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From Boardroom to Breakroom: The Moderating Role of Middle Management Commitment in the Governance-Turnover Nexus

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ABSTRACT: This study investigates the impact of corporate governance practices on employee turnover intentions of listed manufacturing companies on Ghana Stock Exchange (GSE). Using a cross-sectional explanatory research design, data were collected from 250 employees through a structured questionnaire from listed manufacturing companies on GSE. The study employed hierarchical regression and Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the hypotheses and examine interaction effects. The results reveal that board gender diversity, board independence, and board size significantly increase employee turnover intentions. However, middle-level management commitment moderates these relationships, reducing the adverse effects of these corporate governance practices. The study also finds that code of conduct alone does not significantly influence turnover, but when combined with middle management commitment, it helps mitigate turnover. This study offers new insights into the role of middle-level management commitment in moderating corporate governance effects on employee turnover, particularly within the context of an emerging market like Ghana. It contributes to the corporate governance literature by focusing on middle-level management's role in organizational stability and employee retention.

KEYWORDS: Corporate governance, Employee Turnover Intention, Middle-Level Management.

INTRODUCTION

Corporate governance now plays a fundamental role ensuring accountability as well as for protecting the demands of shareholders and preserving their interests (Nkgowe et al., 2024). The actual issues that require attention are those of transparency in managing, overseeing, and developing human resources (Nugraheni & Fauziah, 2019). The implied set of relationships among a company's management, its board; shareholders and other stakeholders which provides the structure through setting corporate objectives controls resources efficiently (Naciti et al., 2022). As organizations strive to enhance their governance frameworks, the impact of these practices on crucial organizational outcomes such as employee turnover intention has garnered significant attention. Employee turnover intention, on the other hand, represents an employee's inclination or predisposition to voluntarily leave their current employment within a foreseeable future period (Smith et al., 2006). It is influenced by various factors, including job satisfaction, organizational commitment, and perceived job alternatives (Erhardt et al., 2003). High turnover intention among employees can have detrimental effects on organizational performance, productivity, and morale (Carter et al., 2003). Listed manufacturing companies, as a prominent player in the Ghanaian market, operates within a context shaped by various corporate governance practices and workforce dynamics. Corporate governance practices in listed manufacturing companies likely encompass mechanisms such as board composition, executive compensation, internal control systems, and stakeholder engagement strategies. These practices influence the behaviour of middle-level management, who serve as pivotal links between top management and frontline employees (Appiah et al., 2021; Anku-Tsede & Anku-Tsede, 2020). Employee turnover intention may be influenced by various factors, including job dissatisfaction, lack of career advancement opportunities, inadequate compensation, and organizational culture (Alam & Asim, 2019). Understanding the nexus between corporate governance practices, middle-level management behaviour, and employee turnover intention is in organizations like Listed manufacturing companies is crucial for creating a sustainable and productive workforce. Existing literature (eg. Adams & Funk, 2012; Richard et al., 2013; Mowday et al., 2013; Post & Bryon, 2015; Ogege & Boloupremo, 2017; Mensah & Bawole, 2018; etc.) provides an insight into relationship between corporate governance practices and employee turnover intention. Empirical evidence further supports the link between collective governance and firm performance in Ghana, highlighting that firms with better governance practices often exhibit improved performance, which indirectly influences employee turnover by providing a more stable and satisfying work environment (Osei, 2016; Yeboah & Kotey, 2021). Turnover in Ghanaian firms is frequently associated with dissatisfaction stemming from poor governance practices, such as lack of transparency and ineffective leadership (Boon & Birungi, 2022). Specific case studies of Ghanaian companies demonstrate that improvements in corporate governance can lead to reduced turnover and enhanced organizational commitment (Mensah & Ofori-Dankwa, 2019). In Ghana and even across the globe, employee turnover, particularly in the food and beverages industry has been relatively high, due to factors relating to governance and transparency in the industry

(Omari et al., 2020). The study contributes to the literature in the field of business management and human resources management. Specifically, focusing on the Ghanaian context, this study addresses the gap in the literature regarding the contextual specificity of corporate governance practices and their impact on turnover intention. It further enhances theoretical models by considering the unique socio-cultural, economic, and institutional factors that shape governance practices and employee behavior in emerging economies like Ghana. The findings of this study offer practical insights for organizational leaders and policymakers in Listed manufacturing companies and similar companies operating in emerging economies. Also, the outcomes can inform strategic decision-making regarding corporate governance practices and employee management strategies. The rest of this article is organized as follows: section 2 presents the theoretical background and analyses of relevant literature. This is followed by the presentation of the study's empirical review and hypotheses. Section 3 shows the research methodology. Section 4 presents the results, discussion, and implications. Section 5 draws the conclusion and future research prospect.

LITERATURE REVIEW

Stakeholder theory and resource dependency theory both emphasize the influence of external factors on organizational decision-making and sustainability. Stakeholder theory, championed by Edward Freeman, suggests that organizations should consider the interests of all stakeholders, including employees, customers, and communities, rather than focusing solely on shareholders (Freeman, 1984). It promotes balancing these interests to achieve long-term success and aligns closely with corporate social responsibility (Donaldson & Preston, 1995). On the other hand, resource dependency theory, developed by Pfeffer and Salancik (1978), argues that organizations depend on scarce external resources like capital and technology, which are often controlled by other entities. This creates power dynamics, compelling organizations to form alliances, diversify their resource base, and navigate institutional environments to ensure access to these critical resources (Casciaro & Piskorski, 2005). While stakeholder theory emphasizes ethical obligations to all stakeholders, resource dependency theory focuses on strategic actions organizations take to manage external resource dependencies.

Empirical Review and Hypothesis Development.

Board Gender Diversity and Employee's Turnover Intention

The relationship between board gender and employee satisfaction and turnover decision have been examined by prior studies (eg. Terjesen et al., 2009; Adams & Funk, 2012; Richard et al., 2013; Post & Bryon, 2015; etc.) and concluded with a positive relationship. For instance, Glass & Cook (2016) highlighted that gender-diverse boards tend to adopt more family-friendly policies and foster a culture of inclusiveness, which positively affects employee retention by addressing diverse employee needs. This suggests that gender-diverse boards tend to implement policies that enhance employee welfare, leading to higher job satisfaction and lower turnover intention. Post & Byron (2015) claimed that gender-diverse boards improve organizational governance and decision-making, leading to more employee-oriented policies and practices. These improvements in governance and decision-making are linked to lower turnover intentions among employees, as they feel more supported and valued by the organization. Moreover, prior studies (Bear et al., 2010; Richard et al., 2013) confirm that gender diversity positively influences organizational environment and culture, which can reduce turnover intentions by aligning organizational values with employee expectations. More recent studies like Adusei (2021), Adomako & Adusei (2022), Kusi & Opoku (2023), etc. all conclude that gender-diverse boards are more likely to implement employee-oriented policies, such as flexible work arrangements, culture of inclusiveness and fairness, which reduce turnover intentions by enhancing job satisfaction and work-life balance. It is therefore clear, based on the empirical evidence garnered, to formulate the following hypothesis that:

H1: Board gender diversity has a significant positive impact on employee’s turnover intention.

The Board Independence and Employee's Turnover Intention

Independent directors are expected to provide unbiased oversight and governance, thereby enhancing corporate accountability and integrity. The empirical literature has explored and concluded with evidence on how board independence influences employees' turnover intention. According to prior studies, independence enhance governance, thereby reducing turnover intention among employees (Mowday et al., 2013; Ogege & Boloupremo, 2017). Independent boards are more effective in overseeing management and ensuring that corporate practices align with shareholders' and employees' interests (Hermalin & Weisbach, 2003). Independent boards are associated with higher levels of ethical behavior and transparency, leading to lower turnover intentions by creating a trustworthy and supportive organizational environment (Onyali & Okerekeoti, 2019). Several studies come to similar conclusions. For instance, Agyemang et al. (2019) suggest that independent boards in Ghana contribute to more employee-centric governance practices, which reduce turnover intentions by enhancing job satisfaction and work-life balance. Several other Ghanaian studies including Antwi et al. (2019), Adomako et al. (2020), Nyarko et al. (2020), Appiah et al (2021), etc., have investigated various factors such as fairness, and ethical governance through which independent board contribute reduced turnover intensions. Independent boards enhance perceptions of fairness and transparency in organizational practices, leading to lower turnover intentions (Antwi et al., 2019). Employees in firms with independent boards reported higher job satisfaction and organizational commitment due to the fair treatment they received. Also, previous study by Appiah et al. (2021) revealed that independent boards are associated with higher levels of ethical behavior and transparency, leading to lower turnover intentions. Therefore, the second hypothesis of study is stated below as:

H2: Board independence has a significant positive impact on employee’s turnover intention

Board Code of Conduct and Employee’s Turnover Intention

Board code of conduct plays a crucial role in shaping organizational culture and employee perceptions of fairness and integrity within the workplace. Features of board code of conduct including ethical leadership and organizational trust fosters higher levels of trust among employees (Adeyemi & Oluwole, 2015). Prior studies by Abor and Mensah (2010) found that organizations with clear and well-communicated codes of conduct fostered a positive ethical climate. This ethical climate reduced turnover intentions by promoting trust and fairness in organizational practices. In another study by Adeyemi and Oluwole (2015 indicated that boards with strong codes of conduct are more effective in promoting ethical behavior among employees. Furthermore, Mensah et al. (2013) revealed that organizations with transparent and ethical governance practices experienced higher levels of employee satisfaction. This satisfaction reduced turnover intentions as employees were more likely to remain loyal to organizations that prioritize ethical conduct. Frimpong and Wilson (2016) asserted that organizations with strong ethical guidelines set by boards experienced lower turnover rates. Also, Anku-Tsede and Anku-Tsede (2020) concluded that boards with strong codes of conduct promote a culture of integrity and accountability. Code of conduct also promote fairness and transparency (Asiedu et al., 2017; Gyekye et al., 2019). Organizations with transparent and fair governance practices, including clear codes of conduct, experienced lower turnover rates. Employees perceived these organizations as ethical and fair, leading to higher job satisfaction and reduced intentions to leave.

The third hypothesis of study is therefore framed around this evidence by stating that;

H3: Board code of conduct has a significant positive impact on employee's turnover intention.

Board Size and Employee's Turnover Intention

Many nations' regulators and policymakers have discouraged the formation of large boards in an effort to increase board effectiveness (Adams 2017). The impact of board size on employee turnover intention has been examined in various empirical studies within the realm of corporate governance and organizational behaviour. Previous research by Daily et al. (2003) found that larger boards were associated with higher levels of turnover intention among top management team members. Large boards lead to ineffective monitoring which can, in turn, create an unstable work environment, contributing to employee dissatisfaction and increased turnover intentions. According to Kakhbod et al. (2022), boards that are overly big lose efficacy and encourage employee turnover. Big boards may have issues with free-riding and coordination, which can lead to conflicts in group decision-making. Additionally, the requirement to appoint additional directors may degrade the caliber of the board (Jenter et al., 2023). Based on the empirical evidence and theoretical considerations, the following hypothesis is proposed:

H4: Board size has a significant positive impact on employee's turnover intention.

The Moderation Effect of Middle Level Management Commitment

The relationship between corporate governance practices and employee turnover intention has been widely studied in the literature, but same cannot be said for the moderating role of middle-level management commitment in this relationship. Employee job satisfaction and the likelihood of employees quitting their jobs are significantly correlated with middle-level management's commitment to fair procedures (Arokiasamy, 2019). Workers will respond to unfair procedures and practices employed by their direct supervisors in addition to unjust outcomes (Yiseth & Kenan, 2016). For example, equitable and open procedures and practices for performance reviews are critical to an organization's success, particularly in terms of employees' job satisfaction (Sudin et al., 2011; Mei, 2022). The greatest influence on the high turnover rate, according to Ahmed and Yang (2017), comes from middle-level management commitment to job satisfaction. It has a negative impact on turnover intention; the intention to leave is inversely correlated with work satisfaction. Prior study by Carter et al. (2013) found that middle managers who demonstrated ethical leadership behaviours, such as integrity, transparency, and accountability, were able to mitigate the negative effects of unethical organizational practices on employee morale and turnover intention. This highlights the importance of middle-level management commitment in moderating the relationship between corporate governance practices and employee outcomes. Building upon the existing literature and theoretical perspectives, the following hypothesis is proposed:

H5: Middle-level management commitment moderates the relationship between corporate governance practices and employee turnover intention.

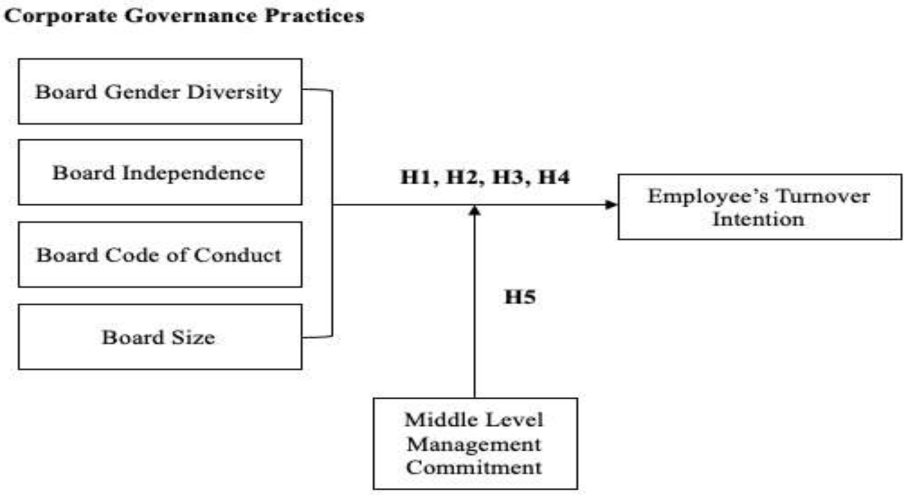

Figure 1: Conceptual Framework

MATERIALS AND METHODS

The study adopted a quantitative research approach and the target population was about 670 comprising of employees of selected 10 Listed manufacturing companies. Using a simple random sampling technique, structured questionnaire was distributed to 250 employees comprising of factory hand workers, Line officers, top, middle and lower-level management. Only permanent employees were considered because, the study focuses on turnover, which is best understood from the permanent workers perspective. After field data were collected, coded, and cleaned to ensure completeness and accuracy, both the descriptive and inferential statistics were applied to analyse the data. Descriptive statistics, specifically involving frequencies, percentages and means were used to help break down the data for interpretation. On the other hand, inferential statistics aid in extrapolating conclusions or predictions about a broader population based on observations derived from a sample (Owuoth & Mwangangi, 2015). For the analytical procedures, SPSS version 28 and SmartPLS were the software of choice.

RESULTS

The distribution of respondents was based on demographic factors, including gender, age, education level, work experience, and organizational level. The gender distribution reveals a significant male dominance (84.80%) of listed manufacturing companies on Ghana Stock Exchange (GSE), suggesting a possible gender disparity. The majority of employees fall within the 31-40 age group (39.20%), followed by the 41-50 group (29.20%), indicating a young to middle-aged workforce. Regarding education, most employees have high academic qualifications, with 35.60% holding Master's degrees and 30.80% holding First degrees, which may influence their expectations of corporate governance and turnover intentions. In terms of tenure, most employees have been with the company for 6-10 years (33.20%), suggesting moderate employee retention. Organizational level data shows that most employees are at the entry level (38.40%), which could lead to higher turnover intentions if career progression is limited. The presence of 14.80% at the executive level suggests a relatively flat hierarchy, which could impact governance practices and turnover intentions.

Table 1 presents the summary statistics of the variables employed for the study. The summary statistic provides insights into the central tendency and dispersion of the variables used in the study. The mean values for education (2.876) and age (2.384), which are categorical variables shows that the average respondent is between the age categories of 31-40 years and 41-50 years and holds an educational qualification between a First degree and a Master's degree. For the corporate governance indices, all have a mean of 0 and a standard deviation of 1. This standardization indicates that these variables have been normalized, allowing for comparability in subsequent analyses. The minimum and maximum values show a range of variation in responses.

The interaction terms of middle level management control (MC) with each of the corporate governing indices (BGD * MC, BI * MC, BS * MC, CC * MC) also show a mean close to 0, with varying standard deviations, indicating the degree of combined effect between middle-level management and other governance indices.

Table 1: Summary statistics of variables

Variable	Obs	Mean	Std. Dev.	Min	Max
Age	250	2.384	.934	1	4
Education	250	2.876	1.055	1	4
BGD_index	250	0	1	-3.148	2.211
BI_index	250	0	1	-3.726	2.246
BS_index	250	0	1	-4.107	1.841
CC_index	250	0	1	-3.628	2.447
MC_index	250	0	1	-3.532	2.197
EMPT_index	250	0	1	-3.657	1.862
BGD *MC	250	.271	1.204	-5.13	7.7
BI *MC	250	.548	1.454	-.98	9.91
BS *MC	250	.702	1.697	-1.41	10.91
CC* MC	250	.709	1.637	-1.88	12.81

The correlation analysis of all the explanatory variables employed in each of the four models fitted in this study are presented in Table 2 the results show both negative and positive correlation among the variables across all models, which range from very weak (0.002) to moderate (0.418), except few cases as observed in Model 2 – 4, which exhibit a strong correlation. For instance, Age and Education show a positive, but weak correlation (0.269) across all the models, indicating that older employees tend to have higher education levels.

Also, board gender diversity index (BGD_index) shows a small negative correlation with education (-0.030) and almost no correlation with age (-0.007), suggesting that board gender diversity is independent of these demographic variables. The interactive variable of board gender diversity with middle level management commitment (BGD*MC) shows a negative correlation with both BGD_index (-0.272) and MC_index (-0.303), suggesting an inverse relationship when these variables interact. A similar pattern can be observed all the models, indication that the variables can be used in their respective model for estimation without no cause for alarm concerning the problem of multicollinearity. Thus, all the correlations are below the 0.80, which poses threat of multicollinearity.

Table 2: Correlation matrix

Variables	(1)	(2)	(3)	(4)	(5)
Model 1: Board gender diversity					
(1) Age	1.000				
(2) Education	0.269	1.000			
(3)BGD_index	-0.007	-0.030	1.000		
(4) MC_ index	0.054	-0.002	0.272	1.000	
(5) BGD*MC	0.002	0.020	-0.272	-0.303	1.000
Model 2: Board independence					
(1) Age	1.000				
(2) Education	0.269	1.000			
(3) MC_ index	0.054	-0.002	1.000		
(4) BI_ index	0.084	0.149	0.550	1.000	
(5) BI *MC	-0.063	0.016	-0.418	-0.309	1.000

Model 3: Board size					
(1) Age	1.000				
(2) Education	0.269	1.000			
(3) MC_ index	0.054	-0.002	1.000		
(4) BS_ index	-0.013	0.016	0.705	1.000	
(5) BS *MC	-0.076	0.030	-0.497	-0.524	1.000
Model 4: code of conduct					
(1) Age	1.000				
(2) Education	0.269	1.000			
(3) MC_ index	0.054	-0.002	1.000		
(4) CC_ index	0.047	0.109	0.711	1.000	
(5) CC *MC	-0.091	0.037	-0.435	-0.428	1.000

Regression Analysis

This section discusses the results of analyzing the impact of corporate governance practices, board gender diversity, board size, board independence, and code of conduct, on employee turnover, along with the moderating role of middle-level management commitment. Four models were estimated, and hierarchical regression analyses were used to assess the moderation effect. In the first part of the model (Model 1), the effects of control variables such as age and education on turnover were analyzed. In Model 2, the unique effects of corporate governance variables on turnover were examined, testing hypotheses related to governance practices (hypotheses 1–4). Finally, Model 3 assessed the moderating role of middle management in the relationship between corporate governance and turnover, testing the interaction hypothesis (hypothesis 5).

The Effect of Board Gender Diversity on Employee Turnover

The effect of board gender diversity on employee turnover intention, examined as indicate under objective 1 of the study. Table 3 presents the findings from the analysis of the data. The R^2 value increases from 0.014 in Model 1 to 0.174 in Model 2 and 0.206 in Model 3. The incremental ΔR^2 values indicate that the unique effects of BGD and the moderation effect of MC significantly contribute to explaining the variance in employee turnover intention. The F-statistics for R^2 and ΔR^2 confirm the significance of these additions to the model. Also, the Variance Inflation Factor (VIF) values confirm that the models do not have any serious multicollinearity. All the VIF values are below the 5>VIF<10 and VIF>10 thresholds. The study reveals that, Education has a significant negative effect on employee turnover intention. Higher educational attainment appears to be associated with lower turnover intention, which aligns with the idea that more educated employees may have better job satisfaction and stability.

Table 3: Hierarchical regression analysis results of board gender diversity

	Dependent variable: Employees Turnover (EMPT)			VIF
Predictors	Model 1	Model 2	Model 3	
Controls				
Constants	.230(0 .219)	0.252(0.062)	0.284(0.198)	
Age	.044(0 .070)	0.023(0 .065)	0.025(0.064)	1.082
Education	-.117(0 .062)*	-0.107(0 .057)*	-0.105(0.056)*	1.079
Unique effect				
Board gender diversity (BGD)		155(0 .060)**	0.115(0.061)*	1.154
Middle level management control (MC)		0.329(0 .060)***	0.282(0.061)***	1.129
Interactive effect				
BGD*MC			-0.160(0.051)***	1.150
R^2	0.014	0.174	0.206	
ΔR^2	0.006	0.16	0.19	
F of R^2	0.014	0.16	0.032	
F of ΔR^2	1.764	23.673	9.953	
Degrees of freedom	247	245***	244***	

Note*: 1) ***, **, and * indicate significance at 1% (P. value <.01), 5% (P. value <.05); 2) figures in brackets are standard errors*

The study found that board gender diversity (BGD) has a significant positive effect on employee turnover intention at the 5% significance level, contradicting Hypothesis 1. This result aligns with Joecks (2013), who noted that the impact of board gender diversity on performance can be complex and context-dependent. However, it contradicts Rodprayoon and Maj (2021), who found that gender diversity positively affects employee retention. The contradiction may stem from differences in the study periods, particularly during COVID-19, when employee behavior and perceptions were atypical. While diversity brings new perspectives, it can also cause resistance and cultural adjustments, possibly explaining the rise in turnover intentions. It may also suggest that current diversity initiatives are poorly integrated or communicated. Middle-level management commitment (MC) shows a significant positive effect on employee turnover intention at the 1% level, indicating that higher management commitment may reflect a disconnect between management and employee expectations, leading to increased turnover. The interaction between BGD and MC has a significant negative effect on turnover intentions, supporting Hypothesis 5 (H5). This indicates that middle management commitment moderates the relationship between board gender diversity and turnover, as higher commitment mitigates the adverse effects of gender diversity. This aligns with Wooldridge et al. (2008), who emphasized the importance of middle managers in bridging top management's goals and employee acceptance, reducing turnover through effective communication.

The Effect of Board Independence on Employee Turnover

Objective 2 of the study assesses the impact of board independence on employee turnover intention, while objective 5 examines the moderating role of middle-level management commitment (MC) in this relationship. The findings, presented in Table 4, show that the R^2 value increases from 0.014 in Model 1 to 0.154 in Model 2 and 0.175 in Model 3, indicating that both board independence and MC significantly explain the variance in employee turnover intention. The F-statistics for R^2 and ΔR^2 confirm the significance of these additions, and the low Variance Inflation Factor (VIF) values confirm the absence of multicollinearity issues. Board independence has a significant positive effect on employee turnover intention at the 1% level, supporting Hypothesis 2, which suggests that higher board independence is associated with increased turnover intentions. This could indicate that independent boards create environments of uncertainty or stricter governance, potentially causing higher employee turnover. This finding aligns with research by Guo & Masulis (2015), which indicates that board independence may lead to rigorous oversight and strategic changes, initially increasing turnover intentions. However, middle management commitment shows a positive but non-significant effect on employee turnover intention.

Table 4: Hierarchical regression analysis results of board independence

	Dependent variable: Employees Turnover (EMPT)			VIF
Predictors	Model 1	Model 2	Model 3	
Controls				
Constants	0.230 (0.219)	0.296(0.206)	0.355(0.205)	
Age	0.044(0.070)	0.019(0. 065)	0.011(0.065)	1.084
Education	-0.117(0.062)*	-0.119(0.059)**	-0.112(0.058)*	1.112
Unique effects				
Middle level management control (MC))		0.062(0.072)	0.043(0.071)	1.499
Borad independence (BI)		0.338(0.071)***	0.282(0.074)***	1.599
Interactive effect				
BI*MC			-0.110(0.044)**	1.230
R^2	0.014	0.154	0.175	
ΔR^2	0.006	0.140	0.158	
F of R^2	0.014	0.14	0.021	
F of ΔR^2	1.764	20.299	6.158	
Degrees of freedom	247	245***	244**	

***Note**: 1) ***, **, and * indicate significance at 1% (P. value <.01), 5% (P. value <.05); 2) figures in brackets are standard errors*

For the moderation role of management commitment, the interaction between board independence and management commitment has a significant negative effect on employee turnover intention at the 5% level, indicating that middle-level management commitment moderates the relationship between board independence and employee turnover intention. This supports Hypothesis 5 (H5), suggesting that effective middle management can mitigate the adverse effects of board independence on employee turnover intentions. When middle-level management is committed, the potentially negative impacts of an independent board on turnover intention are lessened. The support the argument by Flyer et al (2017) that effective middle management role in the organization promote employee satisfaction. However, the insignificance of middle level management commitment, suggests that middle-level management commitment alone does not significantly affect turnover intention in the presence of board independence.

