packaging creates expectations about the product's performance.	3.333	69	.001	.44286	.1778	.7079
Attractive packaging can hide average product quality.	3.370	69	.001	.41429	.1691	.6595

The test value that was used in establishing the effect of attractive packaging on the perception of the consumers towards the quality of the products was 3 to ascertain the effect of attractive packaging on the consumption of the product. The mean score of all three statements that good packaging is high quality ( $M = 3.41$ ), good packaging creates performance expectancies ( $M = 3.44$ ), and good packaging covers mediocre quality of product ( $M = 3.41$ ) is greater than the neutral figure. The t-values ( $t = 3.052, 3.333$  and  $3.370$ ) are statistically significant and the p-values are 0.003, 0.001, and 0.001 respectively, none of them is equal to the significant level of 0.05. It proves that the respondents are in strong agreement that attractive packaging influences their product quality and expectations positively and may even deceive them that the product was average during the purchase.

**H<sub>03</sub> (Null Hypothesis):**

**There is no significant difference among age groups in consumers' belief that good packaging indicates high product quality.**

**H<sub>13</sub> (Alternative Hypothesis):**

**There is a significant difference among age groups in consumers' belief that good packaging indicates high product quality.**

<b>ANOVA</b>					
Good packaging makes me believe the product is of high quality.					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.476	4	2.369	1.937	.115
Within Groups	79.509	65	1.223		
Total	88.986	69			

It was applied to the one-way ANOVA to find out whether or not there is a variation in the perceptions of quality of the product based on attractive packaging depending on the age group. Being analysed, the between-group variance (  $F = 1.937$  ) is not significant since the p-value (Sig. = 0.115) exceeds the conventional level of significance which is 0.05. It implies that the difference in the age of the consumers does not significantly lead to the difference in the beliefs of the consumers that good packaging implies high quality of the product. That is, it appears that the implications of packaging appeal on perceptions are quite universalized in terms of age groups, and the issue of perceived incompatibility of the packaging appeal with the actual product performance does not have any strong influence on the perceptions associated with satisfaction when it is viewed in the context of the age-groups.

## CONCLUSION

The current research paper discussed how attractive packaging and packaging design can affect consumer purchasing behaviour, perception of product quality and how these perceptions are related to age in the Indian market. The results give a valuable understanding of a complicated and even contradictory role of packaging in consumer decision-making.

The outcomes of the correlation analysis that is associated with the Hypothesis H 0 one indicate that there is no statistically significant relationship between attractive packaging and packaging design and the tendency of consumers to buy products simply because they are attractive. The values of Pearson correlation between the variables were very low and near to zero and all the values of significance were more than the standard level of 0.05. This shows that despite the assumption of popular marketing, the seeming attractive packaging in itself is not a strong determinant on the actual purchase behaviour. Apparently, consumers seem to depend on other aspects in their decision-making processes other than the aesthetics of the packaging.

But the results connected with Hypothesis H 0 2 are rather opposing. As the one-sample t-test results have shown, attractive packaging has a major impact on consumers perceptions of quality of product, their expectations of product performance, and the conviction that a packaging can mask the quality of an average product. All the tested statements that had mean values were significantly more than the neutral test value and the corresponding p-values were well under 0.05. This implies that although the consumers might not buy the products with the attractiveness of the packaging, appealing packaging generates high expectations and quality assumptions in the pre-purchase stage.

Moreover, the discussion of Hypothesis H 0 3 in one-way ANOVA proves that consumer attitude to packaging as quality predictor of the product does not significantly vary across the age groups. The non-significant F-value-value states that the effect of packaging appeal on the quality perception is rather homogenous across the age groups.

In general, the paper finds that packaging is very strong perceptual and psychological and not direct behavioural in purchase decisions. A beautiful package influences the expectations and the perceived quality but does not guarantee buying on its own, which makes the difference between the process of forming the perception and buying behaviour evident.

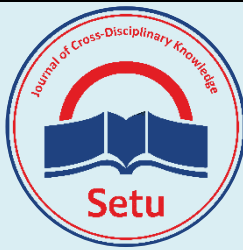
### **RECOMMENDATIONS**

According to the results, a balanced marketing approach should be chosen by marketers and involve visual attractiveness, as well as authentic product features and clear information. Although, attractive packaging is effective in creating consumer perceptions and expectations, excessive use of packaging and lack of product performance could cause consumer dissatisfaction and depleted consumer trust after the purchase. To promote credibility of the brand in the long term, manufacturers should make sure that the packaging would be fairly representative of the quality of the products. Clearer standards of labelling should be promoted by policymakers and consumer protection agencies to minimize the misleading practice of packaging. The research can be further expanded by future studies by considering additional variables such as post-purchase satisfaction, repeat buying behaviour, and product-category-specific analysis in order to understand more about the packaging induced consumer psychology.

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**TECHNOLOGY ADOPTION AND CONSUMER TRUST: A  
STUDY ON PURCHASE BEHAVIOR OF ELECTRIC  
VS. CONVENTIONAL VEHICLE CUSTOMERS  
IN NORTH GUJARAT**

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**ABSTRACT**

The automotive sector is experiencing significant shifts, particularly with the rise of electric vehicles (EVs) emerging as a viable alternative to traditional products. The current study aims to examine the influence of technological adoption and consumer confidence on the purchasing behavior of consumers of electric versus conventional vehicles in North Gujarat. The evaluation is founded on survey data and employs ANOVA, regression, and t-test methodologies to assess the impact of factors such as income, gender, and various trust-related elements on consumer choices. Consequently, the findings indicate that income does not exert a significant influence on the adoption of technology; nonetheless, consumer confidence in the performance of EVs and their eco-friendliness considerably enhances the likelihood of intending to purchase an EV. Furthermore, Brand Trust and perceptions regarding service or maintenance support do not seem to be critical factors in this context. The statistical analysis of gender-based differences in purchasing motivations yielded insignificant results, suggesting analogous trends among male and female consumers. This highlights the importance of functional trust and environmental awareness as the primary motivators for the adoption of EVs in this area. Thus, these insights hold considerable significance for policymakers, automobile manufacturers, and marketers who are eager to foster consumer confidence while advancing the shift towards sustainable mobility.

**KEY WORDS**

Technology Adoption, Consumer Trust, Purchase Behavior, Electric Vehicles, Conventional Vehicles, North Gujarat

**INTRODUCTION**

Combination of technology integration with shifting consumer trends is mandating sweeping changes within the auto industry. One leading trend here is electric vehicles emerging as a sustainable viable option to standard automobiles powered by fossil fuel-based energy

sources. It calls for a radical shift, fueled further by concerns about climate change, rising fuel costs, as well as policy support from governments towards cleaner modes of transport. Electric vehicle adoption is possible with available advanced technology, coupled with high degrees of consumer acceptability and confidence. In spite of such an argument, trust is an influential factor for buying decisions where one is unsure about a product's performance with its long-term value and access to infrastructure supporting it.

In North Gujarat, consumer behavior reflects both the traditional stick to conventional vehicles and growing curiosity toward EVs. The region can be described as one where gradual electric mobility adoption is taking place, influenced by factors such as charging infrastructure among others including the actual cost of ownership and perceptions regarding reliability. Other late consumers need convincing on awareness relating to environmental factors and economics, a few are motivated by these facts. Most consumers doubt the actual situation in terms of battery life and resale value not forgetting after-sales service. This highlights that trust analysis with technology adoption contrasts purchase behavior well.

Research on the interconnection between consumer trust and technology adoption would contribute significantly towards informing policy, manufacturers, and dealerships about the present impediments inhibiting broad-based EV adoption throughout North Gujarat. The vantage point of switching between electric and internal combustion vehicle purchase decision-makers reveals such fundamental decision influences that assist with completing their buying intentions. Resource additions to stock knowledge about sustainable transport would emerge from this study as an ideal activity towards filling operational voids by providing practicable strategies for accelerating EV penetration into such local markets as North Gujarat.

## LITERATURE REVIEW

Collectively, the papers considered confirm a host of variables that affect electric vehicle uptake among various nations. Whilst promotion is a very high leading motivator to buy, long-term trust is to a great extent a function of design and insurance, according to Andika et al. (2025). Furthermore, Qin and Li (2025) affirm brand awareness and trust as being key purchase intention drivers with inconsistency among China's NEV sectors. The government incentive and extended traveling range were found as the most powerful driving forces by Allahmoradi et al. (2022) conducting a study in Iran. Vehicle features, economic benefits, and infrastructure motivate adoption where risks reduce intention according to a discovery made from Sri Lanka by Alawathugoda and Jayawardane (2025).

Marketing and consumer behavior have been emphasized by many. Lestari and Attari (2025) note market research and word-of-mouth in Indonesia; Kulkarni (2025) observes that eco-labeling plus sustainability advertising shows a strong influence on adoption in Karnataka. The work of Chen and Liu (2024) illustrates the importance of raising environmental concern as well as offering policy incentives for EV adoption in China. More will in the younger generation.

Motivators differ regionally: cost reduction, funding support, and self-image serve as motivators for India as Bhargav and Basha (2025) indicate; while among the Nordic countries, economic incentives with robust infrastructure are cited by Sovacool et al. (2018). Affordability with enabling conditions being seminal is also observed by Pradhan and Piriypada (2025) for Nepal. Infrastructural as well as structural issues persist. Cite for instance electricity reliability as a challenge for Nigeria as seen by Okey and Essia (2024). Moreover, charging infrastructure is non-existent for rural Gujarat according to Baxi et al. (2025).

Further comprehensive analysis also emphasizes systemic factors: Durmus Senyapar et al. (2023) point to innovation's and branding's importance in Turkey, while Fattah et al. (2023) explain integrated strategies including policy, technology, and consumer involvement. A socio-cultural perspective is noted by Jiang et al. (2025), who note that EV adoption could be an indicator of social identity. Thus, stronger studies conclude that incentives, infrastructure, particularities related to trust-building consumer involvement, and cultural sensibility represent strong influences behind EV adoption.

#### **RESEARCH GAP**

Although a great deal has been researched globally regarding consumer acceptability of EVs, hardly any have attempted to evaluate how consumer trust can influence purchasing decisions within the Indian scenario, more specifically semi-urban areas of North Gujarat. Much literature that is present relies emphasis on economic and environmental perspectives, leaving aside psychological forces and trust parameters that bear equally central influences to affect buying decision-makers. More comparative analyses between EV customers and longstanding vehicle customers also fall scarce, thereby leaving vacuums to assess their interdependence with respect to cultural, infrastructural, and trust parameters for technology adoptability. It attempts to fill one such void by evaluating the dual impact that adoption itself and trust have upon consumer purchase decision-makings.

## OBJECTIVES

- To analyse the impact of technology adoption on consumer purchase behaviour of electric vehicle buyers compared to conventional vehicle buyers in North Gujarat.
- To examine the role of consumer trust in influencing purchase decisions for electric versus conventional vehicles.
- To identify key differences in purchase motivations (economic, environmental, and psychological factors) between electric and conventional vehicle customers in North Gujarat.

## RESEARCH METHODOLOGY

### 1. Research Design

- The study follows a **descriptive and analytical research design** to compare purchase behavior between electric vehicle (EV) and conventional vehicle customers in North Gujarat.

### 2. Research Approach

- A **quantitative survey method** was adopted to collect structured responses from consumers using a questionnaire.

### 3. Population of the Study

- The target population comprises **vehicle buyers in North Gujarat**, including both electric and conventional vehicle owners or potential buyers.

### 4. Sampling Technique

- A **convenience sampling method** was used due to accessibility and feasibility, ensuring inclusion of respondents from diverse demographic and income groups.

### 5. Sample Size

- The study collected data from **105 respondents**, representing a balanced mix of electric and conventional vehicle customers.

### 6. Data Collection Method

- **Primary data** was collected through a structured questionnaire using a **5-point Likert scale** to measure consumer perceptions, trust, and purchase motivations.
- **Secondary data** was obtained from academic journals, government reports, and automobile industry publications to support the theoretical framework.

### 7. Research Instrument

- A **questionnaire** containing demographic questions and attitudinal statements related to technology adoption, consumer trust, and purchase motivations was designed.

## 8. Statistical Tools Used

- **ANOVA** was applied to test the role of income in technology adoption.
- **Regression analysis** was conducted to assess the impact of consumer trust on purchase decisions.
- **Independent Samples t-test** was used to evaluate gender differences in purchase motivations.

## 9. Hypotheses Testing

- Hypotheses were formulated to examine the impact of technology adoption, consumer trust, and demographic differences (income and gender) on purchase behavior.

## 10. Ethical Considerations

- Respondents were assured of confidentiality, voluntary participation, and that data collected would be used solely for academic research purposes.

## DATA ANALYSIS AND INTERPRETATION

**H<sub>0</sub>:** There is no significant impact of technology adoption on the purchase behavior of electric and conventional vehicle customers in North Gujarat (with income as a factor).

**H<sub>1</sub>:** There is a significant impact of technology adoption on the purchase behavior of electric and conventional vehicle customers in North Gujarat (with income as a factor).

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
I believe that adopting new vehicle technology (EVs) improves my driving experience.	Between Groups	1.670	4	.417	.175	.951
	Within Groups	238.521	100	2.385		
	Total	240.190	104			
Government policies and incentives encourage me to consider purchasing an electric vehicle.	Between Groups	8.903	4	2.226	1.711	.153
	Within Groups	130.087	100	1.301		
	Total	138.990	104			
Availability of charging/refueling infrastructure influences my purchase decision.	Between Groups	15.327	4	3.832	2.041	.094
	Within Groups	187.721	100	1.877		
	Total	203.048	104			
I consider electric	Between	6.877	4	1.719	.910	.461

vehicles more environmentally friendly than conventional vehicles.	Groups					
	Within Groups	188.837	100	1.888		
	Total	195.714	104			
I am more confident in buying a conventional vehicle due to familiarity and proven technology.	Between Groups	3.777	4	.944	.613	.654
	Within Groups	153.937	100	1.539		
	Total	157.714	104			

The one-way ANOVA test was run as to which of the following factors measured by perceptions significantly differ across various income groups on the impact of technology adoption between electric and conventional vehicle buyers. Factors were perceptions of improved driving experience due to EV technology ( $p = .951$ ) government incentives ( $p = .153$ ) charging/fueling infrastructure ( $p = .094$ ) environmental friendliness of EVs ( $p = .461$ ) confidence in conventional vehicles due to proven technology ( $p = .654$ ). There appears a marginal trend for the influence of charging/fueling infrastructure, albeit falling short of the 5% level of significance. This is indicative that income is not a deciding factor in forming consumer attitudes toward technology adoption and purchase decisions. Thus, the null hypothesis  $H_0$  is accepted and  $H_1$  rejected.

**$H_0$ :** Consumer trust does not significantly influence purchase decisions.

**$H_1$ :** Consumer trust significantly influences purchase decisions.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.742 <sup>a</sup>	.550	.532	.97066

a. Predictors: (Constant), I believe that service and maintenance facilities for EVs are sufficient in my region., Consumer trust in the brand influences my decision to buy an electric or conventional vehicle., I consider electric vehicles more environmentally friendly than conventional vehicles., I trust that electric vehicles provide reliable performance compared to conventional vehicles.

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	115.115	4	28.779	30.544	.000 <sup>b</sup>
	Residual	94.219	100	.942		
	Total	209.333	104			

a. Dependent Variable: Overall, I am likely to adopt an electric vehicle in the future if trust and infrastructure improve.

b. Predictors: (Constant), I believe that service and maintenance facilities for EVs are sufficient in my region., Consumer trust in the brand influences my decision to buy an electric or conventional vehicle., I consider electric vehicles more environmentally friendly than conventional vehicles., I trust that electric vehicles provide reliable performance compared to conventional vehicles.

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.391	.312		1.250	.214
	I trust that electric vehicles provide reliable performance compared to conventional vehicles.	.487	.121	.447	4.013	.000
	I consider electric vehicles more environmentally friendly than conventional vehicles.	.454	.083	.439	5.440	.000
	Consumer trust in the brand influences my decision to buy an electric or conventional vehicle.	-.009	.115	-.008	-.076	.939
	I believe that service and maintenance facilities for EVs are sufficient in my region.	-.017	.085	-.016	-.197	.844

a. Dependent Variable: Overall, I am likely to adopt an electric vehicle in the future if trust and infrastructure improve.

The study used regression to see how consumer trust helps make up the minds of electric and conventional vehicle buyers in North Gujarat. The model came out great ( $R = 0.742$ ,  $R^2 = 0.550$ , Adjusted  $R^2 = 0.532$ ) showing that more than half of the likely reason for wanting to take up EVs in the future can be explained by consumer trust factors. ANOVA results also proved that this model is statistically significant with an F of 30.544 at less than a 0.001 probability.