The Effect of Board Size on Employee Turnover

Table 5 presents the results related to the impact of corporate board size on employee turnover, addressing objective 3. The model fitness tests validate the model's reliability, with the R^2 value increasing from 0.014 in Model 1 to 0.162 in Model 2 and 0.178 in Model 3. The incremental ΔR^2 values suggest that both board size and the moderating effect of management commitment significantly contribute to explaining the variance in employee turnover intention. The F-statistics for R^2 and ΔR^2 confirm the significance of these model improvements. For control variables, similar to previous models, age has a positive but non-significant effect on turnover intention, while education has a significant negative effect, indicating that more educated employees are less likely to intend to leave. In terms of the variables of interest, board size has a significant positive effect on turnover intention at the 10% level. This suggests that larger boards are associated with increased turnover intentions, potentially due to perceptions of bureaucracy and inefficiency. This supports Hypothesis 3 (H3), as larger boards can lead to more complex decision-making and less effective oversight, increasing employee uncertainty and dissatisfaction, as noted by Coles et al., (2008).

Table 5: Hierarchical regression analysis results of board size

	Dependent variable: Employees Turnover (EMPT)			VIF
Predictors	Model 1	Model 2	Model 3	
Controls				
Constants	0.230(0.219)	0.260(0.203)	0.331(0. 204)	
Age	0.044(0. 070)	0.030(0.065)	0.016(0.065)	1.099
Education	-0.117(0. 062)**	-0.115(0.058)**	-0.107(0. 057)*	1.085
Unique effect				
Middle level management control (MC)		0.271(0.083)***	0.235(0. 084)***	2.093
Board size (BS)		0.141(0.083)*	0.087(0.086)	2.186
Interactive effect				
BS*MC			-0.090(0. 041)**	1.457
R^2	0.014	0.162	0.178	
ΔR^2	0.006	0.148	0.161	
F of R^2	0.014	0.148	0.016	
F of ΔR^2	1.764	21.557****	4.752**	
Degrees of freedom	247	245	244	

***Note**: 1) ***, **, and * indicate significance at 1% (P. value <.01), 5% (P. value <.05); 2) figures in brackets are standard errors*

Middle-level management commitment shows a significant positive effect on employee turnover intention, indicating that the commitment of middle-level management influences turnover intentions, possibly due to the role middle managers play in implementing policies and maintaining employee morale. This support Gupta and Gomathi (2022) finding that a positive perception on management leads to enhanced employee engagement and a lowered turnover intention.

The moderation role of middle level management commitment in the relationship between board size and turnover is beneficial, as shows by the significant negative effect of the interaction between management commitment and board size at the 1% significance level. This means that when middle-level management is committed, the potentially negative impact of a larger board on turnover intentions is mitigated. This supports Hypothesis 5 (H5), indicating that middle-level management commitment plays a crucial role in buffering the effects of corporate governance practices on employee turnover (Huy, 2001).

The Effect of Organizational Code of Conduct on Employee Turnover

As shown in Table 6, the F-statistic for model 1 is 1.764 is not statistically significant even at the 10 percent level of significance. This implies that age and education are not significant in determining employee's turnover intention. However, it's the significance at Model 2 and 3 at 1% as well as the incremental ΔR^2 values indicate that the unique effects of CC and the moderation effect of MC significantly contribute to explaining the variance in employee turnover intention. Organization's code of conduct (CC), which is a corporate governance practice, has a negative but non-significant effect on employee turnover intention even at the 10%. This means that the existence of a code of conduct alone does not significantly influence turnover intentions among employees. This does not support Hypothesis 4 (H4), which posited a significant positive impact of a code of conduct on employee turnover intention. However, the finding corroborates the study conducted on the Ghanaian banking sector by Osei yet al. (2022) and found no significant effect between corporate culture, which is more shaped by the organization code of conducts and employee satisfaction and performance (Osei et al., 2022).

Table 6: Hierarchical regression analysis results of board code of conduct

	Dependent variable: Employees Turnover (EMPT)			VIF
Predictors	Model 1	Model 2	Model 3	
Controls				
Constants	0.230(0.219)	0.249(0.205)	0.322(0.204)	
Age	0.044(.070)	0.018(0. 065)	0.02(0.065)	1.093
Education	-0.117(0.062) *	-0.102(0.059)	-0.087(0.058)	1.116

Unique effect				
Middle level management control (MC)		0.427(0.084) ***	0.384(0.085) ***	2.137
Code of Conduct (CC)		-0.077(0.085)	-0.122(0.085)	2.164
Interactive effect				
CC*MC			-0.106(0.040) ***	1.296
R^2	0.014	0.155	0.178	
ΔR^2	0.006	0.141	0.161	
F of R^2	0.014	0.14	0.023	
F of ΔR^2	1.764	20.348***	6.928***	
Degrees of freedom	247	245	244	

***Note**: 1) ***, **, and * indicate significance at 1% (P. value <.01), 5% (P. value <.05); 2) figures in brackets are standard errors*

Middle-level management commitment has a significant positive effect on employee turnover intention, highlighting its key role in influencing turnover. O'Meara & Centers (1998) emphasize that middle management can only support organizational policies if these policies are specifically tailored to them. The study also finds that the interaction between middle-level management commitment and a code of conduct has a significant negative effect on employee turnover intention, indicating that middle management commitment mitigates the potentially negative effects of the code of conduct. This supports Hypothesis 5, which states that middle management buffers the effects of corporate governance on turnover. The research aligns with the literature suggesting that management style moderates the relationship between corporate governance and employee engagement (Koeswayo et al., 2023), confirming three tested hypotheses.

DISCUSSION

The study examines the relationship between employee turnover intention and factors such as educational attainment, board gender diversity (BGD), board independence, board size, and middle-level management commitment (MC), emphasizing the moderating role of middle managers in these dynamics. The findings reveal that higher educational attainment is linked to lower turnover intention, consistent with human capital theory. Becker (1964) suggests that better-educated individuals possess more skills, making them more valuable to organizations, which leads to higher job satisfaction and stability, thus reducing their likelihood of leaving (Greenhaus & Powell, 2006). The results indicated that BGD has a significant positive effect on turnover intention, meaning that greater board diversity correlates with higher employee turnover. Joecks et al. ,(2013) argue that while gender diversity can foster innovation, it may also present challenges, such as cultural resistance. However, middle management commitment moderates this relationship, with stronger MC reducing the adverse effects of BGD on turnover intention (Wooldridge et al., 2008). Moreover, board independence significantly increases turnover intention. Agency theory posits that independent boards prioritize shareholder interests through stricter oversight, which can create uncertainty and dissatisfaction among employees (Fama & Jensen, 1983). This leads to higher turnover intentions. The study finds that middle management commitment mitigates this effect by providing support during transitions and communicating board decisions, reducing uncertainty (Flyer et al., 2017).

Board size has a significant positive effect on turnover intention. Larger boards complicate decision-making and create uncertainty for employees regarding organizational direction, which increases turnover (Coles et al., 2008). However, middle management commitment mitigates these effects, as committed managers help communicate board decisions effectively, reducing employee anxiety (Huy, 2001). The organization's code of conduct has a negative but non-significant effect on turnover intention, suggesting that the mere existence of a code is insufficient to reduce turnover unless it is well-integrated into daily operations. However, when combined with strong middle management commitment, the potentially negative impact of a code of conduct on turnover intention is mitigated, indicating that middle managers are essential in enforcing and aligning the code with organizational culture (Huy, 2001). Also, the study highlights the critical role of middle-level management in moderating the effects of corporate governance on employee turnover. Middle managers act as the link between top management and employees, ensuring that changes are understood and accepted, which reduces turnover intentions (Wooldridge et al., 2008). Organizations that foster strong middle management commitment can better mitigate the negative impacts of governance practices, such as board diversity, independence, and size, improving employee retention (Koeswayo et al., 2023). In conclusion, the study accentuates the importance of middle-level management commitment in moderating the effects of corporate governance on turnover intention, suggesting that organizations should focus on strengthening middle management to enhance retention.

Table 7: Decision and Conclusions of the Hypotheses

Hypothesis	**Results**		**Determination**
	Coefficient	*P-Value*	
H1: Board gender diversity has a significant positive impact on employee's turnover intention	0.115	< 0. 050	Accepted
H2: Board independence has a significant positive impact on employee's turnover intention	0.282	< 0.001	Accepted

H4: Board size has a significant positive impact on employee's turnover intention.	0.141	< 0. 100	Accepted
H3: Board code of conduct has a significant positive impact on employee's turnover intention.	-0.077	> 0. 100	Not accepted
H5a: Middle-level management commitment moderates the relationship between corporate governance practice (*board gender diversity*) and employee turnover intention.	-0.160	< 0.001	Accepted
H5b: Middle-level management commitment moderates the relationship between corporate governance practice (*board independence*) and employee turnover intention.	-0.111	< 0.005	Accepted
H5c: Middle-level management commitment moderates the relationship between corporate governance practice (*board size*) and employee turnover intention.	-0.090	< 0.005	Accepted
H5d: Middle-level management commitment moderates the relationship between corporate governance practice (*board code of conduct*) and employee turnover intention.	-0.106	> 0.100	Not accepted

IMPLICATION

The study investigates the impact of corporate governance practices on employee turnover intentions at Listed manufacturing companies, with a particular focus on board gender diversity, board independence, board size, and organizational code of conduct. The findings reveal that these corporate governance practices significantly influence employee turnover intentions, albeit in varying ways.

Board gender diversity is found to have a significant positive effect on turnover intentions, contrary to initial hypotheses, suggesting that diversity initiatives may initially face resistance or ineffective integration. This underscores the complexity of implementing diversity in corporate settings and highlights the need for better communication and integration strategies. Conversely, board independence also increases turnover intentions, indicating that stricter governance and oversight might create uncertainty among employees. However, the study finds that middle-level management commitment plays a crucial moderating role, reducing the negative impacts of both board gender diversity and board independence on turnover intentions. This highlights the importance of effective middle management in ensuring the successful implementation of governance practices. The study recommends several practical steps for organizations to improve diversity and employee engagement. First, organizations should implement comprehensive diversity training programs, including workshops, mentorship, and continuous awareness initiatives, to help employees embrace and support diverse board members. Additionally, middle managers should be equipped with skills in conflict resolution, communication, and change management to bridge the gap between top-level governance and employee engagement. Streamlining governance structures is also advised to address the negative perceptions of larger board sizes by enhancing decision-making processes and reducing inefficiencies. Lastly, the study suggests that organizations like Fan Milk Ghana Plc should invest in continuous education and professional development opportunities for employees, such as tuition assistance and certification programs, to reduce turnover intentions, especially among highly educated staff.

CONCLUSION

The study has limitations despite its contributions to literature, policy, and practice. The use of a cross-sectional design restricts the ability to make causal inferences. Additionally, the study's focus on the 10 selected listed manufacturing companies in Ghana, may limit the generalizability of its findings to other contexts. Future research could also explore the integration of gender diversity in greater detail. Qualitative studies might delve into employee perceptions and experiences regarding gender diversity initiatives, providing insight into how these efforts can be more effectively communicated and embedded within organizations. The role of middle management in moderating the relationship between corporate governance practices and employee turnover also warrants further investigation. Future studies could assess the specific competencies and behaviors of middle managers that most successfully influence this dynamic. Additionally, examining different industries and organizational sizes could reveal whether these effects vary across different contexts. Another area for exploration is the potential mediating role of employee engagement in the relationship between corporate governance and turnover intentions. Future studies could investigate how various aspects of employee engagement are shaped by corporate governance practices and middle management behaviors, offering a deeper understanding of the mechanisms that drive turnover intentions.

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The Extent of Availability of The Strategic Dimensions of Total Quality Management: An Exploratory Study of the Opinions of a Sample of Employees at the College of Administration and Economics, University of Mosul

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ABSTRACT: This study aims to examine the extent to which the strategic dimensions of Total Quality Management (TQM) are available at the College of Administration and Economics, University of Mosul, by surveying the opinions of a sample of the college's faculty members and employees. The strategic dimensions under investigation include: top management commitment, employee participation, continuous improvement, and customer satisfaction focus. The study employed the descriptive-analytical method and used a questionnaire as the primary tool for data collection. The questionnaire was distributed to a sample of staff members, and the collected data were analyzed using the arithmetic mean and standard deviation, in addition to assessing the reliability of the instrument through Cronbach's Alpha. The findings revealed that the strategic dimensions of TQM are available at a good too high level among the college's employees, with some variations among the dimensions. Continuous improvement and top management commitment were found to be the most strongly present dimensions, whereas employee participation received a relatively moderate evaluation, indicating the need to enhance the application of this dimension. The study concludes that adopting the strategic dimensions of TQM contributes to improving institutional performance, increasing job and academic satisfaction, and promoting institutional excellence. It recommends strengthening employee participation in decision-making, activating continuous improvement tools, and increasing attention to customer satisfaction within the academic environment to ensure the sustainability of TQM implementation at the institutional level.

KEYWORDS: Total Quality Management (TQM), Strategic Dimensions, Top Management Commitment, Employee Participation, Continuous Improvement, Customer Satisfaction, College of Administration and Economics, University of Mosul.

INTRODUCTION

Total Quality Management (TQM) is considered one of the most significant contemporary management approaches adopted by educational institutions to enhance their efficiency and effectiveness, and to achieve high levels of satisfaction among customers and beneficiaries. Over the past decades, TQM has evolved from being a set oof operational tools aimed at improving processes into an integrated strategic froamework that guides organizations toward sustainable excellence and the achievement of long-term objectives. In this context, the concept of the strategic dimensions of TQM has emerged as both a theoretical and practical extension that links quality principles with institutional vision, competitive capability, and the creation of added value in academic and administrative performance. Universities, particularly in the Iraqi environment, face increasing challenges relatede to enhancing organizational efficiency, improving the quality of educational outcomes, developing the work environment, and keeping pace with rapid changes in management and education. Hence, adopting the strategic dimensions of TQM in Iraqi university colleges is of great importance, as it plays a central role in embedding a culture of quality, activating employee participation, developing academic and administrative processes, and achieving institutional excellence. The Collegee of Administration and Economics at the University of Mosul is one of the long-established academic institutions that continually works on improving its performance and developing its educational and administrative services, making it an appropriate environment for studying the reality of applying the strategic dimensions of TQM. Providing these dimensions contributes to enhancing the college's competitive ability, improving the quality of its outputs, and increasing the satisfaction of its customers (students, researchers, and the community). Based on the significance of this topic, this study aims to survey the opinions of a sample of the College of Administration and Economics' staff at the University of Mosul regarding the extent of availability of the strategic dimensions of TQM, to assess their level of implementation, identify areas in need of improvement, and providing scientific recommendations to support the college's efforts in enhancing its performance quality.

LITERATURE REVIEW

1. The Concept of the Strategic Dimensions of Total Quality Management

The concept of the strategic dimensions of Total Quality Management (TQM) encompasses a set of long-term components and directions that support an organization's ability to implement the total quality philosophy systematically and sustainably. These dimensions translate quality principles into strategec plans, organizational policies, and coordinated operational processes that contribute to achieving competitive advantage. This concept emphasizes integrating quality within the organization's strategic viseon, building a culture that values continuous improvement, involving customers in shaping overall direction, and directing resources and capabilities toward achieving sustainable quality (Oakland, 2014; Goetsch & Davis, 2020). The literature also suggests that the strategic dimensions of quality extend beyond the scope of "process improvement" to encompass understanding the competitive environment, adapting quality to future changes, and informing decisions that foster long-term organizational capabilities (Evans & Lindsay, 2020). Thus, quality becomes an integral part of the strategic framewoork that defines the organization's path and ensures its continuity in delivering value to customers (DeJesus, Villamar, & Dionisio, 2021).

2. The Importance of the Strategic Dimensions of Total Quality Management

The importance of the strategic dimensions of TQM stems from their role as the foundation that ensures successful quality implementation and the achievement of measurable long-term outcomes. Their significance can be summarized as follows (Andreeva, Popova, Yashima, Babiana, Aksenova, & Netspeak, 2019):

- Aligning Quality with Organizational Vision: Strategic dimensions ensure that quality is embedded in the organization's philosophy rather than being limiteed to operational activities (Goetsch & Davis, 2020).
- Enhancing Competitive Advantage: Integrating quality into strategy improves the organization's market position, increases customer satisfaction, and sustains performance (Evans & Lindsay, 2020).
- Sustaining Continuous Improvement: By providing resources, leadership support, and fostering a supportive organizational culture, these dimensions enhance the organization's ability to evolve in a changing environment (Oakland, 2014).
- Increasing Innovation: Strategic dimensions provide a framework for developing new products and services that meet changing customer needs (Octavian & Mihai, 2014).
- Reducing Waste and Improving Operational Efficiency: Through the systematic application of quality principles, such as defect reduction and long-term cost minimization.

3. Strategic Dimensions of Total Quality Management

- Top Management Commitment: Top management commitment is considered one of the fundamental pillars of Total Quality Management (TQM) and represents the starting point for any project aimed at improving institutional performance. Administrative literature indicates that the success of quality programs largely depends on the extent to which top leaders are convinced of the quality philosophy and adopt a culture of continuous improvement (Evans & Lindsay, 2020). Commitment iis demonstrated through providing the necessary resources, supporting employees, adopting clear quality policies, and establishing a strategic vision aligned with the objectives of the educational institution. Studies also confirm that organizatioons led by highly committed leaders achieve higher levelse of customer satisfaction, operational efficiency, and effective resource management (Goetsch & Davis, 2016). In the university context, leadership commitment manifests in supporting research, enhancing the learning environment, and providing continuous staff training, thereby fostering an organizational culture that supports quality.
- Employee Involvement: Employee involvement is a key factor in ensuring the success of TQM, as performance improvement cannot be achieved without active participation by employees in providing suggestions, assuming responsibilities, and contributing to decision-making. Juran (2018) emphasized that empowering employees is a pivotal factor in driving real organizational change. Employee involvement takes various forms, including participation in work teams, problem-solving, process design, and attendance in quality training programs. Literature indicates that organizations that promote employee involvement achieve better performance, experience fewer operational errors, and enjoy higher levelse of job satisfaction and organizational commitment (Oakland, 2019). In academic institutions, employee involvement is particularly critical as it directly affects departmental performance, administrative service effectiveness, and interactions with students, thereby impacting the quality of educational outcomes.
- Continuous Improvement: Continuous improvement is a central principle of TQM, reflecting a systematic approach to the ongoing development of processes and services. Deming (2016) highlighted that continuous improvement is fundamental for building an effective organization that seeks to reduce errors and enhance efficiency. Continuous improvement involves several key practices such as data analysis, use of quality tools, process reviews, and adoption of modern performance management methods (Pheng & Hong, 2015). In academic institutions, continuous improvement is a strategic element because it contributes to curriculum development, enhancement of the learning environment, improvement of administrative services, and support for research activities (Thiagarajah & Thang Swamy, 2015). Recent literature indicates that organizations applying continuous improvement philosophies are better able to adapt to environmental changes and are moore capable of innovation and achieving institutional excellence (Sadikoglu & Olcay, 2014).
- Customer Focus: Customer focus is one of the main dimensions of TQM, as organizations rely on measuring and analyzing customer needs and expectations to guide strategies for performance enhancement. In educational institutions, the concept of the customer includes students, the community, researchers, and potential employers. Kano (2017) emphasized that achieving customer satisfaction is a prerequisite for institutional success and sustainability. Customer focus involves practices such as measuring satisfaction levels, handling

complaints, improving servicess, and developing communication channels (Usadolo, 2020). Studies indicate that universities that adopt a clear methodology for measuring customer satisfaction achieve higher quality educational outcomes and enjoy a stronger academic reputation (Sila & Ebrahimpour, 2005). Strategic customer focus also contributes to curriculum development, improvement of university services, and increased competitiveness at local and regional levels.

MATERIALS AND METHODS

This section focuses on presenting the research findings by describing and analyzing the responses of the surveyed sample, with a detailed diagnosis of the primary data. Subsequently, the results are discussed and compared with existing literature to determine the extent of their consistency or divergence from previous studies. This section also includes the presentation of the hypothesis testing results using the statistical software SPSS, version 26, aiming to establish the statistical significance of the findings and too derive accurate and reliable research conclusions.

1. Description and Diagnosis of the Respondent Sample Data:

The current study relied on selecting a random sample of general staff memberse at the College of Administration and Economics, with a total of 110 respondents. Data were collected to identify the demographic characteristics of the sample, including gender, age, educational qualification, and years of service, as presented in Table 1.

Table (1): Characteristics and Attributes of the Respondent Sample (n = 110)

Variable	Category	Frequency
Gender	Male	44
	Female	66
Age	25–30 years	5
	31–40 years	41
	41–50 years	55
	51 years and above	9
Educational Qualification	Doctorate	3
	Master's	20
	Bachelor's	80
	Diploma	7
Years of Service	5 years or less	8
	6–10 years	10
	11–20 years	80
	21 years or more	12

Source: Authors' own preparation

2. Analysis and Diagnosis of the Sample Data

- Gender: The data indicate that the proportion of females (60%) exceeds that of males (40%), reflecting a higher female participation within the respondent sample.
- Age: The majority of respondents fall within the 41–50 years age group (50%), while the youngest group (25–30 years) represents only 4.5%, indicating that most participants have medium to extensive experience.
- Educational Qualification: The sample is dominateed by bachelor's degree holders (72.7%), whereas doctorate holders constitute a small minority (2.7%).
- Years of Service: Most respondents have long professional experience, ranging between 11–16 years (72.7%), reflecting a high level of occupational expertise.
- Conclusion: This analysis suggests that the sample provides a good representation of the age groups and work experience most relevant to the research topic, offering a solid foundation for proceeding to the analysis of the respondents' answers and testing the research hypotheses using the statistical software SPSS, version 26.

3. Description and Diagnosis of the Top Management Commitment Dimension:

To examine the status of the Top Management Commitment dimension in the studied college, the researcher analyzed the respondents' answers to the items representing this dimension, denoted by variables (X1–X5). The data presented in Table 2 indicate a high level of agreement among respondents regardiing the items of this dimension. The overall agreement percentage (Strongly Agree + Agree) reached 80.6% across all items, reflecting an excellent degree of consensus and coherence in the responses. The percentage of disagreement was 10%, while neutral responses accounted for 10.4%. The overall mean score was 4.11, which is higher than the hypothetical mean of the scale (3), with a standard deviation of 0.8252. These results demonstrate a clear and positive agreement among respondents concerning this dimension, according to the five-point Likert scale

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Table (2): Frequency Distributions, Means, and Standard Deviations for the Top Management Commitment Dimension

Indicator / Item Code	Response Alternatives					Mean	Standard Deviation
	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)		
Overall (X1–X5)	**%80.6**		**%10.4**	**%9.0**		**4.11**	**0.8252**

Source: Authors' own preparation

4. Description and Diagnosis of the Employee Participation Dimension Based on Respondents' Perceptions

To examine the status of the Employee Participation dimension, the researcher analyzed the responses of the surveyed individuals to the items representing this dimension, denoted by variables (X6–X10). Table 3 presents the frequency distributions, mean scores, and standard deviations. The data indicate a high level of agreement among respondents regarding the items of the Employee Participation dimension, with an overall agreement percentage (Strongly Agree + Agree) of 73% across all items. This reflects a good degree of coherence and consensus in the responses, indicating a generally positive peerception according to the five-point Likert scale. The percentage of disagreement was 9.5%, while neutral responses accounted for 17.5%. The overall mean score was 3.684, exceeding the hypothetical mean of the scale (3), with a standard deviation of 0.7792. These results demonstrate a clear and positive consensus among respondents concerning this dimension.

Table (3): Frequency Distribution, Mean, and Standard Deviation for the Employee Participation Dimension

Indicator / Item Code	Response Alternatives					Mean	Standard Deviation
	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)		
Overall (X6–X10)	**73%**		**17.5 %**	**9.5%**		**3.684**	**0.7792**

Source: Authors' own preparation

5. Description and Diagnosis of the Continuous Improvement Dimension Based on Respondents' Perceptions

To examine the status of the Continuous Improvement dimension, the researcher analyzed the responses of the surveyed individuals to the items representing this dimension, denoted by variables (X11–X15). Table 4 presents the frequency distributions, mean scores, and standard deviations for each item. The data indicate a high levele of agreement among respondents regarding the items of the Continuous Improvement dimension, with an overall agreement percentage (Strongly Agree + Agree) of 83.8% across all items. This reflects a high degree of coherence and consensus in the responses. The percentage of disagreement was 6%, while neutral responses accounted for 10.2%. The overall mean score was 4.243, exceeding the hypothetical mean of the scale (3), with a standard deviation of 0.8194. These results demonstrate a clear and positive agreement among respondents regarding this dimension.

Table (4): Frequency Distribution, Mean, and Standard Deviation for the Continuous Improvement Dimension

Indicator / Item Code	Response Alternatives					Mean	Standard Deviation
	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)		
Overall (X11–X15)	**83.8%**		**10.2%**	**6.0%**		**4.243**	**0.8194**

Source: Authors' own preparation

6. Description and Diagnosis of the Customer Satisfaction Focus Dimension Based on Respondents' Perceptions

To examine the status of the Customer Satisfaction Focus dimension, the researcher analyzed the responses of the surveyed individuals to the items representing this dimension, denoted by variables (X16–X20). Table 5 presents the frequency distributions, mian scores, and standard deviations for each item. The data indicate a high level of agreement among respondents regarding the items of the Customer Satisfaction Focus dimension, with an overalle agreement percentage (Strongly Agree + Agree) of 79.4% across all items. This reflects a good degree of coherence and consensus in the responses. The percentage of disagreement was 6%, while neutral responses accounted for 14.6%. The overall mean score was 3.853, exceeding the hypothetical mean of the scale (3), with a standard deviation of 0.7393. These results demonstrate a clear and positive agreement among respondents regarding this dimension.

Table (5): Frequency Distribution, Mean, and Standard Deviation for the Customer Satisfaction Focus Dimension

Indicator / Item Code	Response Alternatives					Mean	Standard Deviation
	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)		
Overall (X16–X20)	**%79.4**		**%14.6**	**6.0%**		**3.853**	**0.7393**

Source: Authors' own preparation

7. Overall Percentages and Ranking Importance of the Dimensions

The overall response percentages were based on the statistical analysis of the research variable as a whole. The results presented in Table 6 indicate a clear agreement among respondents regarding the Strategic Total Quality Management variable and its four dimensions. The overall agreement percentage for the variable reached 79.2% across all items (X1–X20), reflecting a high level of consensus. Neutral responses accounted for 13.18%, while disagreement represented 7.63%. The overall mean score was 3.973, exceeding the hypothetical mean of the scale (3), with a standard deviation of 0.791, indicating a clear and positive agreement among respondents regarding the dimensions of Strategic Total Quality Management. It can be concluded that the respondents demonstrated a clear consensus on the ranking of the Strategic Total Quality Management dimensions in terms of their importancee. The participants focus their work on the most influential dimensions, highlighting Continuous Improvement as the most important dimension, followed by Top Management Commitment, then Customer Satisfaction Focus, and finally Employee Participation. This indicates that the dimensions of Total Quality Management have a positive impact on strategic performance within the college and that respondents have a good understanding of the importance of each dimension in enhancing overall quality.

Table (6): Overall Percentages and Ranking of the Most Important Dimensions in the College

Strategic dimensions of Total Quality Management	Response rate			Mean	Standard Deviation	Ranking
	Agreement (%)	Neutral (%)	Disagreement (%)			
Top Management Commitment (X1–X5)	**%80.6**	**%10.4**	**%9.0**	4.11	0.8252	2
Employee Participation (X6–X10)	**%73**	**%17.5**	**%9.5**	3.684	0.7792	4
Continuous Improvement (X11–X15)	**%.838**	**%.201**	**%.06**	4.243	0.8194	1
Customer Satisfaction Focus (X16–X20)	**%79.4**	**%14.6**	**%.06**	3.853	0.7393	3
Overall Variable Indicator (X1–X20)	**%79.2**	**%13.18**	**%7.63**	**3.973**	**0.791**	____

Source: Authors' own preparation

DISCUSSION OF THE RESULTS

The results of analyzing the Strategic Total Quality Management variable in the studied college indicate a clear positive agreement among respondents regarding the four strategic quality dimensions. The data show that the Continuous Improvement dimension ranked first in terms of importance and agreement among respondents, reflecting a strong awareness of the significance of adopting continuous improvement policies in operational performance and achieving overall quality.

Top Management Commitment came in second place, confirming the pivotal role of senior management in guiding strategies and ensuring the effective implementation of total quality principles. The Costomer Satisfaction Focus dimension ranked third, indicating employees' recognition of the importance of meeting customer expectations, as customers are central to work and service delivery. Employee Participation ranked fourth, though it still falls within the positive agreement range. This may suggest a need to further enhance a culture of participation and interaction among staff in decision-making processes and the implementation of strategic initiatives.

These findings confirm that the four dimensions are integrated and form a strategic foundation for implementing total quality management within the college, and that respondents have a good understanding of the importance of each dimension in improving institutional performance. The differences between dimensions also highlight opportunities to strengthen certain aspects, such as Employee Participation, through training programs, incentives, and collaborative workshops to enhance their effective involvement in daily decisions and initiatives.

The results indicate that the general hypothesis is well-supported, with the overall variable indicator reflecting positive consensus among respondents above the average level. The sub-hypotheses were all achieved to varyiing degrees, ranging from good to high, with the Continuous Improvement dimension demonstrating the highest performance and Employee Participation the lowest, though still within the positive agreement range. This confirms that respondents recognize the importance of all strategic total quality management dimensions.

CONCLUSION

- Availability of Strategic Quality Dimensions: The results indicate that all four dimensions of Total Quality Management are present in the college to varying degrees, with respondents demonstrating a good awareness of their importance in enhancing institutional performance.
- Importance of Continuous Improvement: The Continuous Improvement dimension is considered the most important from the respondents' perspective, reflecting a strong recognition of its role in developing processes and achieving overall quality.
- Leadership Role of Top Management: Top Management Commitment emerges as a key element in ensuring the effective implementation of quality principles, highlighting the need for continuous support and guidance from leadership.
- Achieving Customer Satisfaction: The Customer Satisfaction Focus dimension is recognized as significant, indicating employees' awareness of the impact of quality on service beneficiaries.
- Enhancing Employee Participation: Although there is positive agreement regarding Employeee Participation, its fourth-place ranking suggests opportunities to further strengthen the culture of participation and engagement through practical initiatives, such as reward programs, workshops, and encouraging collective initiatives.

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Dynamics of Capital Structure, Innovation, And Partnerships among Micro and Small Food Manufacturing Enterprises in Indonesia

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ABSTRACT: This study examines the dynamics of Micro and Small Enterprises (MSEs) in the food manufacturing sector (KBLI 10) in Indonesia, with a particular focus on the relationship between capital structure, innovation characteristics, and partnership patterns over the period 2020–2024. A descriptive-quantitative approach is employed using official secondary data from Statistics Indonesia, enabling a comprehensive mapping of sectoral trends without intervening in the behavior of individual enterprises. The analysis explores how the dominance of self-financing, the variation in the intensity and types of innovation, and the configuration of partnerships—ranging from general trade and operational cooperation to more structured schemes—are linked to the positioning of MSEs within value chains and their opportunities to enhance competitiveness. The empirical findings are interpreted in dialogue with the literature on MSME finance, small business innovation, and partnership integration in developing economies, thereby providing a more nuanced understanding of structural constraints and policy spaces relevant to Indonesia's food MSEs.

KEYWORDS: micro and small enterprises, food sector, capital structure, innovation, partnership.

INTRODUCTION

Micro and Small Enterprises (MSEs) in the food manufacturing sector (KBLI 10) occupy a strategic position in Indonesia's economic structure, as they contribute significantly to employment creation, food security, and the spatial distribution of production activities at the local level (Maulana et al., 2024). Recent official publications and empirical studies indicate that MSEs constitute the backbone of small-scale manufacturing and show relative resilience to external shocks, yet they simultaneously face structural pressures in the form of demand uncertainty, shifting consumer preferences, and increasingly stringent product and process standards (Direktorat Statistik Industri, 2025). At the same time, global and national literature emphasizes that the performance of MSEs is critically shaped by three key dimensions, namely capital structure and access to finance, the capacity for product and process innovation, and the quality of linkages within partnership networks and value chains; strengths or weaknesses in these dimensions determine the ability of small-scale enterprises to grow, adapt, and sustain their role in long-term employment creation (Ayyagari et al., 2011).

A growing body of research shows that although MSMEs in many developing countries serve as a key engine of job creation, constrained access to formal finance, low levels of financial literacy, and weak integration into business networks remain major obstacles to scaling up and improving productivity (Fatoki, 2021). Conversely, studies on innovation and business networking emphasize that enterprises able to combine more diversified funding sources, targeted innovation strategies, and high-quality partnerships exhibit stronger resilience and competitiveness, including in the context of post-crisis recover (Hanitha et al., 2025). However, empirical evidence that specifically examines the interlinkages between financing patterns, innovation behavior, and partnership arrangements among micro and small enterprises in Indonesia's food sector using the most recent national data remains limited and fragmented, thereby underscoring the need for more systematic analysis to fill this gap and strengthen the evidence base for policy formulation.

Against this backdrop, this study aims to comprehensively analyze the relationships between capital structure, innovation characteristics, and partnership patterns among Micro and Small Enterprises in the food manufacturing sector (KBLI 10) in Indonesia during the period 2020–2024, as an empirical basis for formulating strategies to enhance the competitiveness and sustainability of these enterprises.

METHOD

This study employs a descriptive-quantitative approach to depict trends in the number of business units in the food manufacturing sector (KBLI 10) in Indonesia over the last five years. This approach is used to assess sectoral dynamics based on numerical data without manipulating or experimentally intervening in the observed variables. The study is exploratory in nature, focusing on the patterns of growth and distribution of food industry enterprises using data published by an official institution, namely Statistics Indonesia (Badan Pusat Statistik/BPS).

The analysis is based on secondary data obtained from the official publications of Statistics Indonesia (BPS), particularly the Profil Industri Mikro dan Kecil reports. The dataset covers the period from 2020 to 2024 and is assessed at the national aggregate level. Data were collected through access to BPS's publication portal, and relevant series were subsequently processed and adjusted to fit the requirements of trend analysis. Descriptive statistical techniques are applied to examine these data, including:

- Time-series trend analysis to observe year-to-year changes in the number of business units.
- Year-on-year growth rate as an indicator of sectoral dynamics.
- Data visualization using line charts, bar charts, and related graphical tools to reinforce the descriptive narrative.

RESULT AND DISCUSSION

Over the period 2020–2024, the dynamics of Micro and Small Enterprises (MSEs) in the food manufacturing sector (KBLI 10) indicate an expansion of the enterprise base, with an overall upward yet fluctuating growth trajectory in line with post-pandemic adjustment and shifts in domestic demand. The structural characteristics of MSEs—labor-intensive, adaptive, and geographically dispersed—are reflected in a capital structure predominantly financed by own capital, complemented to a lesser extent by partial or full external funding; this configuration shapes both the capacity for expansion and the resilience of cash flows. At the same time, the share of enterprises engaging in product and process innovation shows an upward tendency, although its intensity and distribution remain uneven across food subsectors. These patterns are consistent with signs of production recovery in 2024 and with annual MSE profiles published by Statistics Indonesia. The analysis adopts the KBLI 10 classification to ensure consistency in capturing food processing activities.

In terms of business network governance, the partnership schemes adopted by enterprises—such as nucleus–plasma, subcontracting, general trade, profit-sharing, operational cooperation, joint ventures, and other forms—serve as mechanisms to access markets, finance, technology, and secure supply and downstream integration. The legal framework governing these arrangements is explicitly stipulated in Government Regulation No. 7/2021, which defines partnership models and the roles of participating parties. Accordingly, the 2020–2024 evidence on the number and growth of enterprises, capital structure, innovation intensity (in both absolute and proportional terms), and the typology and dynamics of partnerships in the food sector may be interpreted as a gradual upgrading process. In this perspective, enterprises that are more strongly integrated into partnership networks and able to mobilize external capital tend to enjoy greater opportunities for innovation and scaling up. A detailed presentation of these empirical patterns is provided in the figures and tables below:

Micro and Small Food Manufacturing Enterprises in Indonesia, 2020–2024

Figure 1 indicates that the number of Micro and Small Enterprises (MSEs) in the food manufacturing sector has tended to increase over the period 2020–2024, with a marked acceleration following the post-pandemic recovery phase. The growth rate rose from 1.52% in 2021 and 3.13% in 2022, surged to 11.58% in 2023, and then moderated while remaining positive at 7.31% in 2024. This pattern confirms a continuous expansion of the enterprise base, with growth momentum peaking in 2023 and persisting in 2024 at a more moderate pace.

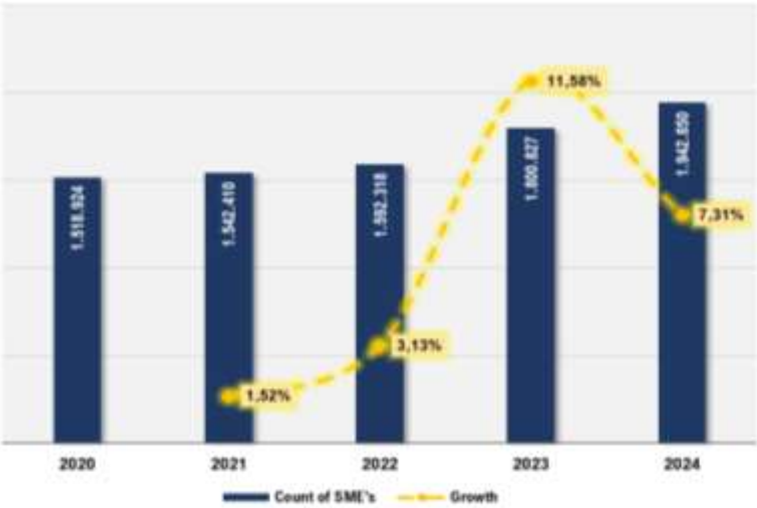

Figure 1. Number and Growth of Micro and Small Food Manufacturing Enterprises in Indonesia, 2020–2024

The growth pattern of micro and small enterprises (MSEs) in the food manufacturing sector (KBLI 10) over the period 2020–2024 reflects strong and relatively consistent recovery capacity, indicating that this subsector has become one of the key drivers of post-pandemic economic revitalization. The upward trend in the number of enterprises aligns with the structural characteristics of food MSEs, which are labor-intensive, based on essential needs, and characterized by relatively low entry barriers, as documented in the Profile of Micro and Small Industries highlighting their role in employment creation and in supporting both local and national economic activity (Direktorat Statistik Industri, 2025).

The shift toward a more moderate growth rate following the surge in 2023 may be interpreted as a transition from a rebound phase to a consolidation phase, during which enterprises begin to stabilize production capacity, supply chains, and sales models rather than merely returning to pre-crisis levels. This interpretation is consistent with previous studies demonstrating that MSMEs—particularly in the food and beverage sector—have been able to recover through adaptive strategies such as digital marketing, product diversification, and cost efficiency, with those adopting business transformation and benefitting from policy support recovering more rapidly than those maintaining conventional practices (Ahmad et al., 2022).

Furthermore, the study in Fizzanty & Maulana (2024) underscores that resilience strategies involving the use of online platforms and strengthened customer relationships positively influence MSME performance during and after the pandemic. At the same time, the strong recovery observed in the food subsector contrasts with early-pandemic evidence emphasizing the high vulnerability of culinary MSMEs to declines in sales and liquidity constraints, suggesting that the 2020–2024 trajectory illustrated in Figure 1 can be understood as a "revival phase" that confirms the structural resilience of food MSEs once policy frameworks, domestic demand, and firm-level adaptation begin to operate in a more mutually reinforcing manner.

Sources of Business Capital among Micro and Small Food Manufacturing Enterprises, 2020–2024

Figure 2 shows that MSEs financed "entirely by own capital" dominate the food sector and increase steadily from approximately 1.37 million units in 2020 to 1.70 million units in 2024. In contrast, enterprises using "partly external capital" exhibit a fluctuating pattern—rising in 2021, declining in 2022, surging again in 2023, and slightly decreasing in 2024—yet their share remains well below that of self-financed units. The group financed "entirely by external capital" is relatively small and tends to decline after peaking in 2022. This configuration suggests that expansion is primarily underpinned by internal capital, while external funding plays a supplementary role with cyclical characteristics.

Figure 3 reveals three contrasting growth patterns by source of capital. Enterprises financed entirely by own capital grow steadily and strengthen from 0.48% in 2021 to 3.87% in 2022, 7.62% in 2023, and 8.98% in 2024. By contrast, the group using partly external capital is highly volatile, with growth of 10.62% in 2021, a contraction of −15.76% in 2022, a sharp rebound of 43.36% in 2023, and a decline of −2.69% in 2024. The group financed entirely by external capital follows a clear boom–bust cycle, increasing by 6.90% in 2021 and 36.40% in 2022, then contracting by −10.67% in 2023 and −17.24% in 2024. These patterns reaffirm that more sustainable expansion is predominantly driven by internal capital, whereas reliance on external financing is more prone to cyclical instability.

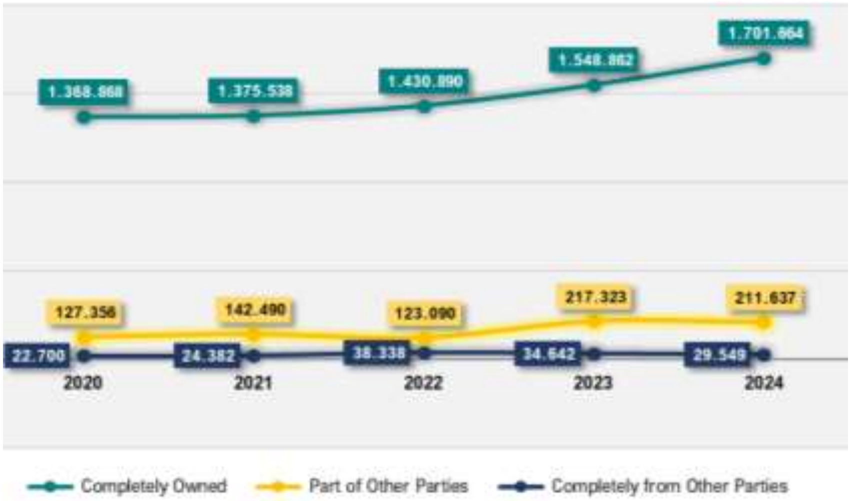

Figure 2. Number of Micro and Small Food Manufacturing Enterprises in Indonesia by Source of Capital, 2020–2024

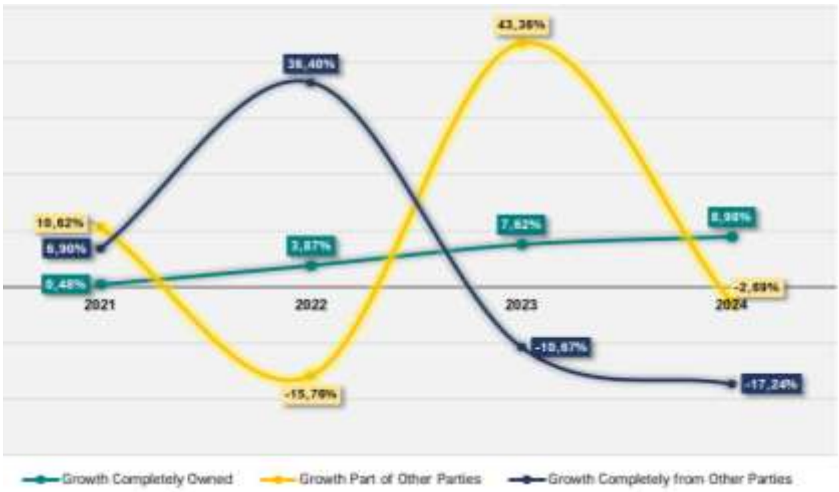

Figure 3. Growth in the Number of Micro and Small Food Manufacturing Enterprises in Indonesia by Source of Capital, 2020–2024

The dominance of fully self-financed capital structures among micro and small food manufacturing enterprises indicates that the expansion in the number of firms relies primarily on internal capital accumulation rather than on strong integration with formal financial institutions. This pattern is consistent with Statistics Indonesia's findings across various regions, which show that most micro and small industrial enterprises continue to depend on personal savings or family funds as their main sources of business financing (Direktorat Statistik Industri, 2025). Limited collateral, low levels of financial literacy, and a preference to avoid debt-related risk constrain access to bank credit and formal investors, as highlighted in study Tambunan (2019) on MSME financing in Indonesia.

In this context, the consistent increase in the number of self-financed enterprises may be interpreted as evidence of financial resilience and autonomy, but at the same time suggests that such growth risks remaining locked at a small scale if not accompanied by expanded access to more productive forms of financing. Conversely, the fluctuating patterns observed among enterprises partially or fully financed by external sources indicate that the involvement of financial institutions and external partners remains selective and highly sensitive to macroeconomic shifts and policy changes. This is in line with international literature which emphasizes that access to finance is one of the key constraints to MSME growth in developing economies (Beck & Demirguc-Kunt, 2006). As well as with the analysis in World Bank (2025), which underlines shallow financial deepening as a factor limiting business scale and long-term investment.

The evidence presented in Figures 2 and 3 therefore reinforces the argument that strengthening the capital structure of micro and small food manufacturing enterprises cannot rely solely on own capital, but requires the development of inclusive financing instruments tailored to MSME risk profiles and embedded within partnership-based ecosystems that can mitigate the volatility of external capital use while supporting upgrades in production capacity and competitiveness.

Innovation Practices among Micro and Small Food Manufacturing Enterprises, 2020–2024

Figure 4 shows that while the majority of Micro and Small Enterprises (MSEs) in the food manufacturing sector remain non-innovative, the number of enterprises undertaking innovation increased sharply over the period 2020–2024. The non-innovating group rose from 1,488,700 enterprises in 2020 to 1,640,877 in 2024, whereas the innovating group expanded from 30,224 (2020) and 34,306 (2021) to 110,619 (2022), 166,948 (2023), and 301,973 (2024). The acceleration beginning in 2022 marks a turning point in the adoption of innovation, although a substantial gap in absolute numbers between innovators and non-innovators persists. This pattern indicates a strengthening innovation capacity among a growing subset of firms, while simultaneously suggesting that the majority still require targeted policy support and a more enabling ecosystem to foster a broader and more inclusive innovation transformation.

Figure 5 illustrates that innovation efforts among food sector MSEs are increasingly concentrated on product-related changes, with their share rising from 54.0% in 2020 to 64.8% in 2024 after a temporary decline in 2021. Marketing and distribution innovation displays a fluctuating trajectory—26.6% (2020), 25.0% (2021), peaking at 31.0% (2022), and then falling to 27.4% (2023) and 23.0% (2024). In contrast, innovation in technology and production processes declines gradually from 15.0% (2020) and 22.9% (2021) to 13.9% (2022), 12.9% (2023), and 11.0% (2024), while the "other" category remains marginal and continues to shrink (from 4.4% to 0.6%). These trends suggest that enterprises increasingly prioritize product upgrading, whereas process upgrading and the expansion of marketing channels proceed more selectively and are adopted by a narrower subset of firms.

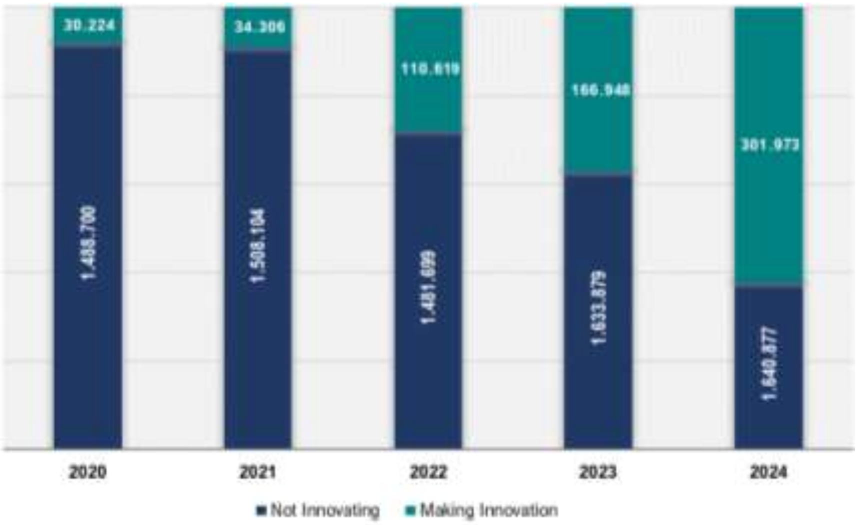

Figure 4. Number of Micro and Small Food Manufacturing Enterprises in Indonesia That Do and Do Not Undertake Innovation, 2020–2024

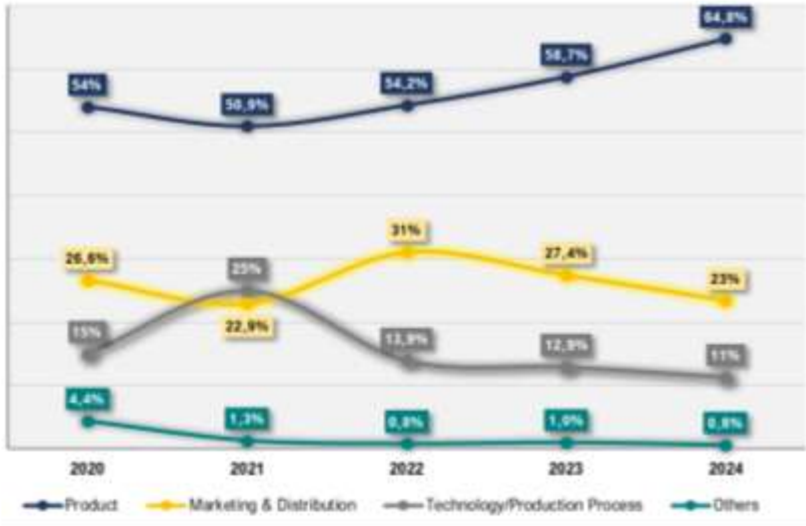

Figure 5. Proportion of Micro and Small Food Manufacturing Enterprises in Indonesia Undertaking Innovation, 2020–2024

The sharp increase in the number of innovative micro and small food enterprises since 2022, alongside the continued dominance of non-innovating firms, reflects a structural dualism: on the one hand, a growing group of enterprises is beginning to accumulate innovation capabilities, while on the other hand, the majority remain locked in conventional production patterns. This configuration is consistent with the evidence reported in Avermaete et al., (2004), which shows that innovation among micro and small enterprises is largely concentrated among actors with sufficient organizational capacity, digital literacy, and access to supportive networks.

The layered rise in innovative enterprises can be interpreted as a response to heightened competitive pressure and emerging post-pandemic market opportunities, while also reinforcing empirical findings that innovation enhances the competitiveness and resilience of food-sector MSMEs through product differentiation, compliance with standards (such as halal certification), and the strategic use of online distribution channels (Ridha & Hidayat, 2021). However, the substantial gap between innovators and non-innovators indicates that the diffusion or "spillover" effects of innovation remain limited, suggesting that policy agendas should prioritize the strengthening of the supporting ecosystem—including access to knowledge, technological advisory services, and innovation financing—so that the post-2022 acceleration does not remain concentrated among a relatively small segment of enterprises (Ramawati et al., 2024).

The distribution of innovation types illustrated in Figure 5 suggests that micro and small food enterprises in Indonesia tend to prioritize product innovation over process or marketing innovation. This emphasis aligns with the characteristics of small-scale food manufacturing, where adjustments to recipes, packaging, and product varieties are more feasible than investments in production technologies that require higher capital and technical capacity (Suryani & Dwiputra, 2025). The fluctuations in marketing-related innovation and the downward trend in process innovation further substantiate that many enterprises continue to face significant barriers in adopting new technologies, digital tools, and standardized production processes, as highlighted in previous studies on innovation constraints and the challenges of digital transformation among MSMEs (Ratnaningtyas et al., 2025).

Taken together, these findings confirm the view that innovation strategies among micro and small food enterprises remain predominantly "low-tech and market-seeking," and underscore the need for targeted interventions—such as incentives for technology upgrading, quality management training, and support for digital marketing—to gradually shift innovation behavior from mere product modification toward more robust process upgrading and sustainable business model transformation.