The reliable performance of EVs ( $\beta = 0.447$ ,  $p = 0.000$ ) and their perception that they are more environmentally friendly than conventional vehicles ( $\beta = 0.439$ ,  $p = 0.000$ ) were observed to be strong significant drivers in purchase behavior. Brand trust ( $p = 0.939$ ) and the perception about service/maintenance facility sufficiency ( $p = 0.844$ ) did not have a significant effect on the purchase decision. The results make it explicit that consumer trust would be highly instrumental in the decision of EV adoption; most particularly through dimensions of performance and environmental benefits. This means that the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted.

$H_0$ : There are no significant differences in purchase motivations (economic, environmental, psychological) between male and female vehicle buyers in North Gujarat.

$H_1$ : There are significant differences in purchase motivations (economic, environmental, psychological) between male and female vehicle buyers in North Gujarat.

Group Statistics						
	Gender	N	Mean	Std. Deviation	Std.	Error

					Mean
I consider electric vehicles more environmentally friendly than conventional vehicles.	Male	59	3.7627	1.26408	.16457
	Female	46	3.3261	1.47655	.21771
Purchase cost and long-term savings are important in my vehicle choice.	Male	59	3.6102	1.18928	.15483
	Female	46	3.1957	1.24042	.18289
I am more confident in buying a conventional vehicle due to familiarity and proven technology.	Male	59	3.5593	1.22152	.15903
	Female	46	3.2609	1.23711	.18240

<b>Independent Samples Test</b>										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
I consider electric vehicles more environmentally friendly than conventional vehicles.	Equal variances assumed	3.979	.049	1.631	103	.106	.43662	.26770	-.09429	.96754
	Equal variances not assumed			1.600	88.661	.113	.43662	.27291	-.10567	.97891
Purchase cost and long-term savings are important in my vehicle choice.	Equal variances assumed	.006	.939	1.739	103	.085	.41452	.23837	-.05823	.88727
	Equal variances not assumed			1.730	94.826	.087	.41452	.23963	-.06121	.89025
I am more	Equal	.029	.86	1.23	103	.220	.29845	.24161	-	.777

confident in buying a conventional vehicle due to familiarity and proven technology.	variances assumed		6	5					.18072	63
	Equal variances not assumed			1.233	96.260	.220	.29845	.24199	-.18188	.77879

The independent samples t-test was used to know whether the motivations economic, environmental, and psychological of vehicle buyers by gender in North Gujarat had a significant difference or not. Results show that males perceive electric vehicles as more environmentally friendly ( $M = 3.76$ ) than females ( $M = 3.33$ ), but the results are not significant at any conventional level of significance ( $t = 1.631$ ,  $p = .106$ ). The results in terms of purchase cost motivation and long-term savings motivation-give more weight to these two motivations among females ( $M = 3.20$ ) compared to males ( $M = 3.61$ ) beta differences are not found statistically significant at any conventional level of significance whatsoever ( $t = 1.739$ ,  $p = .085$ ). The psychological motivation that confidence in conventional vehicles due to familiarity and proven technology does not differ significantly between males ( $M=3.56$ ) and females ( $M=3.26$ ),  $t=1.235$ ,  $p=.220$ . This, therefore, means that purchase motivations do not significantly differ between male and female buyers. Thus, the null hypothesis which states that there are no significant differences in purchase motivations across gender is true and the alternative hypothesis is untrue.

## CONCLUSION

Analysis of buying behavior among customers of electric vehicles and conventional vehicles in North Gujarat generates critically important information regarding the decision-making behaviors among customers. Results from a one-way ANOVA test reveal that levels of incomes do not significantly contribute to influencing attitudes towards adopting technology. Attitudes concerning driving experience, incentives from the government, supply-side infrastructure supporting charging/refueling, environmental responsiveness, and confidence regarding conventional vehicle technology reveal no substantial difference for various income groups. Even though the effect of charging/refueling infrastructure is marginal ( $p = 0.094$ ), it is still not enough to make incomes a decisive factor; thus, it does not function as an adoptive technology indicator among customers for buying vehicles.

However, regression analysis articulated the fact that consumer trust wields strong influence over purchase decisions. More than 55% of the model explained this variance in likelihood about electric vehicle adoption, placing an underscoring central role for trust. Among these predictors, Trust in EV Performance and Environmental Friendliness were statistically significant drivers to highlight that motivation of consumers lies evidence based confidence in technology reliability and ecological benefits. However, factors like trust in brand image and perceptions about service/maintenance infrastructure were not significant. This indicates

that though branding and after-sales perceptions might matter elsewhere, EV adoption in this region is a function heavily guided by functional trust and environmental consciousness.

Motivations to buy among men and women did not significantly differ from one another, as an independent samples t-test showed. Even though men rated environmental and economic concerns slightly higher than women did, corresponding psychology-based motivations were found among female participants. These differences are statistically considered to be insignificant. It suggests that the perspectives to buy electric vehicles over their conventional counterparts among female and male customers largely converge. It was found to be true that consumer confidence together with presumed environmental value is significantly more influential than others such as gender or even income in determining buy decisions.

### **Recommendations**

This suggests that automakers, alongside policymakers, collaborate to draft a program that will assist in building firmer confidence towards EV technology as well as its true ability to offer environmental advantages. It will be realized through awareness programs alongside open communication. Infrastructure investment should also entail ongoing pledges because charging points accessibility demonstrates a marginal effect charging points accessibility affects the decision but not much throughout the decision process. The strategies regarding brand building should shift from image creation to data-driven communication about performance as well as sustainability. Because income as well as gender discrepancies don't constitute decision-makers, the marketing strategy should be inclusive to every general consumer demographic.

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**AWARENESS AND PERCEPTION OF BLOCK CHAIN  
TECHNOLOGY AMONG LEGAL PROFESSIONALS: A  
PRIMARY SURVEY-BASED STUDY**

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**ABSTRACT**

This paper investigates the perception and awareness of the legal professionals of the blockchain technology as a primary study based on a survey method. Being decentralized, transparent, and immutable in nature, blockchain technology has grown past cryptocurrencies to include smart contracts, secure legal documentation, and management of digital evidence. Legal experts are key to adoption of such technologies in the legal system and hence the need to find out their level of awareness and perception. The investigation is aimed at evaluating the knowledge of law professionals about the concept of blockchain, their attitude towards the practicality of this technology in court, and their readiness to implement legal solutions based on blockchain technology. The collected data of 70 legal professionals in the form of a structured questionnaire were processed with the help of one-sample t-tests and correlation analysis. It can be concluded that legal professionals have a positive view of blockchain technology and have above-average awareness. Nevertheless, their knowledge and perception do not play a significant role in motivating them to embrace legal solutions based on blockchains, which suggests that there are other barriers to adoption.

**Keywords:** Blockchain technology, legal professionals, awareness, perception, digital transformation, legal innovation, smart contracts, legal technology, primary survey.

**Introduction**

The evolution of digital technologies takes place at a rather high pace, and the legal profession is not an exception. Blockchain technology is one of the new technologies that have received significant attention because it is a decentralized, transparent, and immutable technology. Initially designed to assist cryptocurrencies, blockchain has become a multifunctional technology with uses in the fields of smart contracts, management of digital evidence, protection of intellectual property, legalization, and secure record-keeping. With such

applications, the conventional legal procedures can be transformed through improved efficiency, trust, and accountability.

Lawyers are very instrumental in the interpretation, control and enforcement of technological advancements in the legal systems. Their understanding and insight into the blockchain technology is therefore focal in ensuring the rate and efficiency of adoption in the legal ecosystem. Although blockchain is increasingly becoming relevant in the legal domain of enforcement of contracts, dispute resolution, data security, and compliance management, the outsourced technology is widely adopted by legal professionals based on their knowledge, perceptions, and the perceived usefulness of the technology.

There are various challenges associated with the implementation of blockchain technology in legal systems, especially those in developing economies, such as technical illiteracy, ambiguity in the regulations, ethical issues, and change resistance. The perception of legal professionals on the reliability, legal validity and risks involved with blockchain-based systems affects the policy and its practical implementation. These perceptions need to be understood to close the gap between technological innovation and the practice of the law.