Types of Partnership Among Micro and Small Food Manufacturing Enterprises, 2020–2024

Figure 6 demonstrates that most food sector MSEs do not engage in partnership arrangements, and their number increased from 1,541,396 in 2020 to 1,765,890 in 2024, with a pronounced surge in 2023–2024. In contrast, the number of enterprises involved in partnerships fluctuated markedly: very low in 2020 (4,528), rising sharply in 2021 (121,151), declining in 2022 (101,080) and 2023 (82,600), and then rebounding in 2024 (176,860). This evidence confirms that the prevailing business structure is still dominated by independent operations, while partnership-based collaboration remains cyclical and only begins to recover more broadly toward the end of the observation period.

Figure 7 shows that partnerships among micro and small food manufacturing enterprises are predominantly oriented toward marketing activities, which weakened during 2021–2022 (from 46.7% to 40.4%), but recovered in 2023 and regained dominance in 2024 (58.9%). Partnerships related to raw materials constitute the second-largest category, yet display a declining trend after peaking in 2022 (from 28.5% to 23.5% in 2024). Capital-related partnerships rose sharply during the recovery phase in 2021–2022 (23.0%–24.9%), but subsequently decreased in 2023–2024 (from 22.1% to 12.6%). Meanwhile, partnerships involving capital goods remain consistently low (around 3.5%–5.5%), and those classified as "others" are minimal (≤1.4%). Overall, these patterns suggest that enterprises primarily leverage partnerships to expand market access, while partnerships for securing inputs and financing exhibit cyclical behavior and are adopted more selectively.

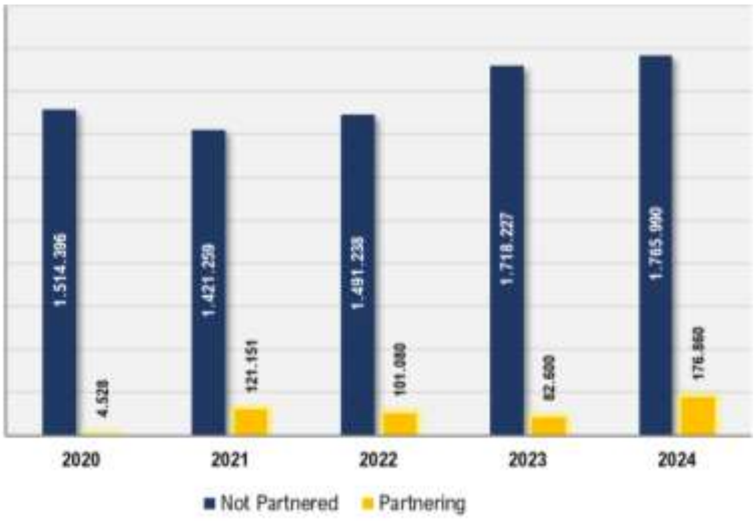

Figure 6. Number of Micro and Small Food Manufacturing Enterprises in Indonesia That Do and Do Not Engage in Partnerships, 2020–2024

Figure 7. Proportion of Micro and Small Food Manufacturing Enterprises in Indonesia Engaging in Partnerships, 2020–2024

Table 1 presents fluctuating partnership dynamics across categories among micro and small food manufacturing enterprises. In 2021, nearly all partnership types recorded very high growth (capital 98.5%; raw materials 95.6%; marketing 95.0%; capital goods 95.4%; others 98.2%). In 2022, a pronounced correction occurred, particularly in marketing (−47.3%), capital (−17.8%), and raw materials (−13.8%), with only a slight increase in capital goods (+3.3%) and a sharp decline in others (−48.7%). The year 2023 shows a selective recovery: marketing turned positive (+7.6%) and others surged (+52.3%), while capital (−19.0%), raw materials (−12.6%), and especially capital goods (−65.0%) remained under pressure. By 2024, the recovery broadened, with strong growth in marketing (+56.4%), capital goods (+54.2%), and raw materials (+36.7%), while capital improved marginally (+2.4%) and others stabilized (+0.9%). This sequence confirms the cyclical nature of partnerships, characterized by a strong expansion in 2021, a corrective phase in 2022, partial recovery in 2023, and a more evenly distributed rebound in 2024.

Table 1. Growth in the Number of Micro and Small Food Manufacturing Enterprises in Indonesia Engaging in Partnerships, 2020–2024

Year/ Category	Capital	Raw Material	Marketing	Capital Goods	Others
2021	98,5%	95,6%	95%	95,4%	98,2%
2022	-17,8%	-13,8%	-47,3%	3,3%	-48,7%
2023	-19%	-12,6%	7,6%	-65%	52,3%
2024	2,4%	36,7%	56,4%	54,2%	0,9%

The dominance of non-partnered arrangements among micro and small food manufacturing enterprises indicates that most actors continue to operate as stand-alone units with limited integration into formal value chains, thereby constraining their capacity for upgrading and market expansion due to reliance on internal resources. The fluctuating and cyclical patterns of partnerships across different categories (capital, raw materials, marketing, and capital goods) suggest that many collaborative relationships are program-based and short-term in nature, rather than the outcome of stable, institutionalized business arrangements. This pattern is consistent with the findings in Humphrey & Schmitz (2002), which highlight structural constraints faced by MSMEs in Indonesia in building strong linkages with larger firms, including limited managerial capabilities, challenges in meeting quality and compliance standards, and weak bargaining power in contractual negotiations.

Conversely, international evidence in OECD (2023) shows that MSMEs integrated into partnership networks and value chains—both locally and globally—tend to exhibit higher productivity, better access to finance, and stronger resilience to shocks. The misalignment between the potential benefits of partnerships and the low level of sustained participation among micro and small food enterprises underscores the presence of a "missing link": partnership institutions have not yet been adequately designed as instruments for long-term risk mitigation and capacity building, but are still often perceived as optional, easily reversible arrangements once short-term incentives diminish (Tambunan, 2021).

The composition of partnerships, which is more heavily oriented toward marketing than toward raw materials, capital, or capital goods, further indicates that some enterprises primarily utilize partnerships as channels for distribution and promotion, without deeper integration in production and financing structures (Diana & Sudarmiatin, 2024). This finding is in line with Mourougane (2012), which documents the predominance of marketing-oriented partnerships among manufacturing MSEs in Indonesia, and with the global value chain literature emphasizing that partnerships limited to market access, without meaningful technology transfer or process upgrading, tend to yield only modest upgrading outcomes.

The cyclical patterns observed in the capital, raw material, and "others" categories in Table 1 suggest that when structured support for finance or input supply is introduced (for example, through government programs or off-taker schemes), the number of partnered enterprises can surge rapidly, but is equally susceptible to correction when such schemes are not sustained (Armando et al., 2016). This stands in contrast to recommendations from MSME partnership studies that identify long-term contracts, standardized quality requirements, and shared risk mechanisms as key prerequisites for enhancing competitiveness (Mourougane, 2012). Taken together, the evidence from Figures 6–7 and Table 1 implies that the strategic agenda for micro and small food enterprises should move beyond merely increasing the quantity of partnerships toward redesigning partnership frameworks to be more inclusive and multidimensional (encompassing marketing, raw materials, financing, and technology), so that partnerships function as structural mechanisms for scaling up and achieving sustained upgrading.

Partnership Patterns of Micro and Small Food Manufacturing Enterprises, 2020–2024

Figure 8 indicates that partnership arrangements among micro and small food manufacturing enterprises over 2020–2024 are dominated by General Trade (522,255 enterprises), reflecting a preference for relatively flexible, transaction-based commercial relationships. Operational Cooperation (299,477 enterprises) and the "Others" category (221,459 enterprises) also account for a substantial share, suggesting the presence of diverse operational and non-conventional collaboration schemes. More structured models—such as Nucleus–Plasma (196,332 enterprises) and Profit Sharing (152,751 enterprises)—are adopted by a subset of enterprises engaged in closer upstream–downstream relationships, while Sub-Contracting (124,670 enterprises) appears less prevalent. Joint Venture arrangements (21,420 enterprises) constitute the smallest share, indicating that formal equity-based partnerships are still rarely chosen by micro and small food manufacturing enterprises.

The predominance of general trade and operational cooperation observed in Figure 8 indicates that most partnerships among micro and small food manufacturing enterprises remain oriented toward loose, transactional, and easily renegotiable commercial relationships, rather than towards schemes that foster long-term commitment or facilitate the transfer of production capabilities. his configuration is consistent with the evidence in Hill (2001), which shows that Indonesian MSMEs tend to rely on informal marketing channels or intermediaries, while only a limited share are engaged in formal contractual arrangements with larger firms. The dominance of general trade and non-equity operational cooperation also aligns with the global value chain literature, which highlights that small enterprises in developing countries often occupy the position of arm's-length suppliers with limited bargaining power, thereby facing relatively constrained opportunities for technical and institutional upgrading compared to those involved in partnerships supported by investment commitments, quality standardization, and technological assistance (Epede & Wang, 2022).

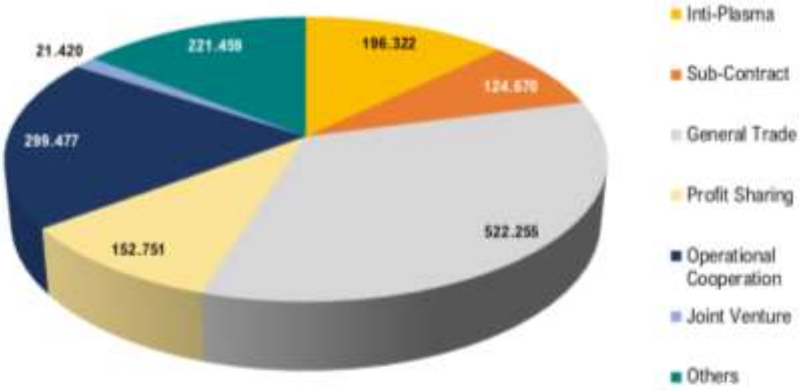

Figure 8. Total Number of Micro and Small Food Manufacturing Enterprises in Indonesia by Partnership Scheme, 2020–2024

Conversely, the relatively small shares of nucleus–plasma schemes, profit-sharing arrangements, subcontracting, and especially joint ventures suggest that partnership models requiring more formal governance structures, explicit risk-sharing mechanisms, and stricter quality standards remain difficult to access or are less attractive for micro and small food enterprises. This pattern reinforces the findings in OECD-UNIDO (2019), which argue that in the absence of policy frameworks explicitly designed to promote high-quality vertical linkages, MSMEs in Southeast Asia tend to be locked into short-term market-based relationships that are insufficient to drive substantial productivity gains or deeper integration into higher value-added segments of the chain. At the same time, the sizeable proportion classified as "others" implies the emergence of non-conventional partnership forms—such as community-based networks, digital platforms, or localized informal cooperation—that are not yet fully captured within the formal partnership framework, as also suggested by recent studies on networking strategies among Indonesian MSMEs (Diana & Sudarmiatin, 2024).

Taken together, the evidence from Figure 8 strengthens the argument that strengthening micro and small food enterprises requires not only increasing the number of partnerships, but also redesigning institutional arrangements to shift from purely flexible, trade-based relationships toward more structured, reciprocal, and capability-enhancing partnerships, in line with MSME upgrading programs that integrate market linkages with internal capacity development.

CONCLUSION

This study concludes that its objective—to analyze the interrelationships between capital structure, innovation characteristics, and partnership patterns among micro and small enterprises (MSEs) in the food manufacturing sector (KBLI 10) during the period 2020–2024—has been achieved through the use of official national data and an integrated reading of the dynamics across these three dimensions. The evidence shows that a capital structure still largely dependent on internal funds, a rising yet uneven innovation capacity, and predominantly transactional and selective partnership arrangements together shape a landscape in which food-sector MSEs appear relatively resilient, but remain at risk of stagnation in terms of scale and quality upgrading if not supported by more inclusive, well-targeted, and long-term oriented policy measures. The findings provide an empirical foundation for designing competitiveness-enhancing strategies that prioritize expanded access to finance aligned with MSE risk profiles, the strengthening of innovation ecosystems tailored to the needs of small-scale enterprises, and the development of partnership institutions that foster deeper and more equitable integration into value chains on a sustainable basis.

Looking ahead, future research should combine national secondary data with primary data obtained through surveys or in-depth case studies of specific subsectors and regions in order to examine more precisely the causal mechanisms linking sources of finance, innovation intensity, and partnership effectiveness to enterprise performance. Comparative analyses across regions and product types, as well as studies that incorporate dimensions such as gender, digital technology adoption, quality standards, and global market dynamics, are also essential to deepen the understanding of factors that facilitate or hinder upgrading among food-sector MSEs. Such approaches would enable the formulation of more context-specific and segment-sensitive policy recommendations, ensuring that proposed interventions effectively reinforce resilience, enhance productivity, and expand opportunities for micro and small enterprises in Indonesia to move up the value chain.

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Political Leadership and Infrastructural Growth Towards Small and Medium Enterprises Sustenance in Nigeria: An Empirical Investigation

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ABSTRACT: The study examined the impact of political leadership on infrastructural growth towards Small and Medium Enterprises (SMEs) growth in Nigeria. The study's specific objectives were to ascertain whether political leadership has an impact on the infrastructural growth of transportation, health, education, social and urban infrastructures in Nigeria. Survey design was adopted; thus, the study used a structured questionnaire to gather the primary data. The instrument has 4 4-point "Likert" scale ranging from strongly agree to strongly disagree for positively worded items. Data from the survey were analysed by obtaining the mean and modal scores. The t-test was conducted, while estimation was done using SPSS statistical packages. Outcome of the investigations show that political leadership has impact on all the investigated structures and that political corruption is linked to all the decay in infrastructures and inadequacy of the infrastructures to sustain SMEs in Nigeria, the study concludes that all forms of growth in infrastructures of any country, Nigeria inclusive, depend to a large extent on the capacity of its leadership to facilitate, entrench, and sustain good political governance. Recommendations from the study include, among others, that political leaders in Nigeria should make infrastructural growth and SMEs sustenance a compelling part of their promises, upon which the populace should demand performance.

KEYWORDS: Infrastructural Growth, Political Leadership, SMEs Sustenance.

1. INTRODUCTION

Infrastructural growth is a fundamental tool for stimulating economic transformation, growth and stability, it is a foundational truth for all economies that where Small and Medium Enterprises (SMEs) are expected to spur economy wide growth and development, such desired infrastructures are physical and organizational elements that enable a society to function, such as roads, bridges, health services, governance and education, they are the physical element of interconnected systems that provide commodities and services necessary to aid, sustain, or improve living conditions of families and businesses at urban and rural centers. Infrastructure enables the creation of goods, the distribution of finished goods to the end-users, which might affect their purchasing behaviour (Oyedele et al., 2023).

SMEs have, ever since many centuries, gained global relevance as a catalyst for engendering economic growth and sustenance (Omale et al., 2024). It was on this note, Onyeiwu, et al (2021) reviewed that small and medium-scale enterprises are significant employment sources in the United States, as more than half of the total human capital is employed through them. Also, accounting for two-thirds of the European Union's aggregate human resources, SMEs are akin to an automatic instrument used in moving the engine of an economy forward to bring about growth and development. In line with this thought (Wasiu, 2019). Also, various studies commonly posited that SMEs' global relevance remains vividly clear, positioning them as a fulcrum for economic growth and promoting private sector development. It has also been unarguably observed that Africa remains among the poorest continents in the world, and with such conditions that indicate a backward movement in terms of infrastructural provision, especially technology-based infrastructures (Oloyede,2015; OkpaLaoka,2021).

Sub-Saharan Africa has consistently been ranked at the bottom-most of all developing regions in terms of infrastructure assessment, and as a major impediment to growth and poverty alleviation across the region(Oyenuga & Omale, 2024). An important point of debate is whether the strong political leadership necessary for rapid and sustained economic growth is more likely to occur in democratic, rather than authoritarian, political systems. Narrowing the African case of poor infrastructural growth specifically to Nigeria, majority of Nigeria's current infrastructure was created between 1970 and 1974 as part of the country's second national developmental plan, It is therefore unsurprising that the second national plan places a premium on political change to establish the groundwork for the development of public infrastructure for productive and consuming reasons due to the country's oil boom. However, because of the high volatility of the oil market and the poor implementation of the national plan, the government began a series of economic reforms, which resulted in the neglect of the country's infrastructure and underachievement. This negligence has continuously impacted negatively on the nation's infrastructure, power supply, aviation networks, road networks, education, housing, and health services. Besides, the COVID-19 pandemic has also had its toll on various sectors of the Nigerian economy(Oyedele & Iember, 2021), which adversely affected infrastructural development(Omale et al., 2024; Omale et al., 2023). More painfully, the spiral effect of the challenges is the consequence on the indigenous and foreign SMEs that were or are still operating in Nigeria, such may be structurally deprived of the needed infrastructures for sustenance and growth

Effective political leadership is reckoned worldwide for enhancing macro-economic transformation and sustainable growth in human welfare and the economy(Oyenuga et al., 2025). Political leadership in this regard is the constitutional leadership set up by the power of the constitution through the instrument and agency of democracy (De-Clarcy & Furguson,2016; Mullar, 2016). The worldview of political leadership is based on the constitutional democratic system and the application of the rule of law. Such a system is what guides the political leader in the direction to follow towards economic growth and development. According to Alhassan and Sanusi (2020), there are certain parameters used to determine a good political leader and a healthy or good economic development. These include: true democracy, rule of law, high level of investment, industrialisation, equality of income, low poverty rate, high level of independence, self-reliance, etc. In Nigeria, successive governments since 1999 under democratic rule have had different economic plans; unfortunately or otherwise, have these plans led Nigeria to the developmental stage of economic and political independence? More pointedly, has the economy attained the transformation that is needed for the sustenance of all business entities, including the existing and upcoming SMEs?

These questions and several others call for specific empirical answers. Why should Nigeria remain unable to meet the infrastructural needs of its ever-increasing population? How much do political leaders consider infrastructural development as part of their patriotic duty for gearing economic transformation and growth? It was on this premise that the researcher undertakes the task to empirically investigate the impact of political leadership on infrastructural growth towards the sustenance of SMEs in Nigeria. For an in-depth probe into the study, the specific objectives remain:

I. To examine the impact of political leadership on transportation infrastructures in Nigeria
II. To examine the impact of political leadership on health infrastructures in Nigeria
III. To investigate the impact of political leadership on social infrastructures in Nigeria
IV. To investigate the impact of political leadership on educational infrastructures in Nigeria
V. To investigate the impact of political leadership on urban infrastructures in Nigeria

Statement of Hypotheses

I. Political leadership does not significantly impact on transportation infrastructures in Nigeria
II. Political leadership has no significant impact on health infrastructures in Nigeria
III. Political leadership has no significant impact on social infrastructures in Nigeria
IV. Political leadership has no significant impact on educational infrastructures in Nigeria
V. Political leadership does not have significant impact on urban infrastructures in Nigeria

2.0 REVIEW OF RELATED LITERATURES

2.1 Conceptual Review

Leadership

Ogbeidi (2012) captured leadership as the ability to lead, direct and organize a group. Leadership is an act of spurring the subjects to pursue goals, needs, and values that are of interest to both the leaders and the followers. Leadership is the capacity and will to rally men and women to a common purpose and the character which inspires confidence(Jafar et al., 2025). In every society, man is constantly searching for true and dedicated leaders who inspire confidence with a force of personal will and enthusiasm to serve. Leadership confidence includes ability to accept opposition to one's viewpoints or decision without taking it as personal affronts. In short, leaders must exhibit the confidence of having interest in people of all types and all tribes irrespective of their shortcoming and deficiencies (Anyanwu,2023; Ikerionwu &Ndubuiwa,2019).

Infrastructural Growth

Infrastructures are the rudimentary organizational structures required for societal operation like industries, buildings, roads, bridges, health services, and governance and so on. They are solid structures, products, public goods and facilities that are essential for spurring national development (Okpalaoka,2021, Oyenuga et al., 2025). Infrastructure can be described generally as the set of interconnected structural elements that provide framework supporting an entire structure of development. It is the means of achieving an objective or set of objectives and also includes the objectives. It is an important term for judging a country, region or states and individual's developments (Anyanwu,2023; Nwanego,2016). An economy with steady infrastructural growth is expected to achieve steady economic development and growth spurred by SMEs transformation and sustenance.

The condition of the infrastructure of any state is directly connected with the value of life. The quality of life in Sub-Saharan Africa appears to have either not improved or grown or only done so slightly (Shehu,2018; Okpalaoka,2021).

Small and Medium Enterprises

The term Small and Medium Scale Enterprises (SMEs) does not have a universally accepted definition; a country with different institutions may adopt different definitions depending on its focus. The common criteria usually used include capital investment, annual gross turnover, output and employment. For example, in the United States of America, a Small-Scale Enterprise is independently owned and operated with a capital base of not more than $5 million. In the East (mainly China, Hong Kong, Taiwan and South Korea) and even Europe, the average turnover of a Small-Scale Enterprise must not exceed $3 million (Akawu et al, 2018; Wasiu, 2019). In Nigeria, a Small- Scale Medium Enterprise is defined as any enterprise with a maximum asset base of N50 million (excluding land and working capital) with no lower or upper limit of staff (SMEEIS, 2015).

2.2 Theoretical Review

2.2.1 Freshman's Theory of Infrastructure and Commons Management

Scholars in several fields have been struggling to determine whether resources should be managed as commons, which means that the resource is openly accessible to all within a community, regardless of the entity's identity or intended use. Perceived as the antithesis of private property and an alternative to government ownership or control, commons have become the centrepiece of a broader debate over public access to and private control over various resources. While there is significant interest in the concept of managing resources as commons, there is considerably less explanation of how to decide whether doing so would be normatively attractive in particular cases with respect to particular resources. Both traditional and modern uses of the term infrastructure are related to synergies. Economists call them positive externalities, which are incompletely appropriated by the suppliers of goods and services within an economic system. The traditional idea of infrastructure, according to Freshman (2005), was derived from the observation that the private gains from the construction and extension of transportation and communication networks, while very large, were also accompanied by additional large social gains. Over the past century, publicly regulated and promoted investments in these types of infrastructure have been so large, and the resulting spread of competing transportation and communications modalities has become so pervasive, that they have come to be taken as a defining characteristic of industrialised nations. Generalisations about traditional infrastructure are worth noting. First, the government has played and continues to play a significant and widely accepted role in ensuring the provision of many traditional infrastructures. While private parties and markets play an increasingly important role in providing many types of traditional infrastructure (due to a wave of privatisation as well as cooperative ventures between industry and government), the government's position as provider, coordinator, or regulator of traditional infrastructure provision remains intact in most communities. Second, traditional infrastructures are generally managed in an openly accessible manner. They are managed in a manner whereby all members of a community who wish to use the resources may do so. We pay tolls to access highways, we buy stamps to send letters, we pay telephone companies to route our calls across traditional infrastructures that generate positive externalities and why such resources are managed in an openly accessible manner is an important first step in understanding why other resources should be managed similarly. The same rationale for managing traditional infrastructure in an openly accessible manner applies to other resources that behave in the same economic fashion as traditional infrastructure, even though they generally are not considered infrastructure. A few examples of such resources include:

(1) environmental resources, such as lakes, the atmosphere, and ecosystems; (2) information resources, such as basic research, abstract ideas, and operating systems; and (3) Internet resources, such as interconnected computer networks and protocols that enable interconnection, interoperability, and data transfer. These resources also generate (or have the potential to generate) significant positive externalities that result in large social gains. Carol Rose was the first to draw an explicit, causal connection between open access and these positive externalities, The Comedy of the Commons: Custom, Commerce, and Inherently Public Property, Rose explained that a comedy of the commons. arises where open access to a resource lead to scale returns. greater social value with greater use of the resource. With respect to road systems, for example, Rose considered commerce to be an interactive practice whose exponential returns to increasing participation run on without limit. Through ever-expanding commerce, the nation becomes ever-wealthier, and hence trade and commerce routes must be held open to the public, even if contrary to private interest. Instead of worrying that too many people will engage in commerce. For both traditional and nontraditional infrastructure resources, analysts emphasize supply-side issues, typically cost recovery, and assume that the market mechanism will best generate and process demand information. Economists (and regulators) generally focus on three types of supply-side issues: (1) excludability, (2) natural monopoly, and (3) anticompetitive behavior. Excludability relates to the costs of excluding nonpaying users. If these costs are high, then producers may undersupply because they are unable to prevent free riding. The concept of a natural monopoly recognizes that for certain markets, it may be socially desirable to have a single producer, in which case government regulation may be necessary for a variety of reasons (e.g., to constrain monopoly pricing). Anticompetitive behavior relates to industry structure and the risk of anticompetitive behavior by dominant firms. These issues in contrast to these supply-side concepts, this Article focuses on the demand-side issues. How and to what extent infrastructure resources generate value for society remain underexplored areas that warrant further attention. When economists and other observers focus on supply-side issues with respect to infrastructure resources, they fail to account for many critical demand-side considerations. Consequently, there is an incomplete evaluation of true social demand for infrastructure resources. This problem distorts institutional analyses by discounting the social benefits (costs) of open access (restricted access) to infrastructure resources.

2.3 Empirical Review

Anyanwu (2023) extensively investigated leadership and infrastructural development in Rivers state. The objectives of the study, research questions as well as the hypotheses were formulated and tested. The data for the research was generated basically from the primary source. The questionnaire was the major instrument used to generate the data. The study determined the sample size from the population of the study. The determined sample size was tested based on the questions posed to respondents. The statistical analysis that was adopted is the chi-square statistical technique while the simple percentage was used to test the questionnaires, the chi-square was used to test the formulated hypotheses. The findings show that there is significant relationship between leadership discipline and infrastructural development. Also, that leadership integrity has impact on infrastructural development.

Okpalaoka (2021) examined Infrastructure development is a critical prelude to economic growth and development on a global scale. Most emerging economies with infrastructure deficits have little chance of establishing a sustainable route to national growth, as attracting FDI and advancing essential and noncritical sectors of the economy are near-impossible. Nigeria is trapped in this heinous predicament. Over the years, various administrations have failed to prioritize the building of critical infrastructure. Budgeting has frequently prioritized recurrent expenditures over infrastructure development, leaving the country in a dismal and awful condition of infrastructural presence. This study examines infrastructural challenges in Nigeria and their effect on the Nigerian economy. The research mainly relies on a secondary data source, employs the descriptive approach, and finds that Nigeria's infrastructural state results from state actors' continual negligence. It thus recommends that effective management fosters accountability, lowers corruption, and minimizes waste of resources due to efficiency

Ndubuwa (2020), reviewed that from several events in the country that key issues in Nigeria's democracy and in her governance, structure are far from been determined. Bad leadership yields nothing good in the society, ranging from poor and discriminatory selection of those who man our various government ministries, departments and agencies (MDAs), where squared pegs (leaders) are placed in round holes to the formation of unprogressive, irritant clique, popularly called cabals which make them not to perform according to the yearnings of the governed. Governance is misapplied through the practice of the constitution and laws negatively; paying no regard to good policies as enshrined in Chapter 2, section 17, subsection 3, and section 18 of the 1999 Nigerian Constitution (as amended). He adopted historical and hermeneutical approaches to highlight the failures of leadership and lack of observance of civic values in Nigeria as noted in the polity. The theory of reciprocity was also applied with a notable example from a text in the Bible to explain the irony in the leadership and observance of civic values in Nigeria. The paper recommends that good governance; provision of social amenities, adequate security, equitable allocation of amenities and gender/age equity in democratic politicking would result to multifarious development and signify positive observance of civic values in Nigeria.
Shehu (2018) noted in his study that Infrastructure development involves identifying and executing the right project, carrying out feasibility studies vis-à-vis physical development of the country. He reviewed further that national development of any country is a function of effective policy on infrastructure as it is the basis of measuring the performance and specifically development. The desire for infrastructural development is complex and the resources to provide it across the globe and Nigeria in particular are inadequate. Literature established that the military regime in Nigeria experienced a robust economic yet, there was a gap in infrastructural provision to the citizens. This study examine infrastructure in Nigeria and some challenges confronting infrastructures in Nigeria. The paper reveals that poor leadership commitment, corruption, paucity of fund, technology for development, maintenance and design are major challenges of infrastructure in Nigeria and consequently recommended for attitudinal change of the leaders and the citizens.

3. METHODOLOGY

Cross-sectional survey design had been employed because the researcher determined to obtain information from a cross-section of respondents such that flow across different sector as determined by the study's objectives. Survey research design is the one in which the entire population or representative sample is studied by collecting and analyzing data from the group through the use of questionnaire and / or interview. The design is therefore; appropriate for the study, since it obtains data from the sampled population through the use of questionnaire.
The target population for this study is the entire population of Nigeria; making up to above two hundred million people. Purposive random sampling was adopted for this study to make the research purposeful; the researcher randomly select respondent from relevant sectors of the population. The instrument used for data collection was a questionnaire which consists of two sections. Section (a) consists of personal data and Section (b) consists of questions on infrastructures of various categories. The instrument has 4 point "likert" scale ranging from strongly agreed to strongly disagree for positively worded items. The reverse is the case for negatively worded items**.** Data were analyzed using tables, charts by obtaining the mean and modal scores. The t-test was conducted while estimation was carried out with EViews 10 model, t-test formula is represented thus:

$$t = \frac{\overline{X}_1 - \overline{X}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

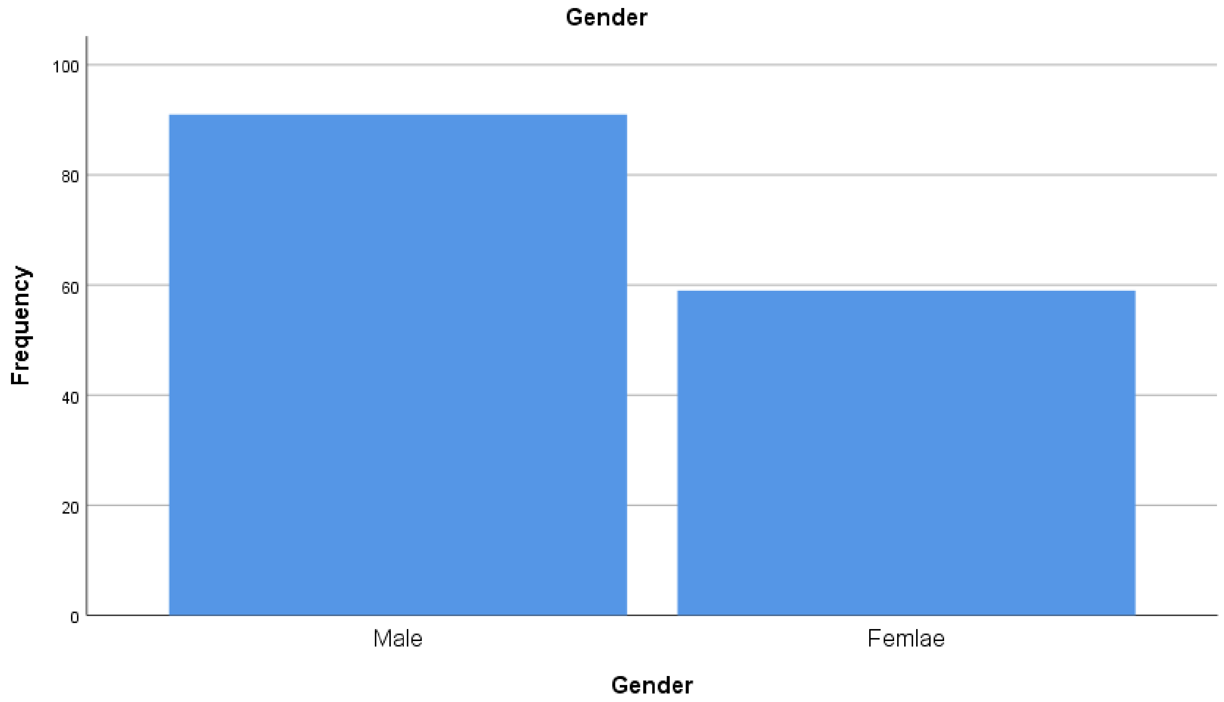
$$S^2 = \frac{\sum_{1=1}^{n1} (x_i - x_1)^2}{n1 + n2 + 2} + \sum_{j+i}^{n2} (Xj - X_2)^2$$

4 DATA ANALYSES AND RESULTS

4.1 Data Analysis

Gender

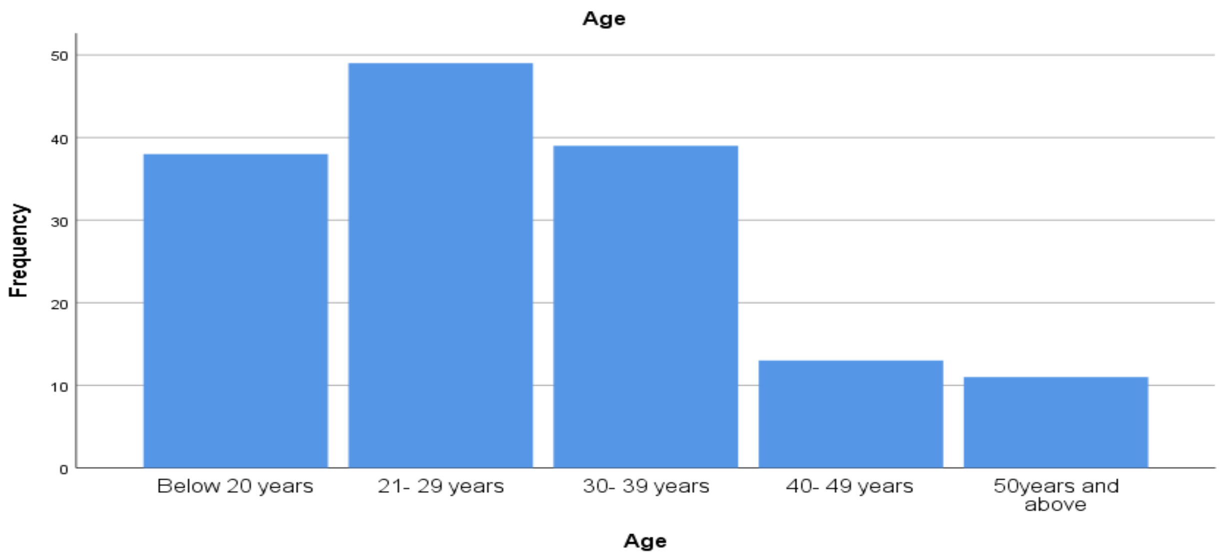
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	91	60.7	60.7	60.7
	Female	59	39.3	39.3	100.0
	Total	150	100.0	100.0	



The gender distribution of respondents indicates that 60.7% of participants in the study are male, while 39.3% are female, out of a total sample size of 150. Though seemingly a male-dominated sample, the gender composition is important for understanding the potential differences on how men and women perceive the impact of political leadership on infrastructural development towards SMEs sustenance. This also may shape their views on infrastructure accessibility, priorities, and leadership effectiveness.

Age

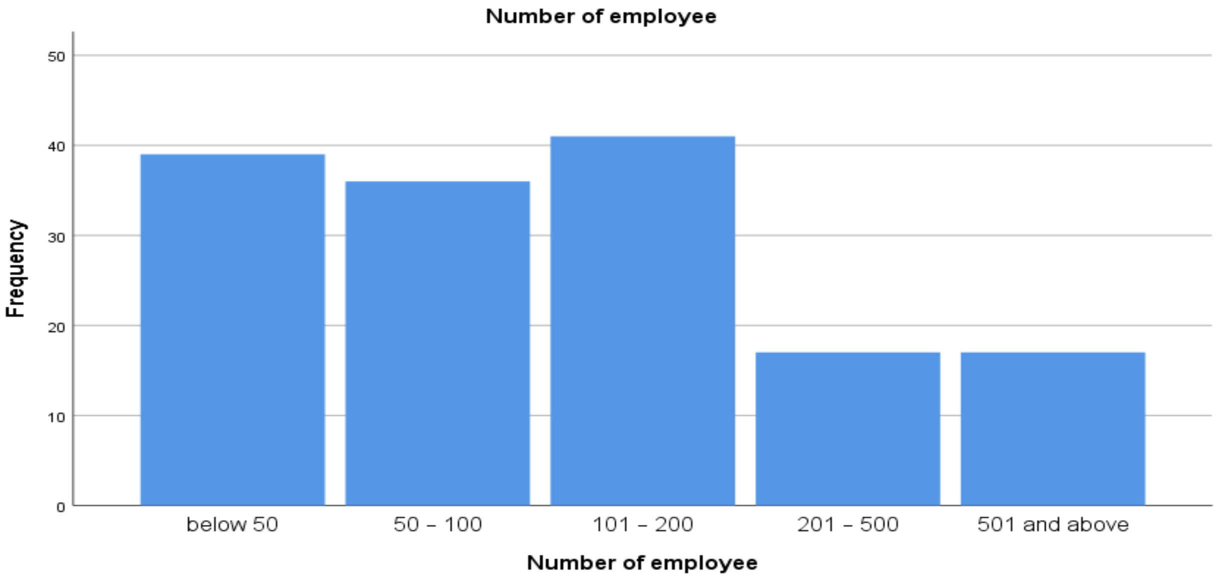
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20 years	38	25.3	25.3	25.3
	21- 29 years	49	32.7	32.7	58.0
	30- 39 years	39	26.0	26.0	84.0
	40- 49 years	13	8.7	8.7	92.7
	50years and above	11	7.3	7.3	100.0
	Total	150	100.0	100.0	



The age distribution of respondents reveals that the largest group (32.7%) falls within the 21-29 years category, followed by 26.0% in the 30-39 years range and 25.3% below 20 years. Meanwhile, 8.7% of respondents are aged 40-49 years, and 7.3% are 50 years and above. This indicates that the majority of participants are relatively young, with over half (58.0%) under 30 years. The age structure suggests that the findings of the research may reflect the views and experiences of a predominantly youthful population, which is particularly relevant when evaluating perspectives on political leadership, infrastructure development and all engagement in SMEs.

Number of employees in respondent's place of work

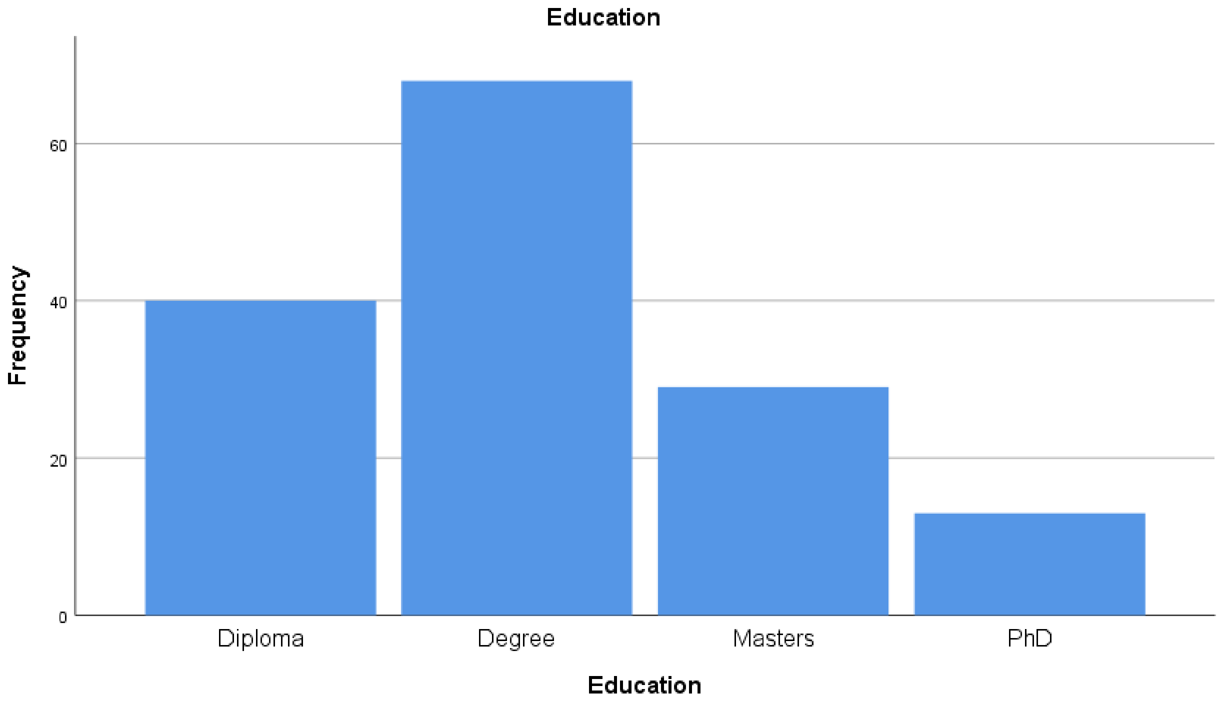
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below 50	39	26.0	26.0	26.0
	50 – 100	36	24.0	24.0	50.0
	101 – 200	41	27.3	27.3	77.3
	201 – 500	17	11.3	11.3	88.7
	501 and above	17	11.3	11.3	100.0
	Total	150	100.0	100.0	



The distribution of the number of employees indicates that 27.3% of respondents work in organizations with 101-200 employees, making this the largest group. This is closely followed by 26.0% in organizations with fewer than 50 employees and 24.0% in those with 50-100 employees. Organizations with 201-500 employees and those with over 500 employees each account for 11.3% of respondents. The data suggests that most respondents are employed in small to medium-sized organizations, with fewer individuals working in larger establishments.

Education

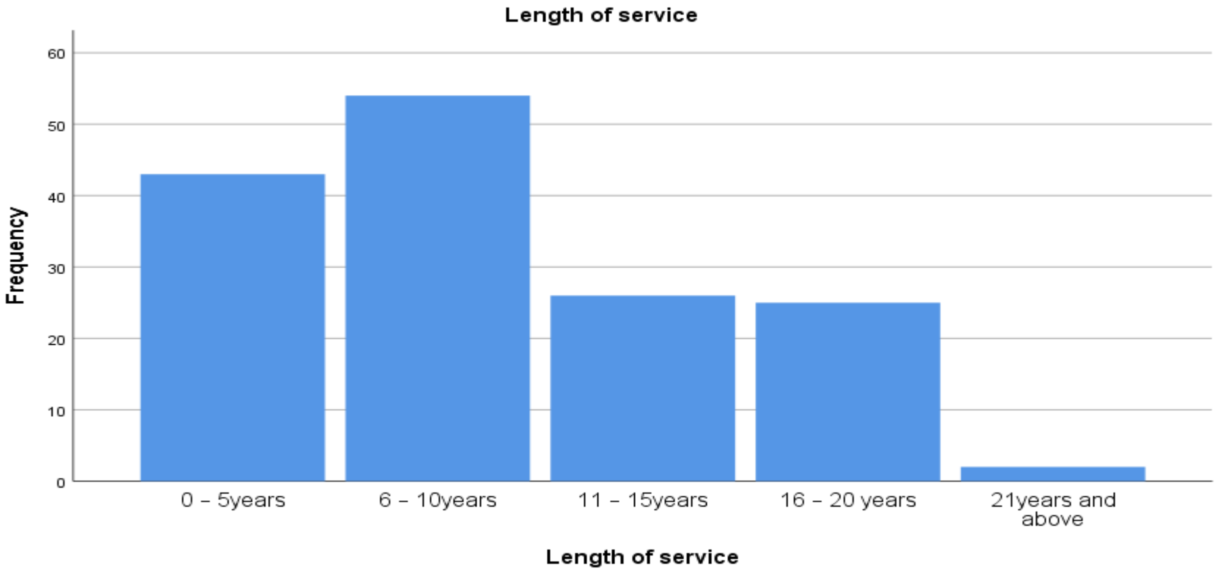
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	40	26.7	26.7	26.7
	Degree	68	45.3	45.3	72.0
	Masters	29	19.3	19.3	91.3
	PhD	13	8.7	8.7	100.0
	Total	150	100.0	100.0	



The educational distribution of respondents shows that 45.3% have a degree, making it the most common level of education. This is followed by 26.7% with a diploma and 19.3% holding a master's degree. Only 8.7% of respondents have attained a PhD. This suggests that the majority of participants have either a degree or diploma, reflecting a relatively well-educated group. The educational background of respondents could influence their perspectives on infrastructural issues and political leadership, as higher education levels may lead to a deeper understanding of the challenges and potential solutions within their environments.

Length of service

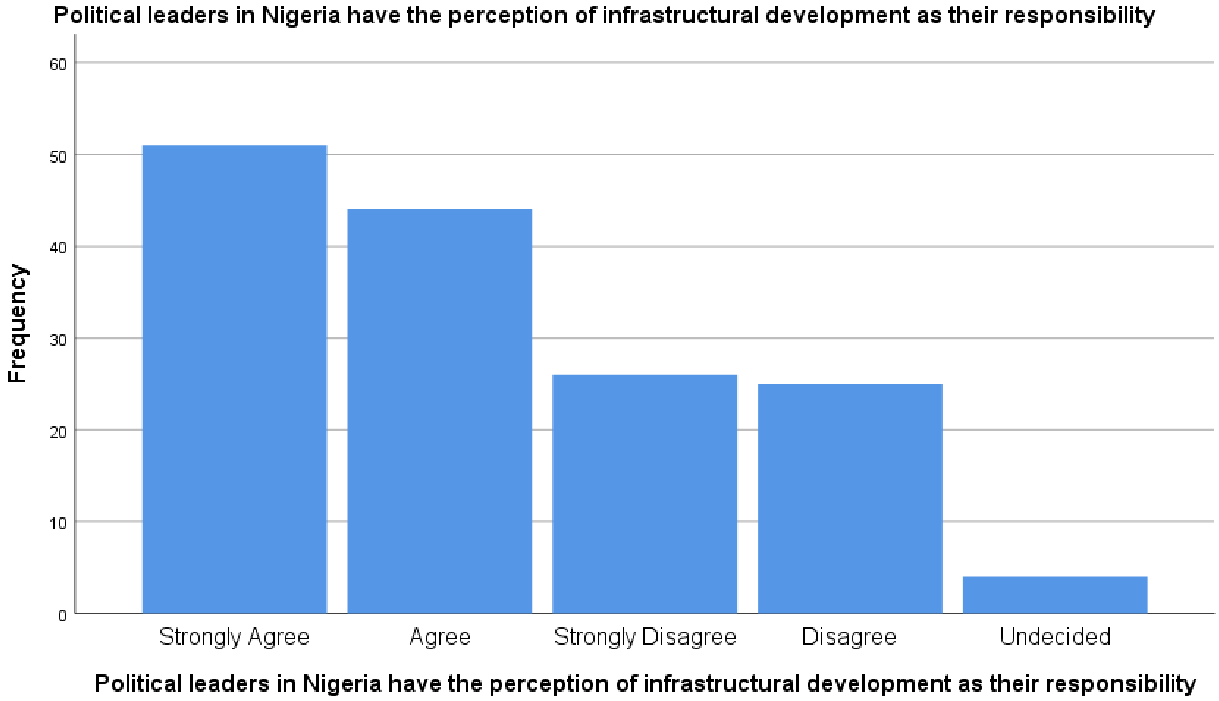
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 – 5years	43	28.7	28.7	28.7
	6 – 10years	54	36.0	36.0	64.7
	11 – 15years	26	17.3	17.3	82.0
	16 – 20 years	25	16.7	16.7	98.7
	21years and above	2	1.3	1.3	100.0
	Total	150	100.0	100.0	



The length of service data reveals that 36.0% of respondents have worked for 6–10 years, making this the most common category. This is followed by 28.7% with 0–5 years of service and 17.3% with 11–15 years. Those with 16–20 years of service account for 16.7%, while only 1.3% have served for 21 years or more. This indicates that most respondents are relatively early or mid-career professionals, which may shape their experiences and views on infrastructural and leadership issues in their sectors.

Political leaders in Nigeria have the perception of infrastructural development as their responsibility

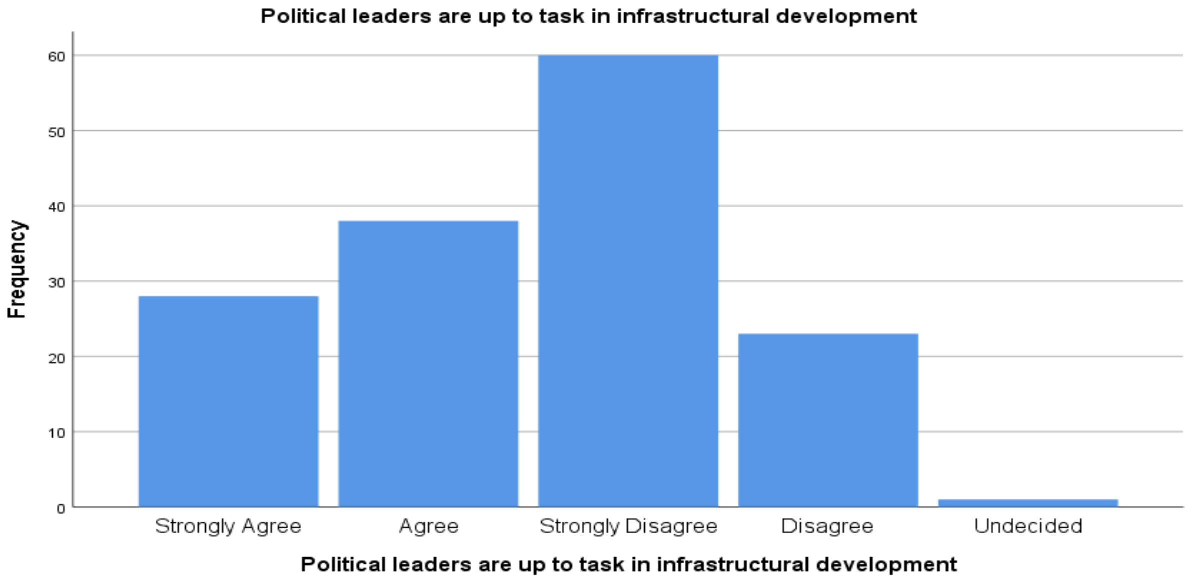
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	51	34.0	34.0	34.0
	Agree	44	29.3	29.3	63.3
	Strongly Disagree	26	17.3	17.3	80.7
	Disagree	25	16.7	16.7	97.3
	Undecided	4	2.7	2.7	100.0
	Total	150	100.0	100.0	



The data on the perception of political leaders regarding infrastructural development towards SMEs sustenance as their responsibility indicates that 34.0% of respondents strongly agree, and 29.3% agree, suggesting that a majority (63.3%) believe political leaders perceive infrastructural development as their duty. However, 17.3% strongly disagree, and 16.7% disagree, indicating a significant minority (34.0%) who doubt this perception. Only 2.7% of respondents were undecided. This suggests a divided view point; though the majority aligned with the belief that political leaders see infrastructural development as their responsibility.