The research proposed will focus on investigating the awareness and perception of blockchain technology among the legal practitioners by conducting a primary survey-based research study. The study aims to determine how familiar with the concept of blockchain they are, how they view the utility of blockchain, how they feel about it, and how ready they are to use blockchain-based solutions to legal issues because it will involve the direct experience of the advocates, legal advisors, and other legal practitioners. The implications of this study are likely to be involved in legal technology literature and offer meaningful contributions to the policy makers, educators and legal institutions to foster the adoption of blockchain technology in the legal profession in an informed and responsible way.

## **LITERATURE REVIEW**

Recent Study demonstrates a growing convergence between law, blockchain technology, and legal technology, reflecting a broader transformation of legal systems worldwide. Prasad et al. (2025) highlight how legal awareness and procedural clarity significantly influence professional decision-making, showing that even high awareness levels may not translate into practical action without supportive legal frameworks and education. Similarly, Zhuk (2025) critically cautions against technological over-optimism, emphasizing unresolved regulatory, data protection, and jurisdictional challenges that accompany blockchain integration into legal systems. Guerra and Prybutok (2025) further strengthen this argument by

demonstrating that legal environments play a decisive role in organizational blockchain adoption, concluding that misalignment between law and technology limits blockchain's transactional legitimacy.

In the Indian context, Mjadu (2025) underscores the transformative potential of legal technology in improving access to justice, particularly for underserved communities, while also acknowledging barriers such as the digital divide and institutional resistance. Studies by Agarwal and Sharma (2024) and Singla and Gupta (2024) collectively reveal how artificial intelligence, automation, and blockchain are reshaping legal practice, education, and judicial administration, while simultaneously raising ethical concerns related to bias, accountability, and cybersecurity.

Blockchain's application in specific legal domains is explored in depth by several scholars. Wiratama et al. (2024) illustrate its effectiveness in civil law enforcement through enhanced transparency and fraud reduction, whereas Bassan and Rabitti (2024) propose "contracts-on-chain" as a legally adaptive evolution of smart contracts. Indian legal challenges surrounding smart contracts are critically examined by Hari Teja and Lavaraju (2024), who identify enforceability gaps under existing contract law. Sector-specific applications are further explored by Fasila and Vaibhavi (2024) in real estate transactions and by Batista et al. (2023) and Burte et al. (2023) in evidence management and legal record-keeping.

Collectively, these studies conclude that blockchain and legal technology hold transformative promise, but their sustainable adoption depends on legal harmonization, regulatory clarity, ethical governance, and institutional readiness.

## **RESEARCH GAP**

Although blockchain technology has been widely discussed in the context of finance and information technology, empirical research focusing on legal professionals' awareness and perception remains limited. Existing studies largely emphasize technical, financial, or regulatory aspects, while the perspectives of practicing legal professionals are often overlooked. Moreover, most available literature is conceptual in nature and lacks primary, survey-based evidence from the legal community. There is a noticeable gap in understanding how legal practitioners perceive blockchain's applicability, legal validity, and ethical implications in real-world legal practice. This study addresses this gap by providing primary data-driven insights into the awareness and perception of blockchain technology among legal professionals.

## **OBJECTIVES**

- To examine the level of awareness and understanding of blockchain technology among legal professionals, particularly with respect to its basic concept and its applications beyond cryptocurrencies.
- To examine the perception of legal professionals regarding the usefulness and applicability of blockchain technology in legal practice, with specific reference to transparency in legal processes, effectiveness of smart contracts, secure storage and verification of legal documents, and the future role of blockchain in legal services.
- To examine the relationship between the level of awareness of blockchain technology and the willingness of legal professionals to adopt blockchain-based solutions in legal practice.

### RESEARCH METHODOLOGY

- **Research Design:** The research design will be descriptive and analytical research design relying on the primary survey method.
- **Nature of Data:** The research is grounded in primary data which will be gathered via the direct approach to the legal professionals.
- **Population of the Study:** The sample of legal professionals such as advocates and legal practitioners makes up the population.
- **Sample Size:** The study has chosen 70 legal professionals as respondents.
- **Sampling Technique:** The research takes a survey-based sampling strategy that is appropriate in gathering the perceptions and the level of awareness.
- **Data Collection Tool:** The structured questionnaire was used to gather data with the help of a 5-point Likert scale.
- **Statistical Tools Used:** The data analysis was performed by use of one-sample t-test and Pearson correlation analysis.
- **Scope of the Study:** The researchers restricted the study to the awareness, perception, and readiness to adopt blockchain technology among the legal professionals.

### DATA ANALYSIS AND INTERPRETATION

**H<sub>0</sub> (Null Hypothesis):** Legal professionals do not possess a significant level of awareness about blockchain technology.

**H<sub>1</sub> (Alternative Hypothesis):** Legal professionals possess a significant level of awareness about blockchain technology.

ONE-SAMPLE STATISTICS				
CONTENTS	N	MEAN	STD.	STD. ERROR

			<b>DEVIATION</b>	<b>MEAN</b>
I am aware of the basic concept of blockchain technology.	70	3.6143	1.13307	.13543
I understand how blockchain technology works beyond cryptocurrencies.	70	3.5857	1.17329	.14023

**ONE-SAMPLE TEST**

<b>CONTENTS</b>	<b>TEST VALUE = 3</b>					
	<b>T</b>	<b>DF</b>	<b>SIG. (2-TAILED)</b>	<b>MEAN DIFFERENCE</b>	<b>95% CONFIDENCE INTERVAL OF THE DIFFERENCE</b>	
					<b>LOWER</b>	<b>UPPER</b>
I am aware of the basic concept of blockchain technology.	4.536	69	.000	.61429	.3441	.8845
I understand how blockchain technology works beyond cryptocurrencies.	4.177	69	.000	.58571	.3060	.8655

The test value of 3 (neutral position on 5-point Likert scale) was used to identify the degree of awareness about the blockchain technology in legal professionals with one-sample t-test. The results show that the elementary idea of the blockchain technology exceeds average in rating of awareness (Mean = 3.6143, SD = 1.13307), and the t -value ( $t = 4.536$ ,  $p < 0.001$ ) is significantly lower than the test value. Similarly, the perception of blockchain technology beyond the cryptocurrency had an average score of more than the neutral (Mean = 3.5857, SD = 1.17329) and the t-test ( $t = 4.177$ ,  $p < 0.001$ ) indicated that the difference is significant. The presence of positive mean differences and the absence of the zero value in the confidence intervals employers the fact that the legal professionals exhibit the high level of awareness and conceptual knowledge of blockchain technology.

**H<sub>0</sub> (Null Hypothesis):** Legal professionals have a neutral or negative perception regarding the usefulness and applicability of blockchain technology in legal practice.

**H<sub>1</sub> (Alternative Hypothesis):** Legal professionals have a positive perception regarding the usefulness and applicability of blockchain technology in legal practice.

ONE-SAMPLE STATISTICS				
CONTENTS	N	MEAN	STD. DEVIATION	STD. ERROR MEAN
Blockchain technology can improve transparency in legal processes.	70	3.5857	1.16087	.13875
Smart contracts based on blockchain can enhance contract enforcement.	70	3.4571	1.16328	.13904
Blockchain can help in secure storage and verification of legal documents.	70	3.8000	1.18688	.14186
Blockchain technology will play an important role in the future of legal services.	70	3.6286	1.19384	.14269

ONE-SAMPLE TEST						
CONTENTS	TEST VALUE = 3					
	T	DF	SIG. (2-TAILED)	MEAN DIFFERENCE	95% CONFIDENCE INTERVAL OF THE DIFFERENCE	
					LOWER	UPPER
Blockchain technology can improve transparency in legal processes.	4.221	69	.000	.58571	.3089	.8625
Smart contracts based on blockchain can enhance contract	3.288	69	.002	.45714	.1798	.7345

enforcement.						
Blockchain can help in secure storage and verification of legal documents.	5.639	69	.000	.80000	.5170	1.0830
Blockchain technology will play an important role in the future of legal services.	4.405	69	.000	.62857	.3439	.9132

The perception of legal professionals on the usefulness and applicability of blockchain technology in legal practice was evaluated with the help of a t -test based on a test value of 3 (neutral perception). The findings suggest that the respondents considered blockchain technology as important in enhancing the transparency of legal procedures (Mean = 3.5857,  $t = 4.221$ ,  $p = 0.001$ ), improving the efficiency of smart contract-based enforcement of contracts (Mean = 3.4571,  $t = 3.288$ ,  $p = 0.002$ ), and the possibility of safely storing and verifying legal documents with the help of blockchain technology (Mean = 3.8000,  $t = 5$ )

**H<sub>0</sub> (Null Hypothesis):** There is no significant relationship between the level of awareness of blockchain technology and the willingness of legal professionals to adopt blockchain-based legal solutions.