Political leaders are up to task in infrastructural development towards SMEs sustenance

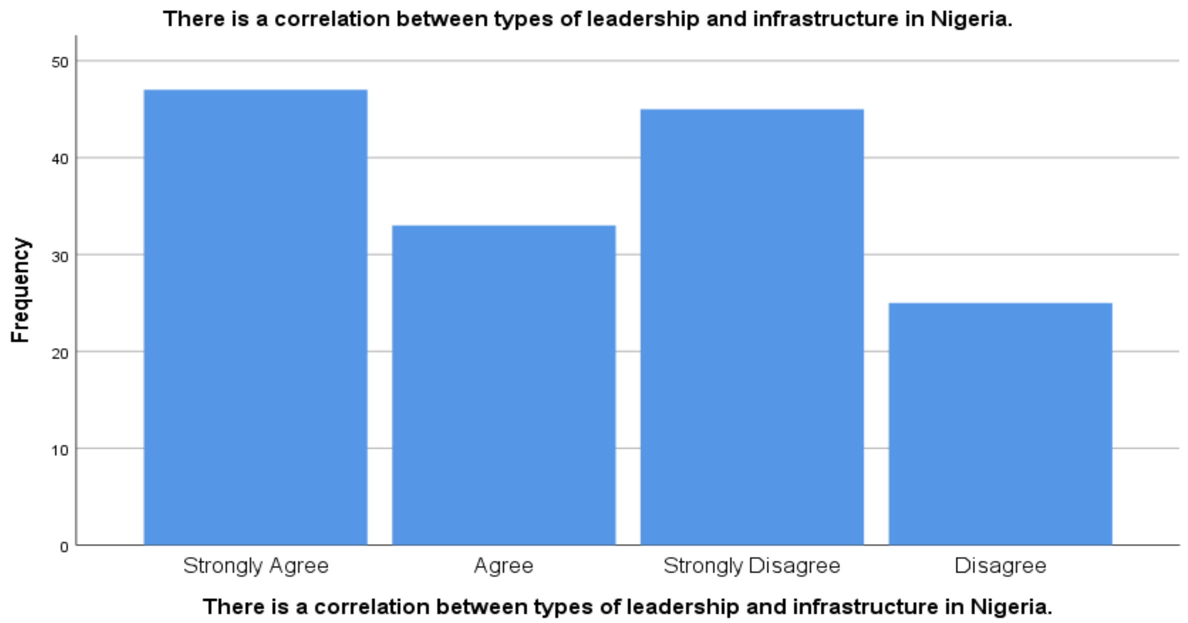
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	28	18.7	18.7	18.7
	Agree	38	25.3	25.3	44.0
	Strongly Disagree	60	40.0	40.0	84.0
	Disagree	23	15.3	15.3	99.3
	Undecided	1	.7	.7	100.0
	Total	150	100.0	100.0	



The data on whether political leaders are up to task in infrastructural development towards SMEs sustenance reveal a polarized view. While 18.7% of respondents strongly agree and 25.3% agree (totaling 44.0%), a larger proportion, 40.0%, strongly disagree, and 15.3% disagree (totaling 55.3%). Only 0.7% was undecided. This suggests that most respondents perceive political leaders as not adequately fulfilling their role in infrastructural development, though a notable minority holds a positive view.

There is a correlation between types of leadership and infrastructure development in Nigeria.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	47	31.3	31.3	31.3
	Agree	33	22.0	22.0	53.3
	Strongly Disagree	45	30.0	30.0	83.3
	Disagree	25	16.7	16.7	100.0
	Total	150	100.0	100.0	



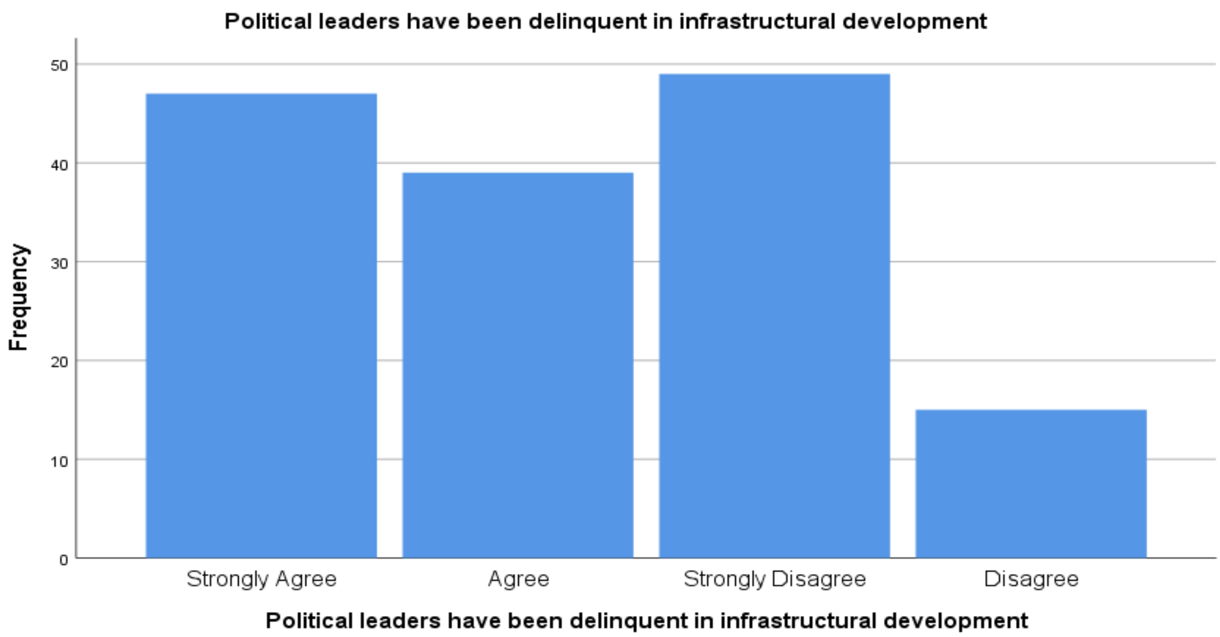
The responses regarding whether there is a correlation between types of leadership and infrastructure development in Nigeria reflect a division in perspective. A combined 53.3% of respondents agree or strongly agree that such a correlation exists, while 46.7% either disagree or strongly disagree. This suggests that while a slight majority perceives leadership style as influencing infrastructure development, a significant minority do not share this view, indicating diverse opinions on the relationship between leadership and infrastructural development for sustenance and growth ot SMEs.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	64	42.7	42.7	42.7
	Agree	29	19.3	19.3	62.0
	Strongly Disagree	43	28.7	28.7	90.7
	Disagree	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

Responses to whether political leaders are responsible for poor infrastructural development in Nigeria show a significant level of agreement. A combined 62% of respondents either strongly agree (42.7%) or agree (19.3%) with this statement, indicating a wide-spread belief that political leaders play a key role in the nation's infrastructural challenges. On the other hand, 38% of respondents either strongly disagree (28.7%) or disagree (9.3%), suggesting that a notable minority attributes poor infrastructural development to other factors beyond political leadership.

Political leaders have been delinquent in infrastructural development

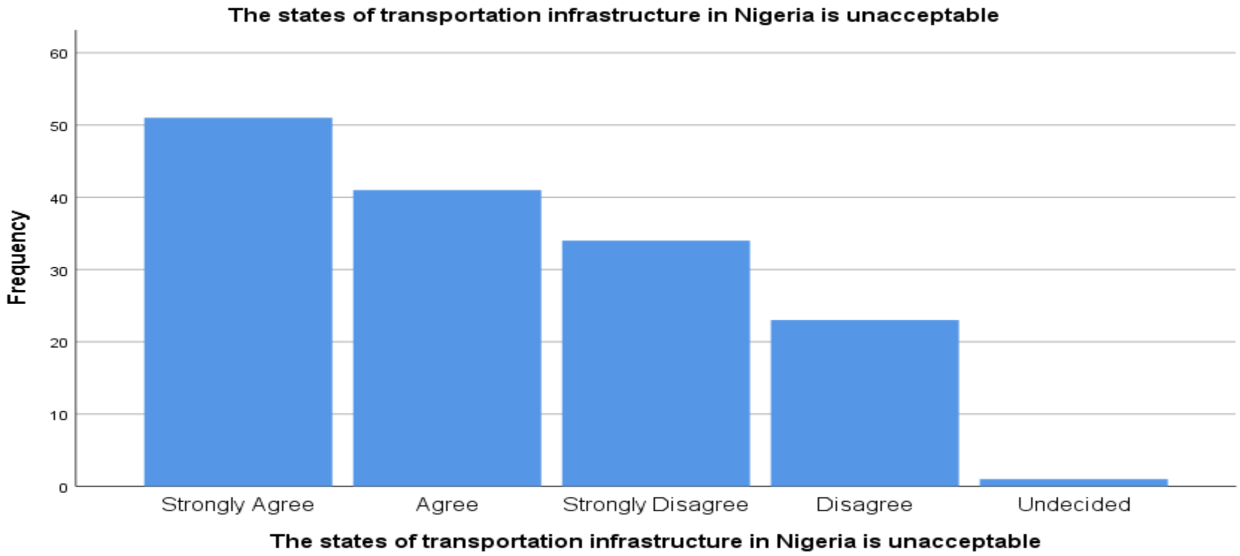
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	47	31.3	31.3	31.3
	Agree	39	26.0	26.0	57.3
	Strongly Disagree	49	32.7	32.7	90.0
	Disagree	15	10.0	10.0	100.0
	Total	150	100.0	100.0	



The responses to whether political leaders have been delinquent in infrastructural development reveal a split in opinion. A majority of 57.3% of respondents either strongly agree (31.3%) or agree (26.0%), indicating a perception that political leaders have indeed failed in their responsibilities regarding infrastructure. However, 42.7% of respondents either strongly disagree (32.7%) or disagree (10.0%), suggesting that a portion of the population does not hold political leaders primarily accountable for infrastructural shortcomings. This reflects that citizens do not jointly demand performance from political leaders for fostering infrastructural development for SMEs sustenance.

The states of transportation infrastructure in Nigeria is unacceptable

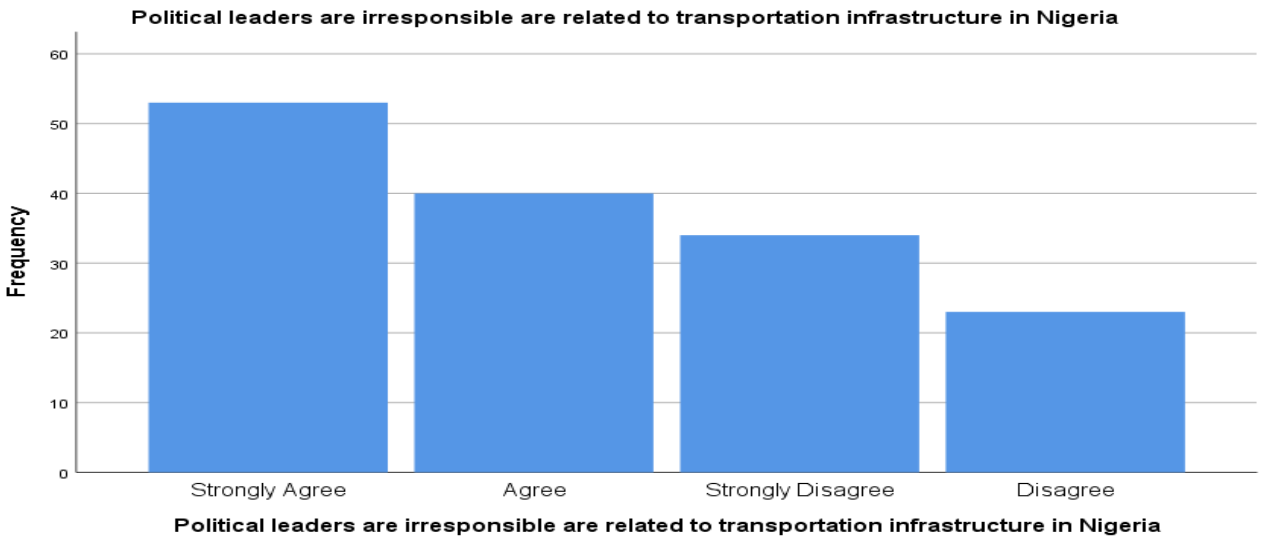
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	51	34.0	34.0	34.0
	Agree	41	27.3	27.3	61.3
	Strongly Disagree	34	22.7	22.7	84.0
	Disagree	23	15.3	15.3	99.3
	Undecided	1	.7	.7	100.0
	Total	150	100.0	100.0	



The responses regarding the state of transportation infrastructure in Nigeria being unacceptable reveal a predominant dissatisfaction among respondents. A total of 61.3% either strongly agree (34.0%) or agree (27.3%) that the state of transportation infrastructure is indeed unacceptable. On the other hand, 38.0% strongly disagree (22.7%), disagree (15.3%), or remain undecided (0.7%), suggesting a significant portion of respondents hold a different or neutral view. These findings highlight a general perception of inadequacy in the state of transportation infrastructures.

Political leaders are irresponsible as related to transportation infrastructure in Nigeria

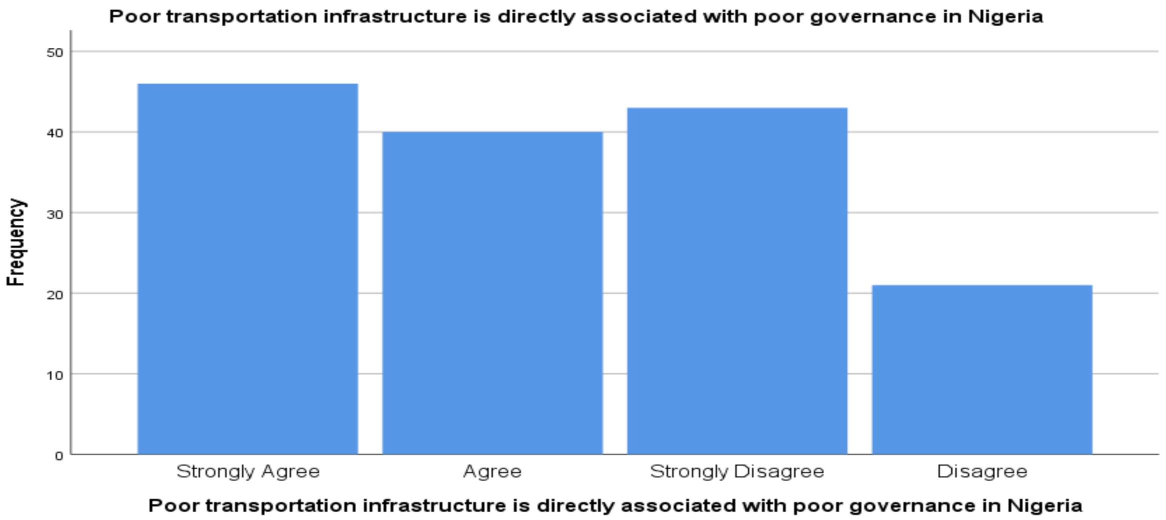
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	53	35.3	35.3	35.3
	Agree	40	26.7	26.7	62.0
	Strongly Disagree	34	22.7	22.7	84.7
	Disagree	23	15.3	15.3	100.0
	Total	150	100.0	100.0	



The perception of political leaders' irresponsibility concerning transportation infrastructure in Nigeria is strongly expressed by the majority of respondents. About 62.0% either strongly agree (35.3%) or agree (26.7%) that political leaders are irresponsible regarding transportation infrastructure. Conversely, 38.0% either strongly disagree (22.7%) or disagree (15.3%) with this view. These results suggest that while a substantial majority associate irresponsibility with political leadership in the context of transportation infrastructure, there remains a notable minority who hold a differing opinion.

Poor transportation infrastructure is directly associated with poor governance in Nigeria

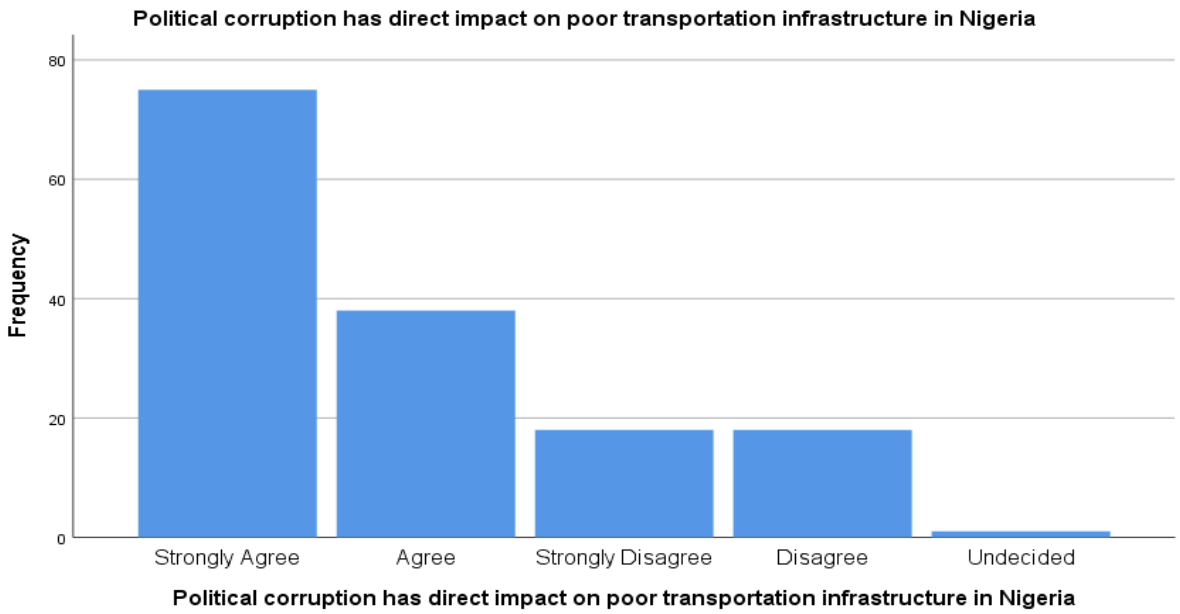
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	46	30.7	30.7	30.7
	Agree	40	26.7	26.7	57.3
	Strongly Disagree	43	28.7	28.7	86.0
	Disagree	21	14.0	14.0	100.0
	Total	150	100.0	100.0	



The majority of respondents perceive a direct connection between poor transportation infrastructure and poor governance in Nigeria. Specifically, 57.3% either strongly agree (30.7%) or agree (26.7%) that poor transportation infrastructure is a reflection of poor governance. However, 42.7% of respondents either strongly disagree (28.7%) or disagree (14.0%) with this statement, indicating a significant portion of the population does not have the view. This suggests a divergence in the opinions regarding the role of governance in the quality of transportation infrastructure in Nigeria.

Political corruption has direct impact on poor transportation infrastructure in Nigeria

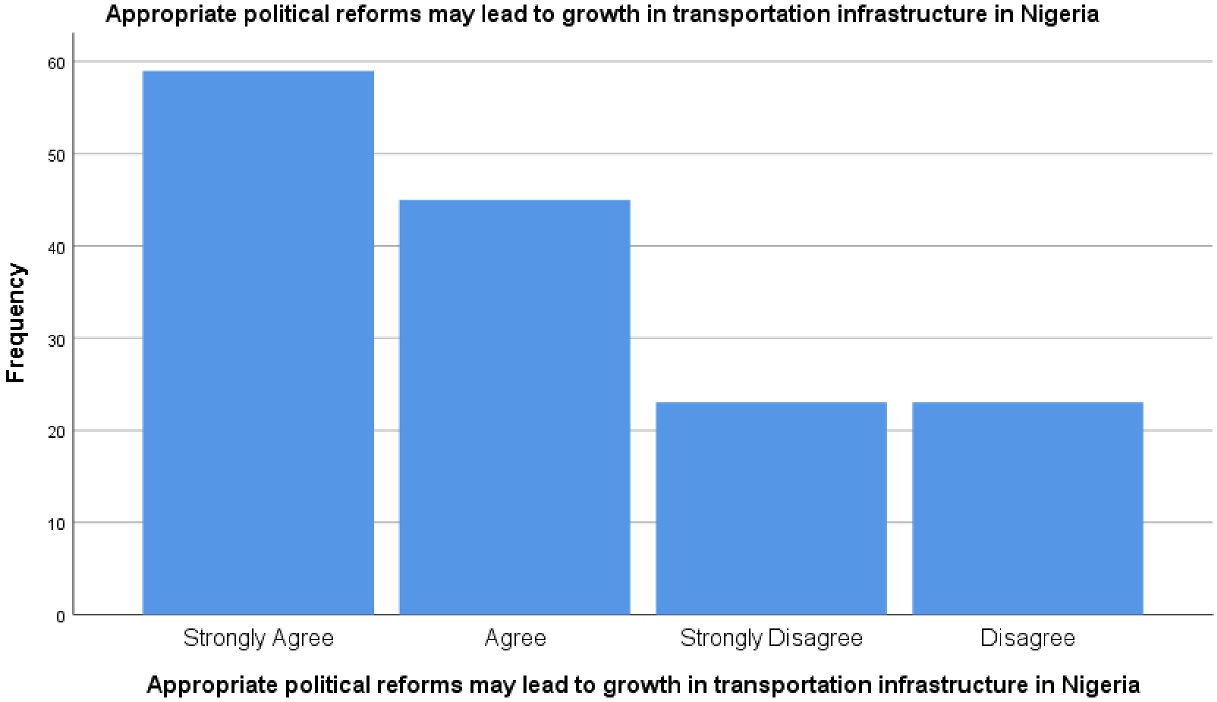
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	75	50.0	50.0	50.0
	Agree	38	25.3	25.3	75.3
	Strongly Disagree	18	12.0	12.0	87.3
	Disagree	18	12.0	12.0	99.3
	Undecided	1	.7	.7	100.0
	Total	150	100.0	100.0	



The majority of respondents perceive a direct connection between poor transportation infrastructure and poor governance in Nigeria. Specifically, 57.3% either strongly agree (30.7%) or agree (26.7%) that poor transportation infrastructure is a reflection of poor governance. However, 42.7% of respondents either strongly disagree (28.7%) or disagree (14.0%) with this statement, indicating a significant portion of the population does not view the two as directly linked together. This suggests mixed opinions; evidence of political bias regarding the role of governance in the quality of transportation infrastructure in Nigeria.

Appropriate political reforms may lead to growth in transportation infrastructure in Nigeria

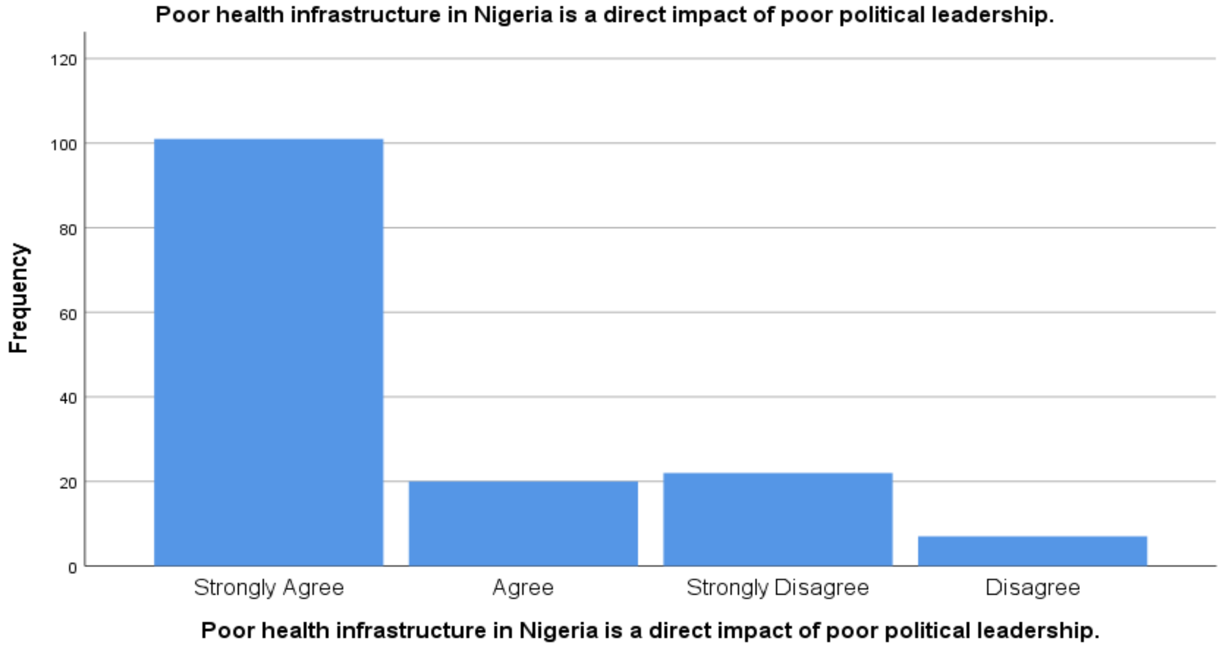
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	59	39.3	39.3	39.3
	Agree	45	30.0	30.0	69.3
	Strongly Disagree	23	15.3	15.3	84.7
	Disagree	23	15.3	15.3	100.0
	Total	150	100.0	100.0	



A majority of respondents believe that appropriate political reforms could foster growth in transportation infrastructure in Nigeria. Specifically, 69.3% either strongly agree (39.3%) or agree (30.0%) with this statement. However, 30.6% of respondents either strongly disagree (15.3%) or disagree (15.3%) with the idea, indicating that a portion of the population is skeptical about the potential impact of political reforms on improving transportation infrastructure.

Poor health infrastructure in Nigeria is a direct impact of poor political leadership.