**H<sub>1</sub> (Alternative Hypothesis):** There is a significant relationship between the level of awareness of blockchain technology and the willingness of legal professionals to adopt blockchain-based legal solutions.

CORRELATIONS				
CONTENTS		I AM AWARE OF THE BASIC CONCEPT OF BLOCKCHAIN TECHNOLOGY.	I UNDERSTAND HOW BLOCKCHAIN TECHNOLOGY WORKS BEYOND CRYPTOCURRENCIES.	I AM WILLING TO ADOPT BLOCKCHAIN-BASED SOLUTIONS IN MY LEGAL PRACTICE.
I am aware of the basic concept of blockchain technology.	Pearson Correlation	1	-.089	.003
	Sig. (2-tailed)	-	.463	.981

	N	70	70	70
I understand how blockchain technology works beyond cryptocurrencies.	Pearson Correlation	-.089	1	.173
	Sig. (2-tailed)	.463	-	.153
	N	70	70	70
I am willing to adopt blockchain-based solutions in my legal practice.	Pearson Correlation	.003	.173	1
	Sig. (2-tailed)	.981	.153	-
	N	70	70	70

To introduce the interest of the willingness to incorporate blockchain-based legal solutions, Pearson performed correlation analysis to establish the relationship that exists between knowledge of blockchain technology and willingness to take up blockchain-based legal solutions to legal professionals. The results reveal that the overall perception of the basic concept of the blockchain technology does not involve any significant and insignificant affiliation with the will to adopt blockchain-solutions ( $r = 0.003$ ,  $p = 0.981$ ). Similarly, the awareness of the activities provided by blockchain technologies beyond cryptocurrencies proves to have weak positive although insignificant connexion with the intention to adopt such solutions ( $r = 0.173$ ,  $p = 0.153$ ). Additionally, the correlation between the basic knowledge and the high level of knowledge regarding the blockchain technology is also insignificant and weak ( $r = -0.089$ ,  $p = 0.463$ ). The p-value of any of them is not higher than 0.05 of the level of significance, which is why the findings imply that the effect of awareness on the willingness of legal professionals to use blockchain-based legal solutions is not as strong.

## CONCLUSION

The current research looked at the level of awareness, perception, and adoption readiness of blockchain technology among legal professionals using the right statistical tools. The results have made it evident that legal professionals have a great degree of awareness about the blockchain technology. The t-test outcomes of the one sample indicate significant mean values of different statements of awareness as compared to the neutral mean of 3 with t-values and p-values of statistical significance and less than 0.05 respectively. This proves that the respondents will not only be conversant with the fundamental idea of blockchain, but they

will be well-informed about its uses beyond cryptocurrencies. Therefore,  $H_0$  is rejected and  $H_1$  accepted, which proves that the knowledge of blockchain among legal experts is more than average. Moreover, the perceptions analysis in terms of the usefulness and applicability of blockchain into legal practice indicates a, undoubtedly, positive trend. Law experts acknowledge that blockchain has the ability to increase transparency, improve the enforcement of contracts with the help of smart contracts, provide a secure storage and verification of legal documents, and the future of legal services. All the variables allied to perception recorded mean values that are highly above the neutral level with statistically significant t-test values. The results are the rejection of  $H_0$  and acceptance of  $H_1$ , which proves that the perception of the legal utility of blockchain is positive.

Nevertheless, the correlation analysis shows that there is a serious gap despite the sufficient level of awareness and a favourable perception. The correlation between the level of blockchain awareness and the desire to use blockchain-based legal solutions is low, and statistically insignificant. Simple awareness and higher knowledge do not translate either into an intent to actually adopt. In this way,  $H_0$  is accepted and  $H_1$  is rejected, which means that awareness is not sufficient to make the adoption.

In general, the research points out a paradox in which legal practitioners have become knowledgeable and positive of blockchain technology, but do not adopt it in practice. This implies that what may be holding adoption back may be factors other than awareness, like uncertainty on the side of regulation, absence of technical infrastructure, high cost of implementation, and institutional support. The results underscore the importance of having a systematic ecosystem to create a gap between knowledge and practice.

### **RECOMMENDATIONS**

To promote the use of blockchain technology in legal practice, legal professionals should be suggested to use specific capacity-building programs, practical seminars, and certified training modules. Legal systems and bar associations ought to provide clear legal guidelines and rules to govern the use of blockchain in the legal sector. Legal institutions can collaborate with technology providers to design convenient solutions of blockchain that are relevant to the laws. Besides, pilot projects and case-based demonstrations might provide confidence through demonstration of real-world benefits. Legal, technical, and ethical concerns should be addressed as a whole, and this approach will help transform awareness into successful adoption.

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**AN ANALYTICAL STUDY ON THE IMPACT OF BRANDING  
AND PACKAGING ELEMENTS ON CONSUMER PURCHASE  
DECISIONS IN THE COSMETICS SECTOR**

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**ABSTRACT**

This research paper investigates the impact of branding and packaging elements on consumer purchase decisions in the cosmetics sector, with special emphasis on sustainability and ethical marketing practices. The cosmetics industry has become highly competitive, requiring brands to differentiate themselves not only through product quality but also through emotional branding, visual identity, and eco-friendly packaging strategies. The study adopts a descriptive and analytical research design using primary data collected from 200 female consumers in Ahmedabad through a structured Likert-scale questionnaire. Statistical tools such as descriptive statistics, correlation analysis, and multiple regression were applied to test the hypotheses. The results reveal that brand image, brand trust, and sustainable packaging are significant predictors of purchase intention. Sustainable packaging emerged as the strongest influencing factor, indicating a growing shift toward environmentally responsible consumer behavior. The findings contribute to the literature on sustainable consumer behavior and provide managerial insights for cosmetic firms seeking long-term competitiveness through ESG-aligned strategies. The study aligns with the broader themes of sustainability and ethical branding in emerging markets.

**Keywords:** Branding, Packaging, Sustainable Consumer Behaviour, Cosmetics, ESG, Purchase Decision

**1. INTRODUCTION**

The cosmetics industry has witnessed unprecedented growth over the past decade due to rising beauty consciousness, digital media influence, increasing disposable income, and rapid urbanization. Consumers today are not merely purchasing cosmetic products for functional

benefits; they are buying identities, lifestyles, and emotional experiences. Branding and packaging have therefore emerged as strategic tools influencing consumer perception and decision-making. In highly competitive retail environments, packaging acts as a 'silent salesman' by attracting attention and conveying brand values instantly. Simultaneously, branding builds emotional associations, trust, and long-term loyalty. In the era of climate awareness and sustainable development, consumers increasingly evaluate brands based on their ethical positioning, cruelty-free policies, recyclable materials, and environmental impact. This study aims to examine how branding and packaging elements influence consumer purchase decisions while integrating sustainability as a core dimension.

## **2. REVIEW OF LITERATURE**

Extensive literature suggests that branding significantly influences consumer behavior. Aaker (1996) conceptualized brand equity as a combination of brand awareness, loyalty, perceived quality, and associations that add value to a product. Keller (2013) emphasized that strong brand image and trust enhance purchase intention and repeat buying behavior. Packaging research indicates that visual cues such as color, typography, material, and shape strongly affect consumer perception at the point of sale (Silayoi & Speece, 2007). Recent studies highlight sustainable marketing strategies as influential determinants of ethical consumption (White, Habib, & Hardisty, 2019). However, limited empirical studies integrate branding, packaging, and sustainability simultaneously within the Indian cosmetics context.

## **3. RESEARCH GAP**

While branding and packaging have been studied independently, limited research explores sustainability as a mediating variable between branding strategies and purchase intention in the cosmetics sector, particularly in emerging markets such as India. This study attempts to bridge that gap by incorporating ESG-aligned branding and sustainable packaging elements into a unified analytical framework.

## **4. OBJECTIVES OF THE STUDY**

1. To analyze the impact of branding elements on consumer purchase decisions.
2. To evaluate the influence of packaging attributes on purchase intention.
3. To assess the role of sustainable packaging in shaping willingness to pay.
4. To examine the mediating effect of brand trust between sustainability and purchase intention.

## 5. HYPOTHESES DEVELOPMENT

H1: Branding elements significantly influence consumer purchase decisions.

H2: Packaging elements significantly influence consumer purchase decisions.

H3: Sustainable packaging positively influences willingness to pay a premium.

H4: Brand trust mediates the relationship between sustainable branding and purchase intention.

## 6. Research Methodology

The study adopted a descriptive and analytical research design. Primary data were collected from 200 female cosmetic consumers in Ahmedabad using a structured questionnaire based on a five-point Likert scale. Convenience sampling was employed. The questionnaire measured variables such as brand image, brand trust, packaging appeal, labeling transparency, sustainable materials, and purchase intention. Reliability testing using Cronbach's alpha indicated acceptable internal consistency ( $>0.7$ ). Data were analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis through SPSS software.

## 7. DATA ANALYSIS AND RESULTS

Descriptive statistics revealed high mean scores for sustainable packaging ( $M=4.30$ ) and packaging appeal ( $M=4.20$ ), indicating strong consumer preference for eco-friendly and visually attractive products. Regression analysis demonstrated that sustainable packaging ( $\beta=0.45$ ,  $p<.05$ ) had the highest predictive power on purchase intention, followed by brand image ( $\beta=0.42$ ,  $p<.05$ ) and brand trust ( $\beta=0.37$ ,  $p<.05$ ). The model explained 62% of variance in purchase intention ( $R^2=0.62$ ). Correlation results confirmed significant positive relationships among branding, packaging, sustainability, and willingness to pay.

## 8. DISCUSSION

The findings confirm that branding and packaging collectively shape consumer decision-making. Sustainable packaging emerged as the strongest influencing factor, indicating a paradigm shift toward responsible consumption. Brand trust mediates the sustainability-purchase relationship, suggesting that ethical claims must be credible to influence buying behavior. The results support ESG-driven marketing strategies and align with global sustainable development trends.

## 9. MANAGERIAL IMPLICATIONS

Cosmetic firms should invest in recyclable materials, biodegradable containers, and transparent labeling practices. Ethical branding campaigns highlighting cruelty-free testing

and environmental responsibility can enhance brand equity. Firms should also educate consumers about sustainability benefits to justify premium pricing strategies.

#### **10. POLICY IMPLICATIONS**

Policymakers may encourage regulatory frameworks promoting sustainable packaging standards and green labeling certifications. Public-private partnerships can accelerate the transition toward eco-conscious manufacturing and responsible consumption patterns.

#### **11. LIMITATIONS AND FUTURE RESEARCH**

The study is limited to female consumers in Ahmedabad and uses convenience sampling. Future research may incorporate longitudinal designs, comparative city-based analysis, and structural equation modeling for deeper insights.

#### **12. CONCLUSION**

This study concludes that branding and packaging significantly influence consumer purchase decisions in the cosmetics sector, with sustainable packaging emerging as the most influential determinant. Integrating ESG principles into marketing strategies ensures long-term competitiveness, ethical responsibility, and alignment with sustainability goals.

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## **INFLUENCE OF SOCIAL MEDIA USAGE ON ACADEMIC PERFORMANCE OF UNIVERSITY STUDENTS**

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### **Abstract**

The widespread use of social media platforms such as Facebook, Instagram, Twitter, and WhatsApp has significantly influenced the academic and social lives of university students. While social media serves as a tool for communication, collaboration, and access to information, it is also criticized for causing distraction, reduced concentration, and lower academic performance. This study investigates the influence of social media usage on the academic performance of university students. Using a descriptive and analytical research design, the study examines patterns of social media use, its impact on study habits, and correlations with academic outcomes. Findings are expected to reveal both positive and negative effects, providing insights for students, educators, and policymakers on managing social media use effectively in academic contexts.

### **Keywords**

Social Media, Academic Performance, University Students, Online Communication, Distraction, Digital Learning

### **Introduction**

The rapid expansion of social media has transformed the way individuals communicate, share information, and engage with their peers. For university students, social media plays a dual role—on one hand, it supports academic collaboration and information sharing; on the other hand, it can serve as a source of distraction that negatively impacts learning and productivity. Social media platforms are widely used among youth, with students often spending several hours daily on these platforms. While they offer opportunities for academic discussions, online study groups, and professional networking, concerns have been raised about their potential to reduce study time, encourage procrastination, and lower academic performance. Junco (2012) found that increased time spent on social media was negatively correlated with student GPA. However, other studies, such as Tess (2013), highlight the potential of social media as an educational tool that fosters engagement and collaboration.

In India, where university students are increasingly exposed to digital technologies, social media is deeply embedded in daily academic and social interactions. The National Education Policy (NEP 2020) acknowledges the role of technology in education but also emphasizes the importance of balancing its use to avoid negative outcomes.

This study explores the influence of social media usage on academic performance of university students. It aims to answer the following research questions:

1. What is the relationship between social media usage and academic performance of university students?
2. How does the amount of time spent on social media affect study habits and learning outcomes?
3. What are the perceived academic benefits and drawbacks of social media use?
4. How can students and institutions manage social media usage to enhance academic outcomes?

By addressing these questions, the study contributes to the ongoing debate on whether social media is a distraction or a supportive tool in higher education.

### **Review of Literature**

The role of social media in education has been widely studied, with scholars presenting both positive and negative perspectives on its influence on academic performance.

### **Social Media as a Learning Tool**

Tess (2013) argued that social media platforms can serve as supplementary learning tools when integrated effectively into education. Platforms such as Facebook groups, WhatsApp study circles, and YouTube tutorials facilitate collaboration, knowledge sharing, and peer-to-peer learning. Manca and Ranieri (2016) also highlighted that social media supports informal learning, enhancing communication between students and educators outside traditional classrooms.

### **Negative Impacts of Social Media**

Junco (2012) found that time spent on social media negatively correlates with GPA, as excessive use encourages procrastination and reduces study hours. Kirschner and Karpinski (2010) also reported that heavy Facebook users spent less time studying and had lower academic performance compared to non-users. These studies suggest that social media, when used excessively for non-academic purposes, distracts students from academic responsibilities.

### **Patterns of Usage and Academic Outcomes**

Ellison et al. (2007) noted that moderate use of social networking sites can build social capital and provide academic support. However, excessive and unregulated use leads to lower concentration and academic disengagement. A meta-analysis by Wang et al. (2011) concluded that the impact of social media depends on usage patterns rather than the mere presence of social networking.

### **Social Media and Student Engagement**

Madge et al. (2009) found that students often use social media for academic collaboration, particularly for group assignments and project discussions. Similarly, Al-Rahmi and Zeki (2017) emphasized that when structured properly, social media platforms enhance engagement, collaboration, and creativity in higher education contexts.

### **Challenges in Managing Social Media Use**

Despite benefits, balancing academic and recreational use remains a challenge. Paul et al. (2012) observed that students frequently multitask between studying and social networking,

which reduces learning efficiency. This points to the need for self-regulation and institutional guidelines to ensure constructive use of social media in education.

In sum, literature highlights that social media has both enabling and disruptive potential, and its impact on academic performance depends on frequency, purpose, and regulation of use.

## **Research Methodology**

### **Research Design**

This study employs a descriptive and analytical research design to assess the relationship between social media usage and academic performance of university students. Both quantitative and qualitative data collection methods were used.

### **Objectives of the Study**

1. To assess the relationship between social media usage and academic performance.
2. To evaluate the effects of time spent on social media on study habits.
3. To identify perceived benefits and drawbacks of social media use among students.
4. To suggest strategies for effective management of social media usage in academic settings.

### **Population and Sample**

The study population includes undergraduate and postgraduate students from universities in Gujarat. A sample of **300 students** was selected using stratified random sampling to represent diverse disciplines.

### **Data Collection Tools**

1. **Questionnaire:** Structured questionnaire covering social media usage patterns, time spent, and perceived academic impact.
2. **Academic Records:** Student GPA collected with consent to measure academic performance.
3. **Interviews:** Semi-structured interviews with 20 students to capture qualitative perceptions.

### **Data Collection Procedure**

Data were collected over two months through both online and offline survey methods. Interviews were conducted virtually and in person.

### **Data Analysis Methods**

- Quantitative data analysed using descriptive statistics, Pearson's correlation, and regression analysis.
- Qualitative data coded thematically to identify patterns of perceptions and experiences.