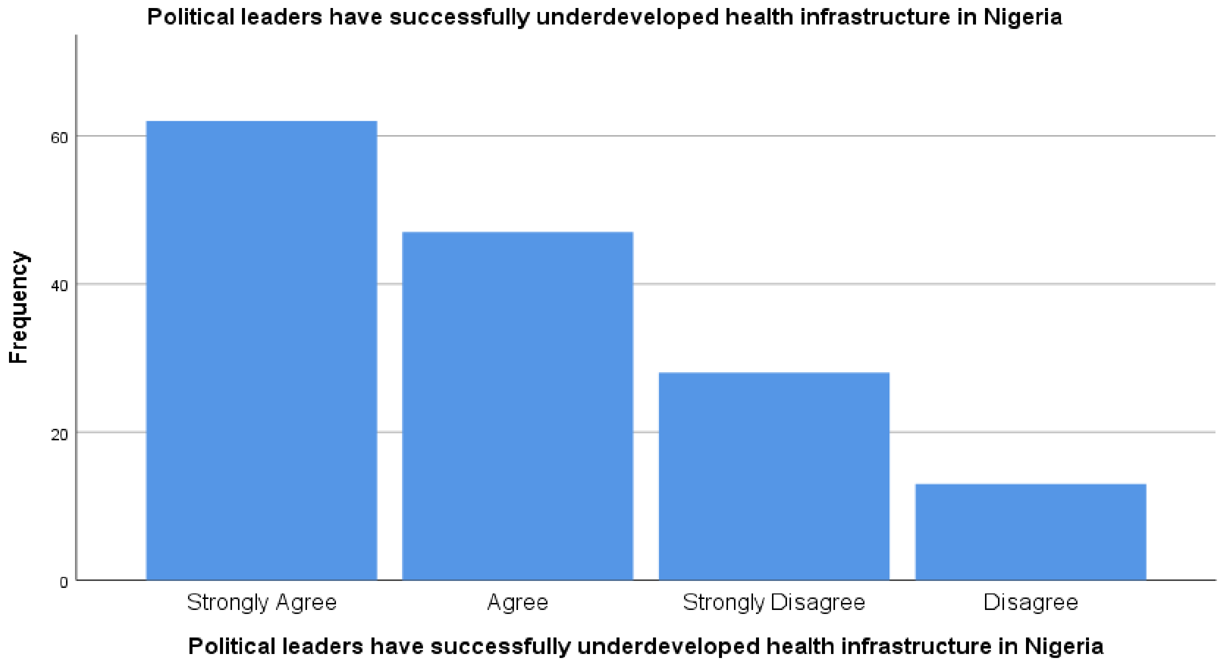
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	101	67.3	67.3	67.3
	Agree	20	13.3	13.3	80.7
	Strongly Disagree	22	14.7	14.7	95.3
	Disagree	7	4.7	4.7	100.0
	Total	150	100.0	100.0	



The majority of respondents strongly believe that poor health infrastructure in Nigeria is a direct result of poor political leadership. Specifically, 67.3% of respondents strongly agree with this statement, while 13.3% agree, bringing the total to 80.7% who view political leadership as a key factor in the state of health infrastructure. On the other hand, 14.7% strongly disagree, and 4.7% disagree, indicating a smaller portion of the population holds a different view. This suggests a general consensus that political leadership plays a significant role in the challenges facing Nigeria's health infrastructure. Giving the importance of health infrastructures in an economy, these challenges may be one of the factors that hinder SMEs sustenance and growth in Nigeria

Political leaders have successfully underdeveloped health infrastructure in Nigeria

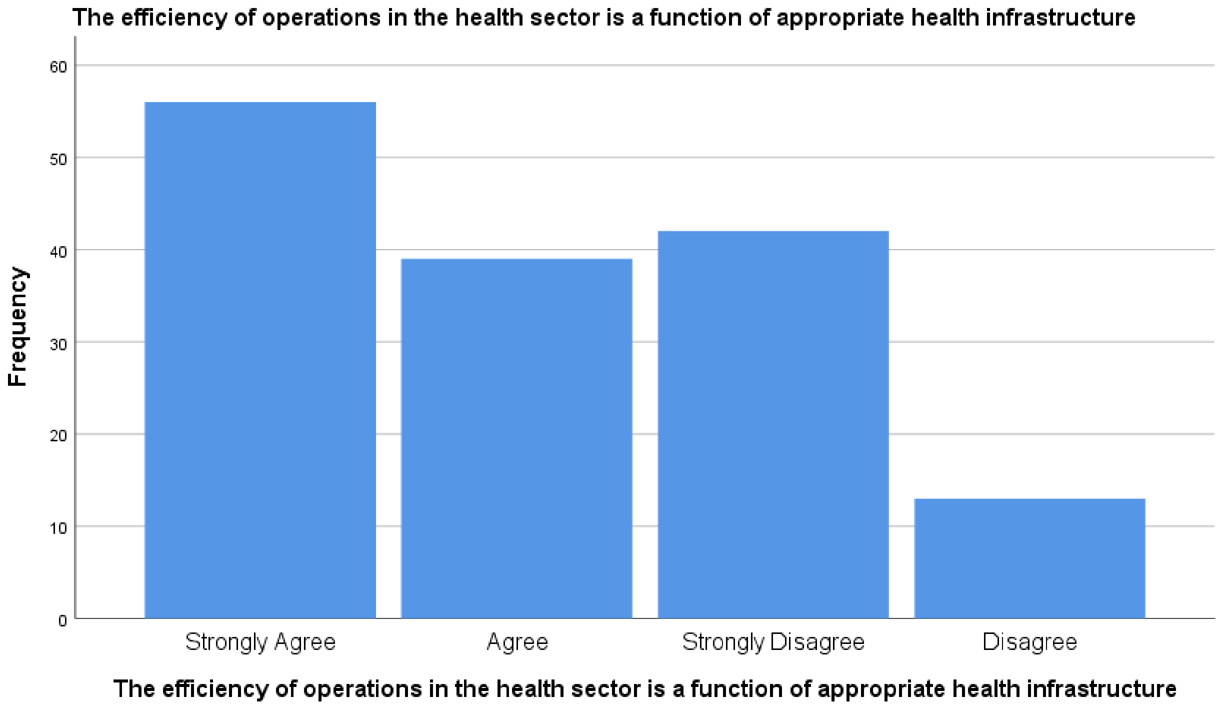
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	62	41.3	41.3	41.3
	Agree	47	31.3	31.3	72.7
	Strongly Disagree	28	18.7	18.7	91.3
	Disagree	13	8.7	8.7	100.0
	Total	150	100.0	100.0	



A significant portion of respondents believe that political leaders have successfully underdeveloped health infrastructure in Nigeria. Specifically, 41.3% strongly agree with this statement, while 31.3% agree, totaling 72.7% who view political leadership as having played a role in the underdevelopment of health infrastructure. On the other hand, 18.7% strongly disagree, and 8.7% disagree, suggesting a minority of respondents do not share this perspective. The results indicate that a majority of respondents feel that political leadership has contributed to the underdevelopment of the health infrastructure in Nigeria and consequently to inability to sustain the SMEs.

The efficiency of operations in the health sector is a function of appropriate health infrastructure

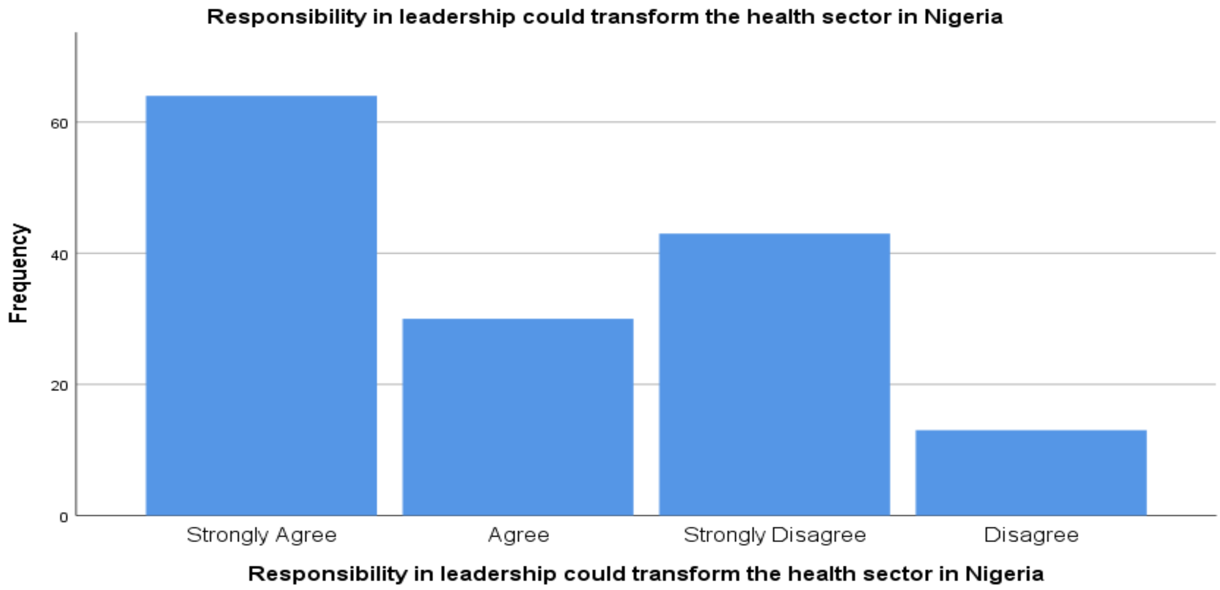
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	56	37.3	37.3	37.3
	Agree	39	26.0	26.0	63.3
	Strongly Disagree	42	28.0	28.0	91.3
	Disagree	13	8.7	8.7	100.0
	Total	150	100.0	100.0	



A significant proportion of respondents (37.3%) strongly agree that the level of efficiency of operations in the health sector is a function of appropriate health infrastructure and 26% agree, bringing the total to 63.3% who recognized a direct relationship between health infrastructure and the effectiveness of health operations. In contrast, 28% strongly disagree, and 8.7% disagree, indicating that a notable minority does not see health infrastructure as a crucial factor for improving health sector efficiency. Overall, the majority of respondents believe that adequate health infrastructure plays a vital role in the effective functioning of the health sector as to achieve SMEs sustenance.

Responsibility in leadership could transform the health sector towards SMEs sustenance in Nigeria

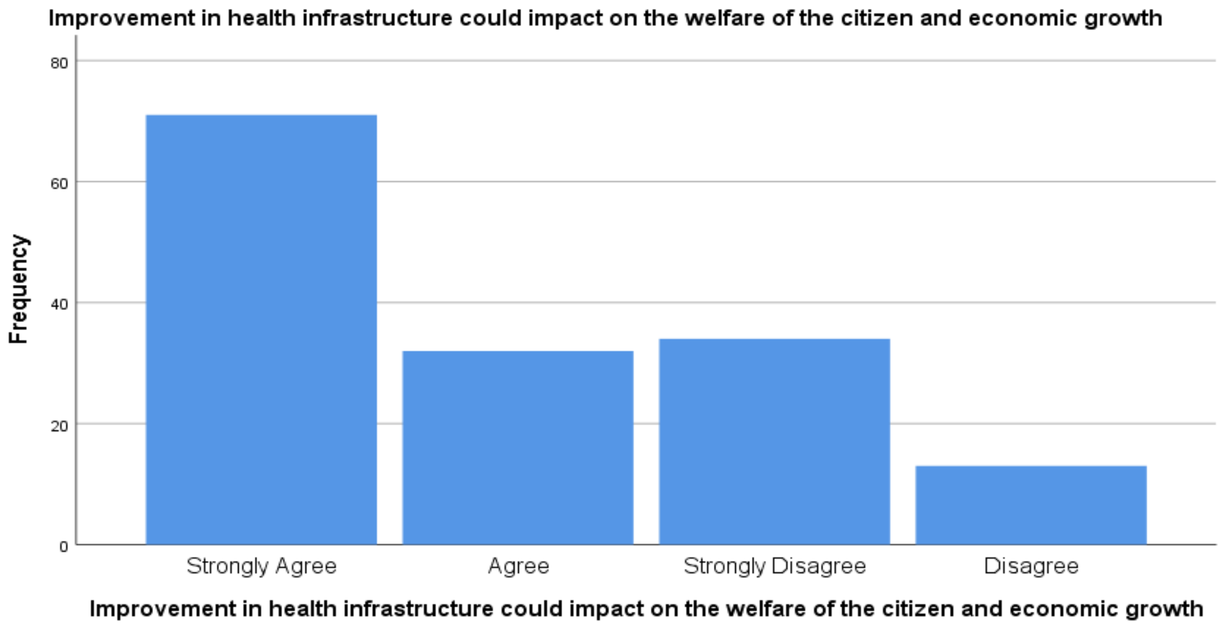
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	64	42.7	42.7	42.7
	Agree	30	20.0	20.0	62.7
	Strongly Disagree	43	28.7	28.7	91.3
	Disagree	13	8.7	8.7	100.0
	Total	150	100.0	100.0	



A majority of respondents (42.7%) strongly agree that responsibility in leadership could transform the health sector in Nigeria, while 20% agree, making up a combined 62.7% of participants who support the idea that leadership responsibility is key to improving the health sector. However, 28.7% strongly disagree, and 8.7% disagree, suggesting a significant portion of respondents are not convinced that leadership alone can bring about the transformation needed in Nigeria's health sector. Despite the contrasting views, the majority appear to believe in the potential of responsible leadership for meaningful change in healthcare.

Improvement in health infrastructure could impact on the welfare of the citizen and economic growth

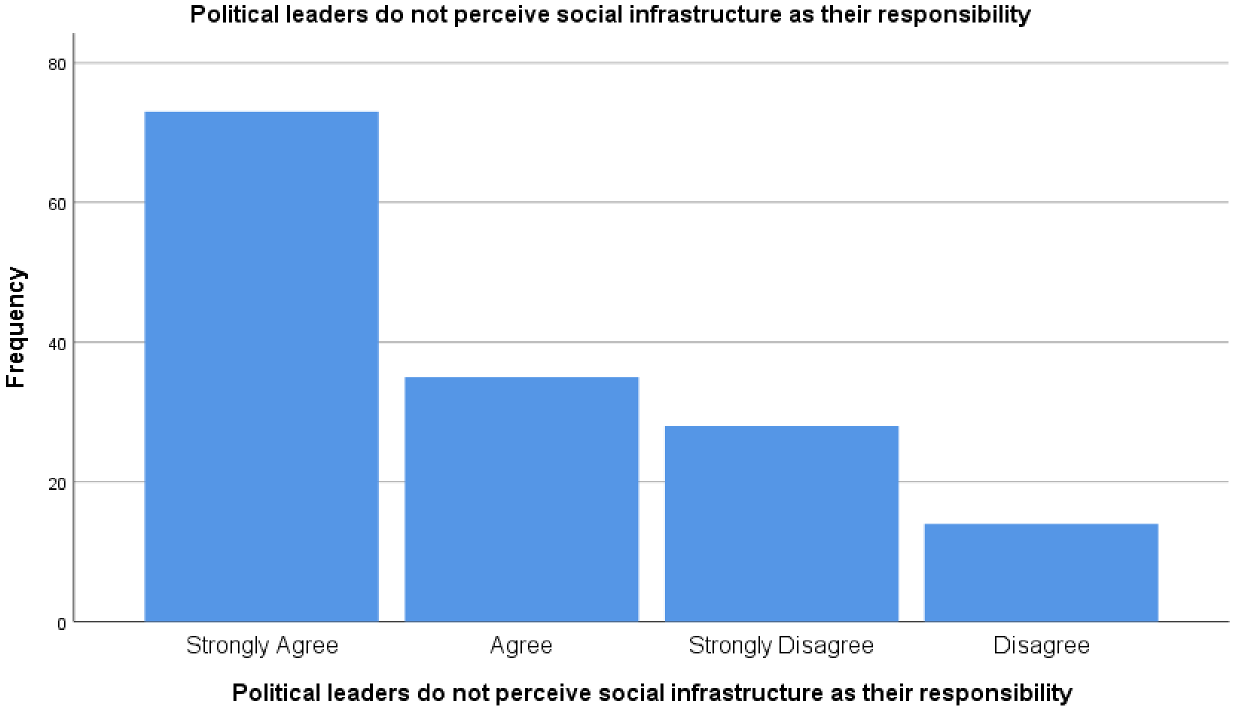
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	71	47.3	47.3	47.3
	Agree	32	21.3	21.3	68.7
	Strongly Disagree	34	22.7	22.7	91.3
	Disagree	13	8.7	8.7	100.0
	Total	150	100.0	100.0	



A significant proportion of respondents (47.3%) strongly agree that improvement in health infrastructure could positively impact the welfare of citizens and economic growth, while 21.3% agree. This suggests a strong belief among 68.7% of respondents that better health infrastructure has a crucial role to play in improving both social well-being and economic progress. However, 22.7% strongly disagree, and 8.7% disagree, indicating that a smaller group of participants holds the view that health infrastructure improvements may not necessarily lead to these benefits. Overall, the majority seem to acknowledge the potential benefits of improved health infrastructure on society and the economy.

Political leaders do not perceive social infrastructure as their responsibility

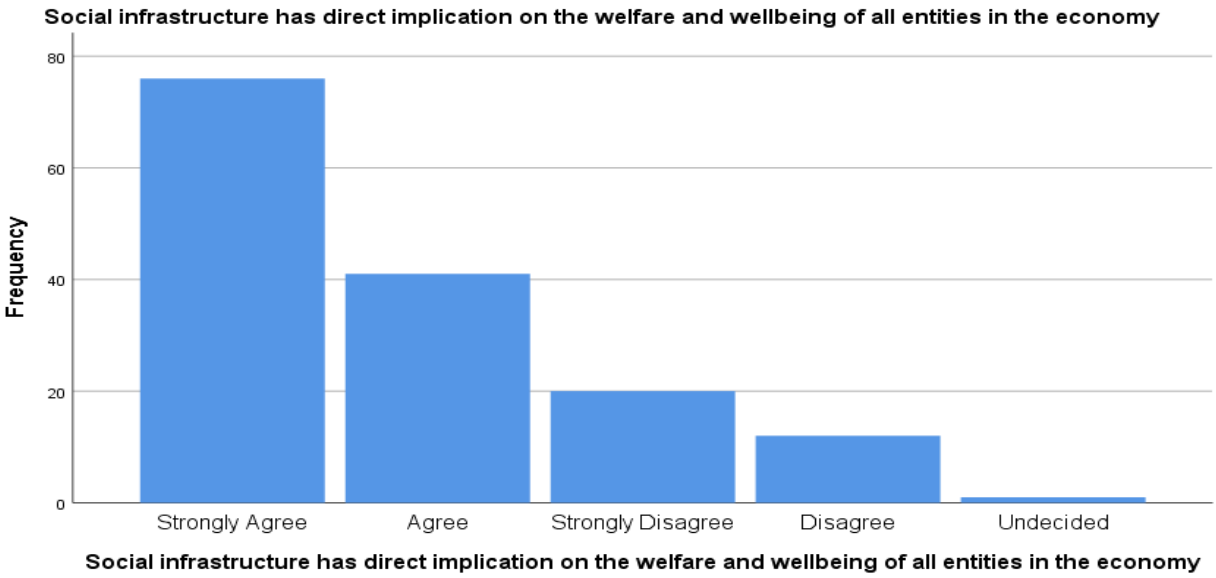
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	73	48.7	48.7	48.7
	Agree	35	23.3	23.3	72.0
	Strongly Disagree	28	18.7	18.7	90.7
	Disagree	14	9.3	9.3	100.0
	Total	150	100.0	100.0	



The majority of respondents (48.7%) strongly agree that political leaders do not perceive social infrastructure as their responsibility, and 23.3% agree with this statement. This suggests that a significant portion of the sample believes that political leaders fail to recognize their duty toward social infrastructure development. On the other hand, 18.7% strongly disagree and 9.3% disagree, indicating that a smaller group of respondents holds the opposite view, believing that political leaders do consider social infrastructure as part of their responsibility. Thus, the overall data suggests a perception among most respondents that political leaders neglect their responsibility in the development of social infrastructure.

Social infrastructure has direct implication on the welfare and wellbeing of all entities in the economy

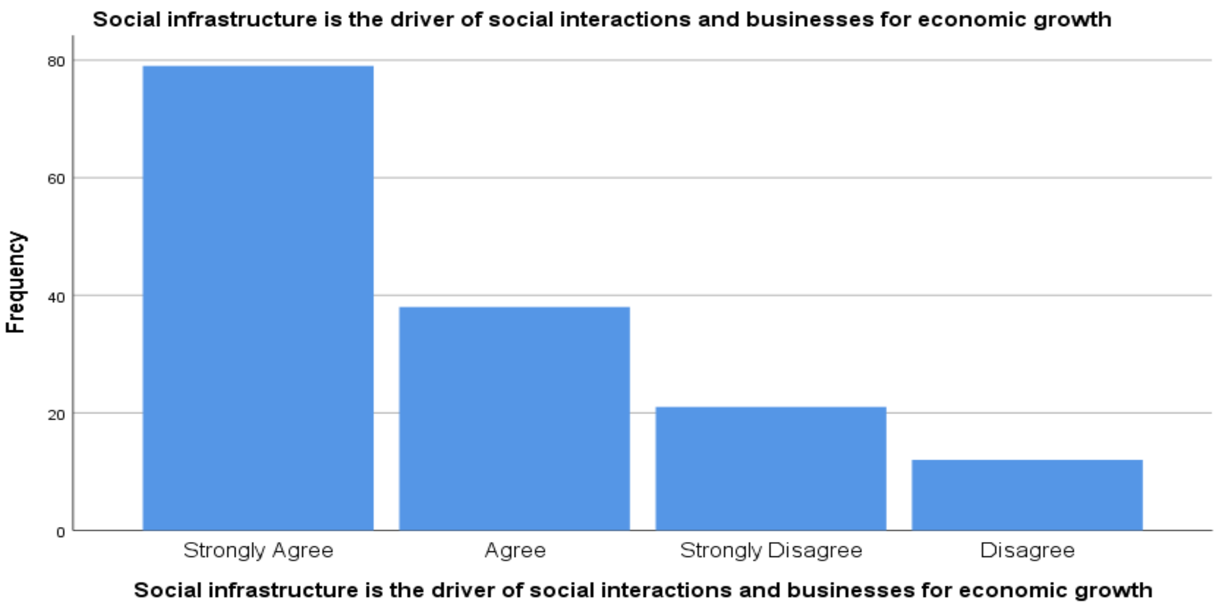
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	76	50.7	50.7	50.7
	Agree	41	27.3	27.3	78.0
	Strongly Disagree	20	13.3	13.3	91.3
	Disagree	12	8.0	8.0	99.3
	Undecided	1	.7	.7	100.0
	Total	150	100.0	100.0	



A large portion of respondents (50.7%) strongly agree that social infrastructure has a direct implication on the welfare and wellbeing of all entities in the economy, while 27.3% agree with this statement. This indicates a strong belief among most respondents that social infrastructure plays a crucial role in the overall economic and social welfare. On the contrary, 13.3% strongly disagree, 8.0% disagree, and small fractions (0.7%) are undecided, pointing to a smaller group that does not recognize the direct impact of social infrastructure on welfare and wellbeing. Overall, the majority of the sample holds the view that social infrastructure is vital for the wellbeing of all sectors in the economy even that of SMEs sustenance.

Social infrastructure is the driver of social interactions and businesses for economic growth

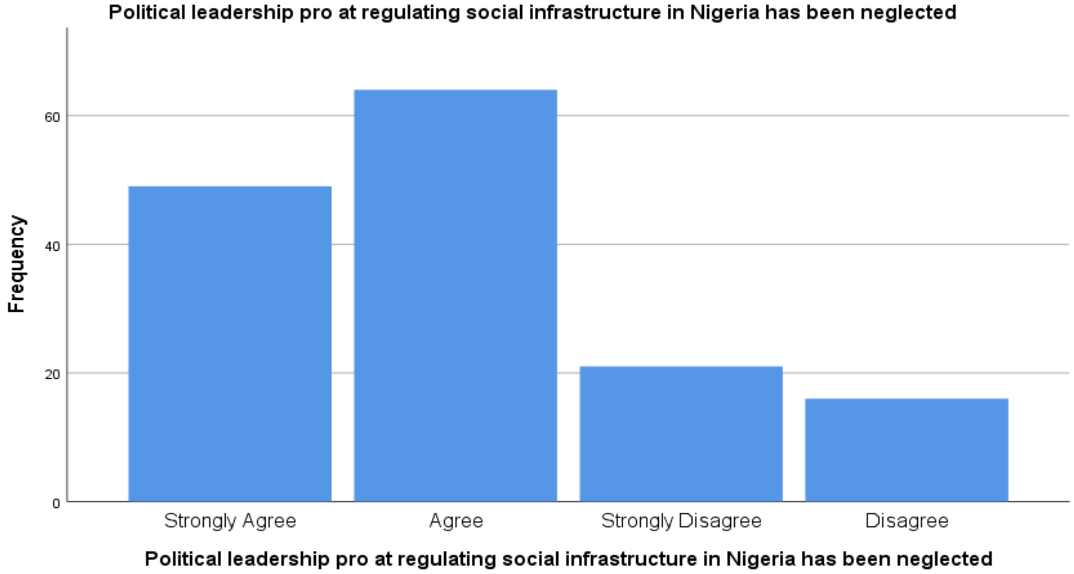
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	79	52.7	52.7	52.7
	Agree	38	25.3	25.3	78.0
	Strongly Disagree	21	14.0	14.0	92.0
	Disagree	12	8.0	8.0	100.0
	Total	150	100.0	100.0	



A majority of respondents (52.7%) strongly agree that social infrastructure is a driver of social interactions and businesses for economic growth, with an additional 25.3% agreeing. This suggests that most participants believe social infrastructure plays a significant role in facilitating business and social activities that contribute to economic development. However, 14.0% of respondents strongly disagree, and 8.0% disagree, reflecting a smaller group that does not perceive social infrastructure as a key factor for driving economic growth. Overall, the majority of the respondents acknowledge the important role of social infrastructure in fostering business and social interactions, which are crucial for economic progress.