## **Data Analysis & Interpretation**

### **1. Demographic Profile of Respondents**

Of the 300 students surveyed, 56% were female and 44% male. Around 65% were undergraduates and 35% postgraduates, drawn from commerce, science, arts, and management streams.

### **2. Social Media Usage Patterns**

- Average daily time spent on social media was **3.8 hours**.
- WhatsApp (90%), Instagram (75%), and Facebook (62%) were the most used platforms.

- About 40% of students used social media for academic purposes (study groups, assignments, tutorials), while 60% primarily used it for entertainment and communication.

### **3. Correlation Between Social Media and Academic Performance**

Pearson's correlation revealed a **negative correlation** ( $r = -0.42$ ,  $p < 0.01$ ) between excessive social media use and GPA. Regression analysis confirmed that time spent on social media explained 29% of the variance in academic performance.

### **4. Academic Benefits of Social Media**

- 68% of students reported that social media facilitated academic collaboration.
- 54% found that it provided useful academic resources (YouTube tutorials, online notes).
- 47% mentioned that it improved communication with peers and teachers.

### **5. Academic Drawbacks of Social Media**

- 64% reported distraction and reduced study time.
- 48% acknowledged procrastination due to prolonged social media use.
- 36% reported reduced concentration during study sessions due to multitasking with social media.

## **Findings & Discussion**

The study investigated how social media usage influences the academic performance of university students. The results reveal a dual impact, with both positive and negative dimensions.

### **1. Negative Impact on Academic Performance**

The analysis indicated a significant negative correlation between excessive social media usage and academic performance ( $r = -0.42$ ,  $p < 0.01$ ). Students who spent more than 4 hours per day on social media had lower GPAs compared to those who used it moderately. This finding supports Junco (2012) and Kirschner and Karpinski (2010), who observed that heavy social media use contributes to distraction, procrastination, and reduced study time.

### **2. Positive Academic Contributions**

Despite the negative correlation, the study also found that social media provided academic benefits when used constructively. Students reported that platforms like WhatsApp and Facebook study groups facilitated collaboration and resource sharing. This aligns with Tess (2013) and Manca and Ranieri (2016), who emphasized the role of social media as a supportive learning tool.

### **3. Patterns of Usage Matter**

The impact of social media on academic performance was found to depend largely on usage patterns rather than mere presence. Moderate users who combined academic and social use reported balanced outcomes, while excessive entertainment-driven use led to academic decline. This confirms the findings of Wang et al. (2011).

### **4. Student Perceptions**

Qualitative interviews revealed that students acknowledged both advantages and drawbacks. Many appreciated access to academic resources and communication with peers, but admitted struggling with time management and self-control. A recurring theme was the challenge of multitasking between studying and social networking.

## 5. Implications for Universities

The study underscores the need for universities to address the dual nature of social media. Institutions must encourage its educational use while guiding students to manage potential distractions.

### Conclusion & Suggestions

The study concludes that social media has both positive and negative influences on academic performance of university students. While it enhances collaboration and provides access to resources, excessive and unregulated use significantly reduces academic outcomes.

### Key Suggestions

1. Universities should promote the use of social media as an academic support tool through structured study groups and official platforms.
2. Workshops on digital literacy and time management should be organized to help students regulate their usage.
3. Students should adopt self-regulation strategies such as setting usage limits and avoiding multitasking during study sessions.
4. Teachers should integrate social media meaningfully into academic activities to harness its positive potential.
5. Policymakers should consider framing guidelines for responsible social media use in higher education contexts.

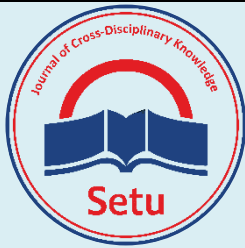
By implementing these measures, social media can be transformed from a source of distraction into a valuable educational resource.

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**“POLICY LI HAI... PAR SAMAJHI NAHI HAI” A PRIMARY  
STUDY ON INSURANCE AWARENESS AND CONSUMER  
DECISION-MAKING IN INDIA**

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**ABSTRACT**

This paper explores the degree of consumers with regard to their insurance knowledge and how they relate to consumer decision-making when buying insurance policies. The study also examines the issue of whether the decision making in matters involving insurance varies among the groups of educational qualifications. The key survey was done on 70 respondents where a structured questionnaire was used on a five-point Likert scale. According to the results, the average level of insurance awareness (3.5143) is considerably represented compared to the neutral benchmark value ( $u = 3$ ), which means that there is a moderately positive attitude to the policy features, benefits, and claim processes. The correlation analysis, however, has not revealed significant relationship to exist between insurance awareness and consumer choice ( $r = -0.222$ ,  $p > 0.05$ ). Also, the results of the ANOVA show no significant difference in making a decision based on the groups of educational qualification. The study concludes that despite the fact that the awareness level is satisfying, the level does not play a significant role in purchasing decisions, so more strategies to contact the consumer should be developed.

**KEY WORDS**

Insurance awareness, consumer decision-making, insurance literacy, policy understanding, risk perception, India, financial inclusion, insurance penetration

**INTRODUCTION**

Insurance is an important element in the provision of financial security whereby, it covers individuals and families against unexpected events like sickness, accidents, death, and damaged property. In a nation such as India where income uncertainty, illnesses and vulnerability to the social society are common, insurance is not just a financial commodity but a social security system. Although there have been active Government of India and Insurance

Regulatory and Development Authority of India (IRDAI) policy initiatives to enhance the insurance penetration and financial inclusion, there is still a large gap between the insurance ownership and insurance knowledge among the consumers. The catchphrase goes by the name Policy Li Hai... The title Par Samajhi Nahi Hai best demonstrates this fact as a significant number of consumers buy insurance policies without a clear understanding of their contents, advantages, and limitations or long-term consequences.

The aggressive marketing, bancassurance channels, digital platforms and government-backed schemes have led to a rapid growth of Indian insurance markets. Nevertheless, the choice of policy is usually affected by the persuasion of the agents, the recommendation of others or the need to save taxes or the requirement of the employer instead of making informed judgment. This often leaves the consumer without knowledge of crucial elements like the premium structures, claim processes, lapses in the policy and the amount of coverage. Such lack of awareness contributes to the dissatisfaction and mistrust and undermines the perceived value of insurance as a risk-management tool.

The process of consumer decision making in terms of insurance is very complicated and entails cognitive, psychological as well as socio-economic aspects. The low level of financial literacy, low insurance literacy, the fear-based selling practices, and the information asymmetry all impact the capacity of consumers to make rational insurance decisions to a great extent. The knowledge of the impact of the awareness level on the insurances-related choices is, thus, crucial to consumer protection, better policy performance, and increased confidence in the insurance ecosystem in the long term.

In that regard, this current major research intends to explore the awareness of insurance amongst the Indian consumers and how it affects their decisions. The study aims to produce the insights needed by insurers, policymakers, and educators to create more transparent, consumer-centric, and inclusive insurance policies because it is based on real consumer experiences and perceptions.

## **LITERATURE REVIEW**

The reviewed literature offers a well-rounded knowledge of how consumers make decisions when purchasing insurance, healthcare, retail and digital consumption based on behavioural, perceptual, socio-demographic and informational factors. Jain, Beliya, Jain, and Mishra (2025) show that the perceived health needs, including self-perceived health risks, and health care costs, are the most suitable predictors of health insurance adoption, and income and education are the moderating factors. To support this, Kondapally and Reddy (2024) find that

there is a consistent discrepancy between health insurance awareness and purchase, with the attitudes determinative factor in addition to demography. This is again proved by James and Kavitha (2025) who state that the expenditure on insurance premiums in India is heavily influenced by income, age, perception of risk, and differences in regions.

Various studies focus on behavioural views. Based on the phenomenon of limited rationality developed by Herbert Simon, Kumar et al. (2025) unveil that life insurance choices are not driven by economic rationality, but rather, by cognitive constraints, behavioural biases, social influences, and consumer favour satisficing decision-making, which in this case is endowment plans. This behavioural deviation is in tandem with the European Commission (2017) report that records the impacts of biases, such as limited attention, status-quo bias, and inadequate understanding of complex contracts on insurance decisions, which in most cases lead to under-insurance. According to Bisen and Singh (2025), insurance literacy is a decisive factor of informed decision-making and perceived financial security.

Jayashree, Mohith, and Ranganath (2025) and Priya et al. (2024) point out that high brand trust does not always result in the good grasp of policy features, which explains why specific educational efforts are required to address consumer awareness and communication gaps. Jeevanantham (2025) expands on this argument by underlining the importance of consumer rights awareness and legal literacy as the basis of ethical markets.

In addition to insurance, the findings of Saxena and Mishra (2025), Shukla and Adme (2023), and Godey et al. (2016) demonstrate how consumer behaviour is redefined via subliminal cues, digital connectivity, and web design, and in most cases, with a non-linear or subconscious decision-making process. Lastly, Alamudi (2025) and Basyaiban (2025) show in business-related issues that qualitative decision-making practices and empowerment practice contribute to the sustainability of the organization. On the whole, the literature emphasizes that successful consumer engagement must be achieved by combining behavioural guidelines, awareness campaigns, and situation-related approaches.

### **RESEARCH GAP**

The literature on insurance in India is mostly focused on insurance penetration, customer satisfaction or the performance of insurance firms without much focus being given to the extent of understanding of the consumer after purchasing the policies. There are numerous researches that assume policy ownership to be a measure of awareness, which does not take into account a large number of people having partial or incomplete knowledge about insurance products. In addition, no primary, perception-based studies directly correlate

insurance awareness and consumer decision-making process in the Indian context. This paper fills this gap by empirically investigating the impacts of different degrees of insurance awareness on the insurance decision, confidence, and post purchase perceptions of the consumers.

## RESEARCH OBJECTIVES

Objective 1: To examine whether the mean level of insurance awareness among consumers is significantly higher than the neutral benchmark level ( $\mu = 3$ ) regarding policy features, benefits, and claim procedures.

Objective 2: To examine whether there is a significant relationship between insurance awareness and consumer decision-making in the purchase of insurance policies.

Objective 3: To examine whether insurance-related decision-making differs significantly among consumers based on their educational qualification.

## RESEARCH METHODOLOGY

### Research Methodology

1. **Research Design:** Descriptive and analytical research design was adopted.
2. **Type of Study:** Primary survey-based empirical study
3. **Study Area:** Selected respondents from India (as per research context).
4. **Sample Size:** 70 respondents.
5. **Sampling Technique:** Convenience sampling method.
6. **Data Collection Tool:** Structured questionnaire using a 5-point Likert scale.
7. **Variables Studied:**
  - Insurance Awareness Level
  - Consumer Decision-Making Index
  - Educational Qualification
8. **Statistical Tools Used:**
  - One-Sample t-test (to compare mean awareness with benchmark  $\mu = 3$ )
  - Pearson Correlation (to examine relationship between awareness and decision-making)
  - One-Way ANOVA (to test differences across education groups)
9. **Level of Significance:** 5% (0.05).
10. **Data Analysis Software:** SPSS was used for statistical analysis.

## DATA ANALYSIS AND INTERPRETATION

$H_0$  (Null Hypothesis): The mean insurance awareness score of consumers is equal to the neutral level ( $\mu = 3$ ), indicating no significant awareness regarding insurance policy features, benefits, and claim procedures.

$H_1$  (Alternative Hypothesis): The mean insurance awareness score of consumers is significantly higher than the neutral level ( $\mu > 3$ ), indicating a significant level of awareness regarding insurance policy features, benefits, and claim procedures.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Insurance Awareness Level	70	3.5143	.71263	.08518

One-Sample Test						
	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Insurance Awareness Level	6.038	69	.000	.51429	.3444	.6842

To establish whether the level of awareness of the insurance to consumers is different significantly to the neutral level of insurance awareness that is regarded as 3. The findings have revealed that the average awareness score is 3.5143 with a standard deviation of 0.71263, which is moderately positive awareness level. The t-value has been calculated to be 6.038 with 69 degrees of freedom and the level of significance is 0.000 that is below the standard level of significance (0.05). The average difference of 0.51429 and the 95% confidence interval (0.3444 to 0.6842) also prove that the level of awareness is much greater than the neutral value. Hence, the null hypothesis is rejected and the alternative hypothesis accepted meaning that consumers have statistically significant amount of awareness about insurance policies features, benefits, and claim procedures.

$H_0$  (Null Hypothesis): There is no significant relationship between insurance awareness and consumer decision-making in the purchase of insurance policies.

$H_1$  (Alternative Hypothesis): There is a significant relationship between insurance awareness and consumer decision-making in the purchase of insurance policies.

Correlations
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		Insurance Awareness Level	Consumer Decision-Making Index
Insurance Awareness Level	Pearson Correlation	1	-.222
	Sig. (2-tailed)		.064
	N	70	70
Consumer Decision-Making Index	Pearson Correlation	-.222	1
	Sig. (2-tailed)	.064	
	N	70	70

A Pearson correlation was done to find out the association between insurance awareness and consumer decision-making. The findings show that there is a negative value of the coefficient of correlation ( $r = -0.222$ ) between insurance awareness and consumer decision-making index. Nevertheless, the value of significance ( $p = 0.064$ ) is more than 0.05 level of significance. This implies that the weak negative correlation between the awareness and the decision making is not statistically significant. Thus, it accepts the null hypothesis and rejects the alternative one. Due to these findings, one can conclude that insurance awareness does not exert a statistically significant effect on the decision-making of consumer when purchasing insurance policy in the chosen sample.

$H_0$  (Null Hypothesis): There is no significant difference in insurance-related decision-making among consumers across different educational qualification groups.

$H_1$  (Alternative Hypothesis): There is a significant difference in insurance-related decision-making among consumers across different educational qualification groups.

ANOVA					
Consumer Decision-Making Index					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.401	3	.467	1.636	.189
Within Groups	18.831	66	.285		
Total	20.231	69			

One-Way ANOVA test was employed to establish whether the decision-making process of consumers towards insurance policies is different among the different levels of education qualification. The outcome has an F-value of 1.636 with a significance level (p-value) of 0.189

that is above the standard level of significance, 0.05. This implies that the decision made by consumers on issues concerning insurance is not significantly different based on their education level. As the p-value value is greater than 0.05 the null hypothesis is accepted and the alternative hypothesis is rejected. Hence, the position of educational qualification does not play a major role in the consumer decision making when obtaining insurance policies are concerned in the chosen sample.

## CONCLUSION

The current research has looked into the rate of insurance awareness among the consumers and its effect with the decision making behavior and how the educational qualification affects the decision related to the insurance. The results show that consumers are statistically significant in terms of awareness about features of insurance policies, benefits and process of claims. The average score of the awareness (3.5143) was much greater than the neutral benchmark value (3), and the one-sample t-test provided support the idea that they are different at the level of significance of 5 percent. This proves that there is a fairly positive but not very positive insurance awareness among consumers in the sample chosen.

Nevertheless, even with this high degree of awareness, the researchers conducted a study and established no statistically significant correlation between insurance knowledge and consumer decision-making behaviour in insurance policy buying. Pearson correlation coefficient indicated that the two variables had a weak negative relationship ( $r = -0.222$ ), although the p-value (0.064) was greater than the 0.05 value, and thus the null hypothesis was accepted. This implies that effective decision making behaviour may not be the direct result of being aware. Purchasing decisions may be affected by other psychological, social or financial forces other than awareness.

Moreover, the analysis of variance (ANOVA) did not have any important difference between various educational qualification groups regarding insurance-related decision-making. The F-value (1.636) at 0.189 has a p-value that no significant difference between the educational attainment and the choice of consumers in relation to the insurance choice in the chosen sample. This means that there are comparatively similar trends in making decisions regardless of the level of education.

Comprehensively, consumers are characterized by a reasonably good awareness but this awareness fails to have any substantial impact on consumer purchase behavior, whereas the level of education does not cause significant difference in consumer behavior in terms of

decision-making. These results demonstrate that the consumer behavior in the insurance market is rather complex and indicate that the awareness in itself cannot lead to purchase.

### **Recommendations**

Insurance companies must consider spreading awareness, as well as building trust, simplifying the policy information, and developing individual advisory services. The efficient decision-making could appear through interactive campaigns, financial literacy programs, and online materials on the claim process described using straightforward language. Emotional reassurance and transparency also should be highlighted as companies cannot expect to attain purchase intention through awareness only. The level of education is not a significant determinant in the context of the decisions that can be made; therefore, it is possible to design marketing strategies that can be applicable across the educational groups. Enhanced customer interactions, post sales services, and redressal of grievances can also be used to promote enhanced and informed insurance buying processes among the consumers.

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