Political leadership promise at regulating social infrastructure in Nigeria has been neglected

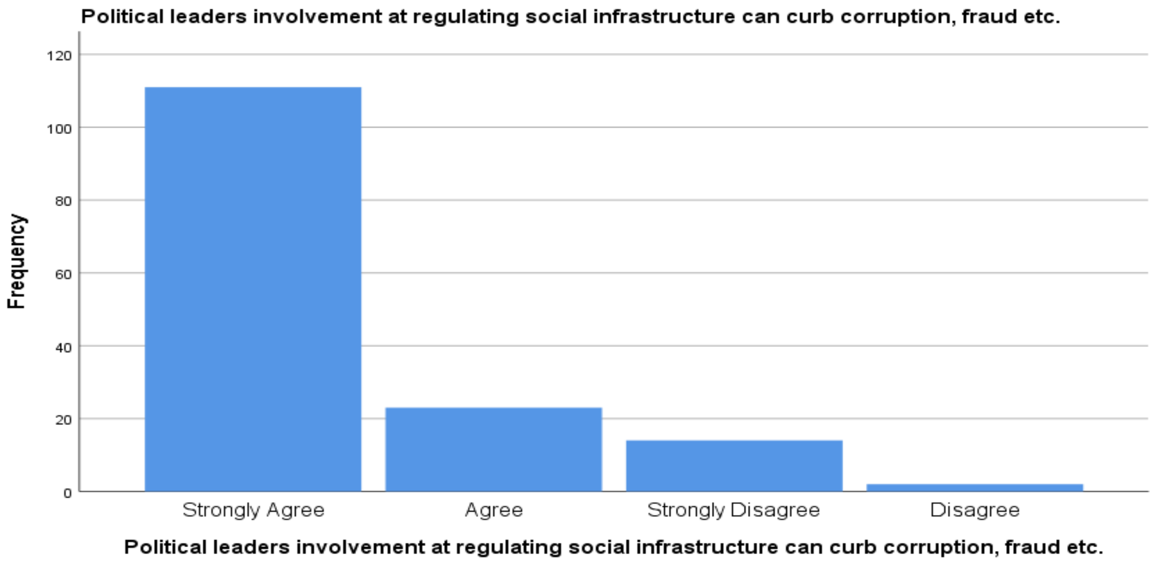
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	49	32.7	32.7	32.7
	Agree	64	42.7	42.7	75.3
	Strongly Disagree	21	14.0	14.0	89.3
	Disagree	16	10.7	10.7	100.0
	Total	150	100.0	100.0	



The majority of respondents (42.7%) agree, and 32.7% strongly agree, that political leadership's role in regulating social infrastructure in Nigeria has been neglected. This suggests a widespread perception that political leadership has not effectively addressed or managed social infrastructure, which could have negative implications for the development and maintenance of such infrastructure. However, a smaller proportion of respondents, 14.0%, strongly disagree, and 10.7% disagree, indicating that not all participants share this view. These findings point to a significant concern regarding the lack of attention and regulation of social infrastructure by political leaders in Nigeria.

Political leaders' involvement at regulating social infrastructure can curb corruption, fraud etc.

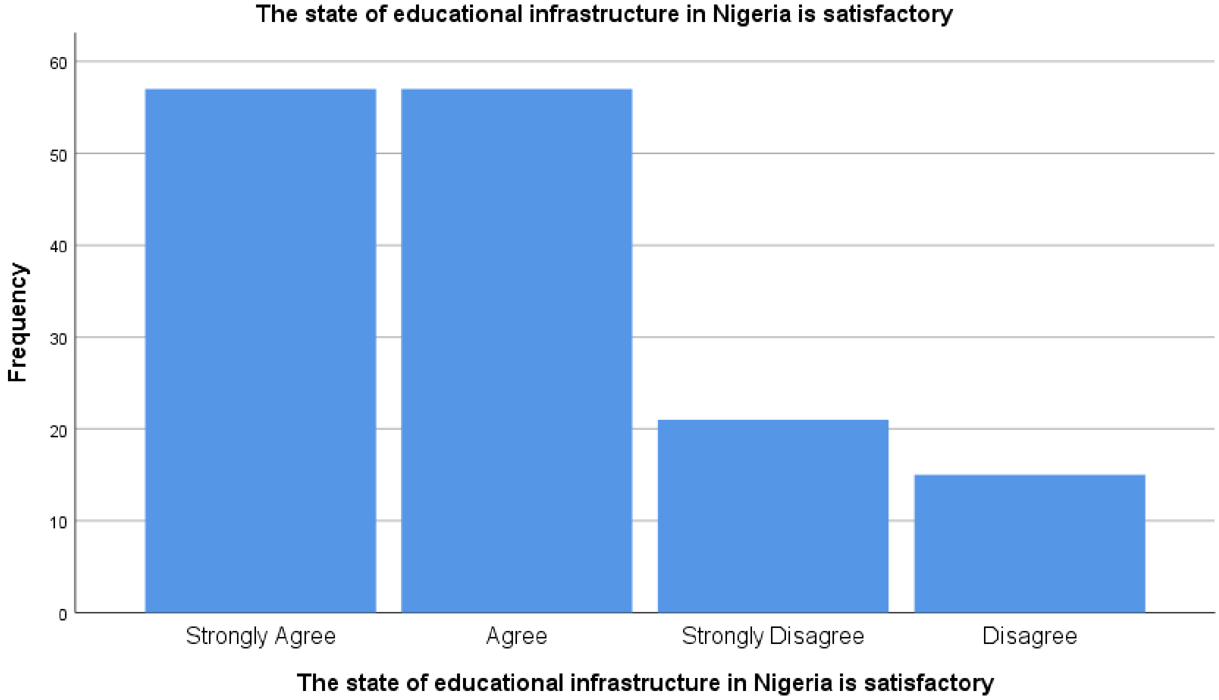
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	111	74.0	74.0	74.0
	Agree	23	15.3	15.3	89.3
	Strongly Disagree	14	9.3	9.3	98.7
	Disagree	2	1.3	1.3	100.0
	Total	150	100.0	100.0	



A significant majority of respondents (74%) strongly agree, and 15.3% agree, that political leaders' involvement in regulating social infrastructure can help curb corruption, fraud, and other issues. This suggests that most participants believe that proper regulation and oversight by political leaders are crucial to reducing corruption and improving the integrity of social infrastructure projects. Only a small percentage of respondents (9.3%) strongly disagree, and 1.3% disagrees, indicating a relatively low level of dissent regarding the positive impact of political leaders' involvement in reducing corruption and fraud. The findings reflect strong support for increased political leadership and regulation in addressing these challenges in Nigeria's social infrastructure.

The state of educational infrastructure in Nigeria is satisfactory

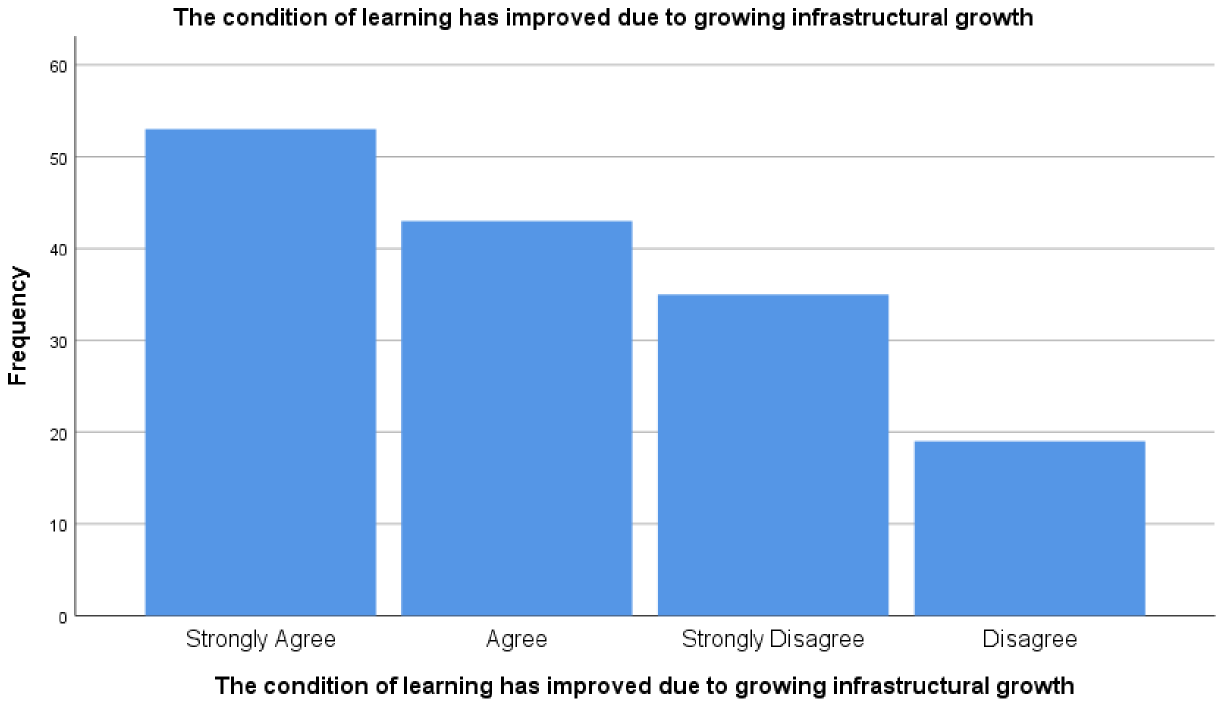
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	57	38.0	38.0	38.0
	Agree	57	38.0	38.0	76.0
	Strongly Disagree	21	14.0	14.0	90.0
	Disagree	15	10.0	10.0	100.0
	Total	150	100.0	100.0	



The results indicate a divided perception regarding the state of educational infrastructure in Nigeria. A combined 76% of respondents either strongly agree (38%) or agree (38%) that the state of educational infrastructure is satisfactory, suggesting that a majority of the participants view the current infrastructure as adequate. However, 14% of respondents strongly disagree, and 10% disagree, indicating a significant minority who are dissatisfied with the state of educational infrastructure. These findings point to a general consensus of satisfaction among most participants, but also highlight notable portions who believe the infrastructure is lacking or insufficient.

The condition of learning has improved due to growing infrastructural growth

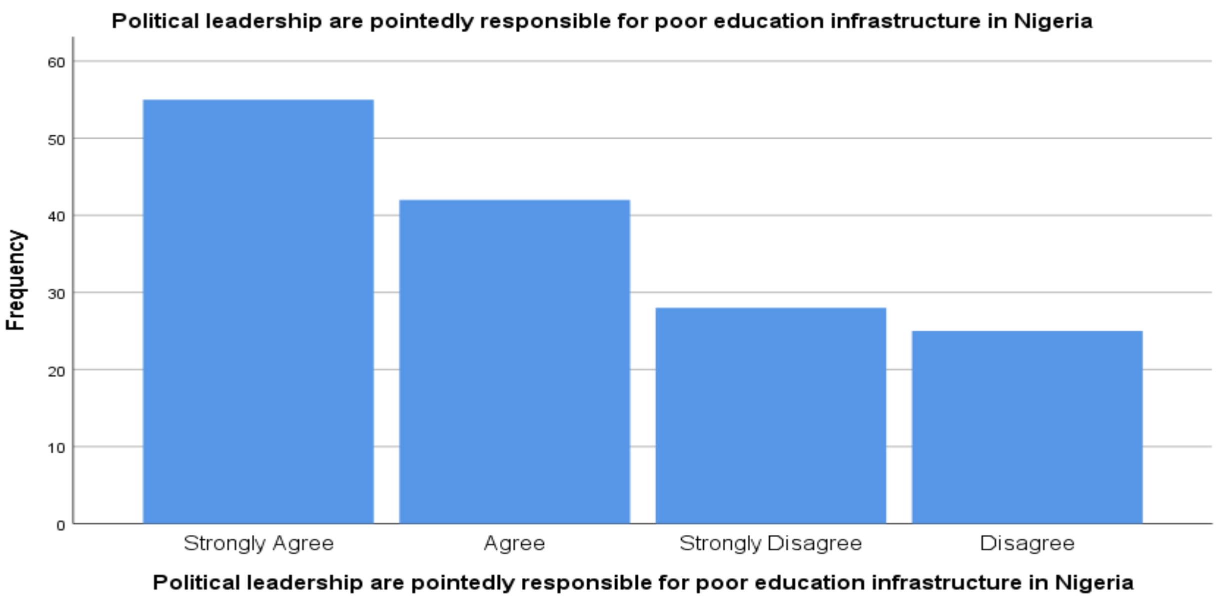
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	53	35.3	35.3	35.3
	Agree	43	28.7	28.7	64.0
	Strongly Disagree	35	23.3	23.3	87.3
	Disagree	19	12.7	12.7	100.0
	Total	150	100.0	100.0	



The responses reflect a somewhat mixed view on the impact of infrastructural growth on the condition of learning in Nigeria. A combined 64% of respondents either strongly agree (35.3%) or agree (28.7%) that learning conditions have improved due to growing infrastructure, suggesting that a majority perceive positive changes. However, significant proportions, 23.3%, strongly disagree, and 12.7% disagree, indicating that a substantial portion of participants do not believe infrastructure growth has had a meaningful impact on learning conditions. This suggests that while many respondents acknowledge improvements, others remain unconvinced of the connection between infrastructural development and learning quality.

Political leadership are pointedly responsible for poor education infrastructure in Nigeria

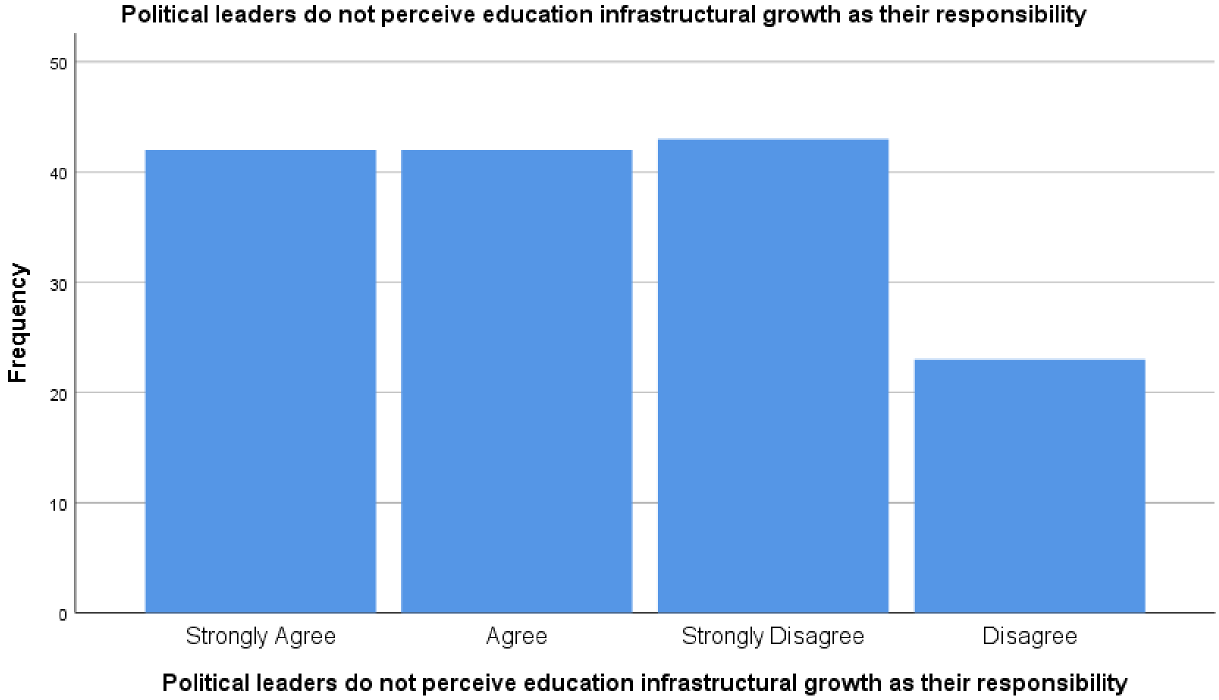
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	55	36.7	36.7	36.7
	Agree	42	28.0	28.0	64.7
	Strongly Disagree	28	18.7	18.7	83.3
	Disagree	25	16.7	16.7	100.0
	Total	150	100.0	100.0	



The responses indicate a strong perception that political leadership is primarily responsible for poor education infrastructure in Nigeria. A combined 64.7% of respondents either strongly agree (36.7%) or agree (28%) with this statement, suggesting a significant majority hold political leaders accountable for the state of education infrastructure. However, 18.7% of respondents strongly disagree, and 16.7% disagree, indicating that a smaller but notable portion of participants do not share this view or believe other factors may contribute to the issue. Overall, the data suggests a dominant belief that political leadership plays a crucial role in the inadequacy of education infrastructure in Nigeria.

Political leaders do not perceive education infrastructural growth as their responsibility

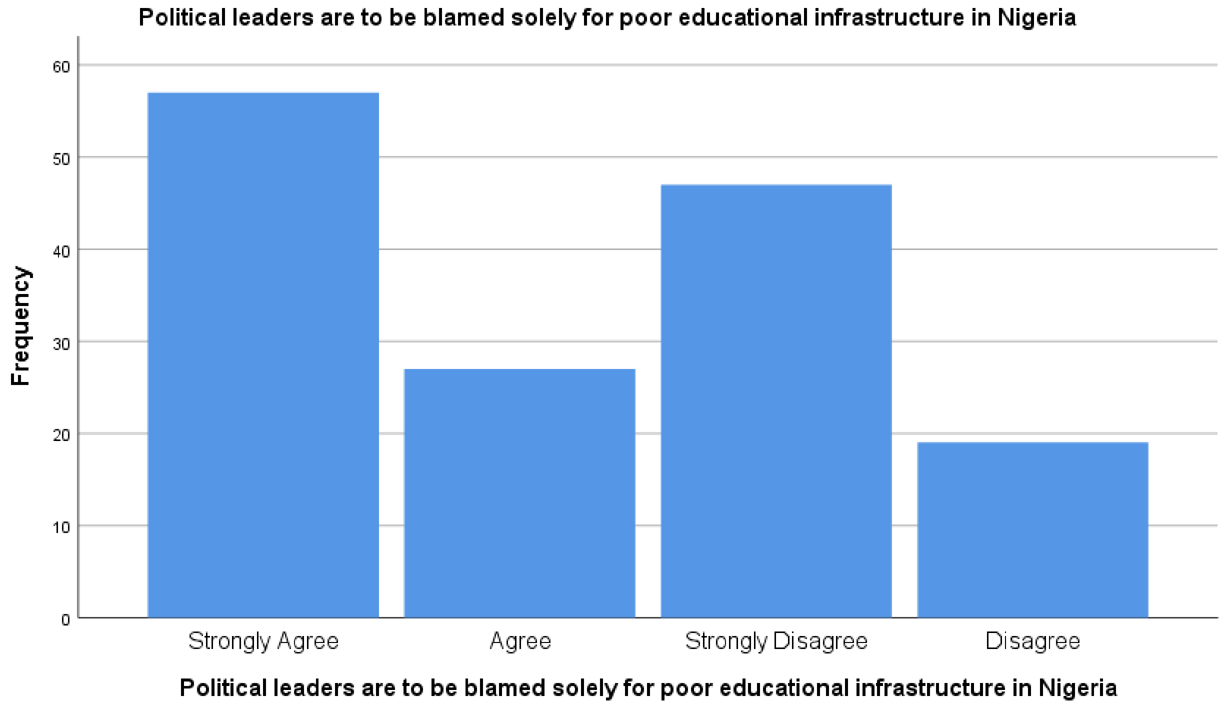
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	42	28.0	28.0	28.0
	Agree	42	28.0	28.0	56.0
	Strongly Disagree	43	28.7	28.7	84.7
	Disagree	23	15.3	15.3	100.0
	Total	150	100.0	100.0	



The data shows a split in opinions about whether political leaders perceive education infrastructure growth as their responsibility. On one side, 56% of respondents either strongly agree (28%) or agree (28%) that political leaders do not see education infrastructure growth as their responsibility. On the other hand, 43.7% of respondents strongly disagree (28.7%) or disagree (15.3%) with this view, indicating that a significant portion believes political leaders do perceive it as their duty. This suggests a divided opinion on the role of political leadership in advancing education infrastructure, with nearly equal numbers supporting and opposing the idea that political leaders neglect this responsibility.

Political leaders are to be blamed solely for poor educational infrastructure in Nigeria

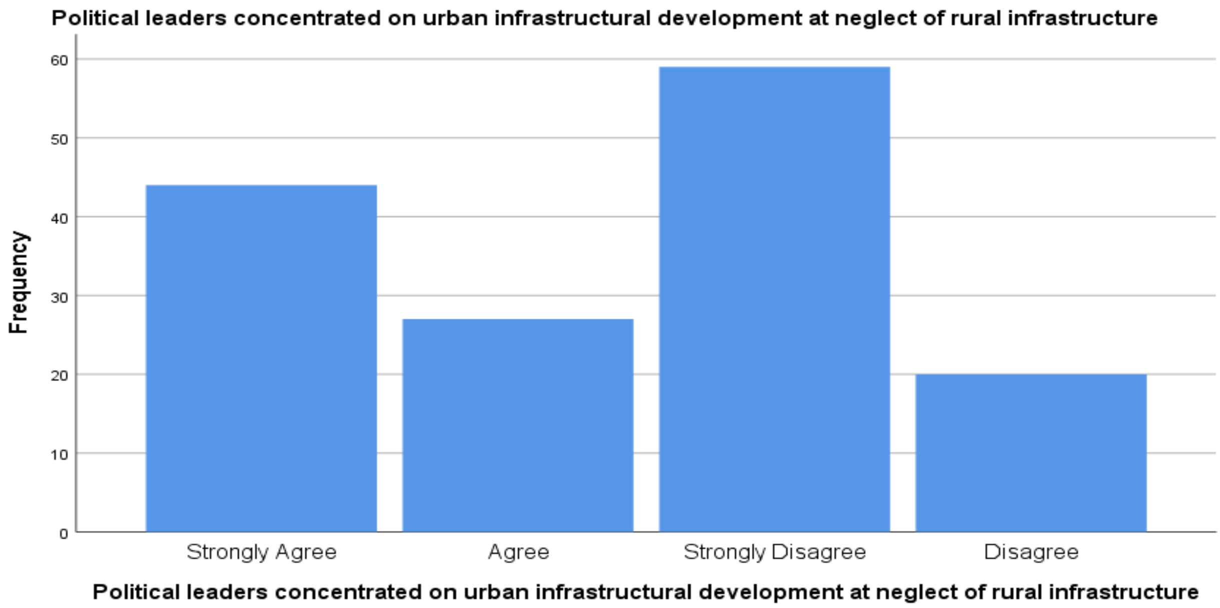
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	57	38.0	38.0	38.0
	Agree	27	18.0	18.0	56.0
	Strongly Disagree	47	31.3	31.3	87.3
	Disagree	19	12.7	12.7	100.0
	Total	150	100.0	100.0	



The data reveals that a significant portion of respondents believes political leaders are primarily responsible for the poor educational infrastructure in Nigeria. Specifically, 56% of respondents either strongly agree (38%) or agree (18%) that political leaders should be blamed for this issue. However, 44% of respondents either strongly disagree (31.3%) or disagree (12.7%), suggesting that they do not hold political leaders solely accountable. This indicates a split in opinions, with a majority placing blame on political leaders while a substantial minority disagrees with this view.

Political leaders concentrated on urban infrastructural development at neglect of rural infrastructure

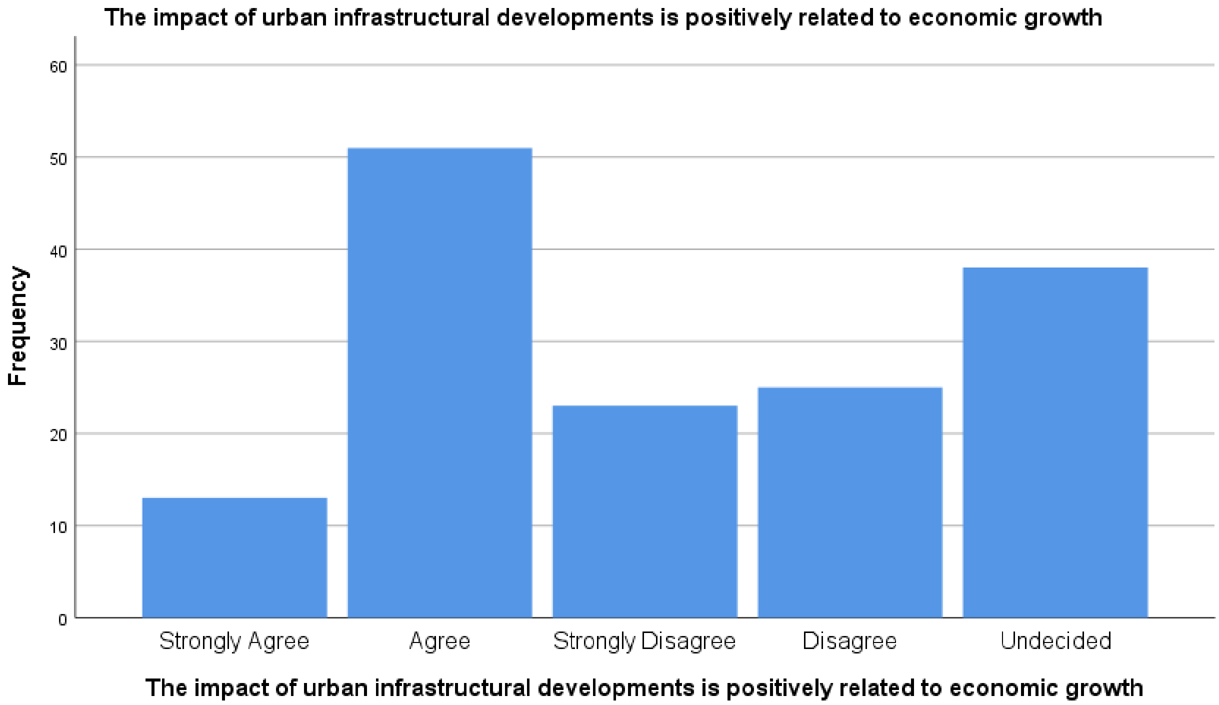
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	44	29.3	29.3	29.3
	Agree	27	18.0	18.0	47.3
	Strongly Disagree	59	39.3	39.3	86.7
	Disagree	20	13.3	13.3	100.0
	Total	150	100.0	100.0	



The results indicate that a notable portion of respondents (47.3%) believes political leaders focus more on urban infrastructural development at the expense of rural infrastructure. Specifically, 29.3% strongly agree, and 18% agree with this view. However, a larger proportion (52.6%) either strongly disagree (39.3%) or disagree (13.3%), suggesting that they do not perceive urban infrastructure to be prioritized over rural development. This shows a clear division in opinions, with a majority not agreeing that rural infrastructure is neglected in favor of urban development.

The impact of urban infrastructural developments is positively related to economic growth

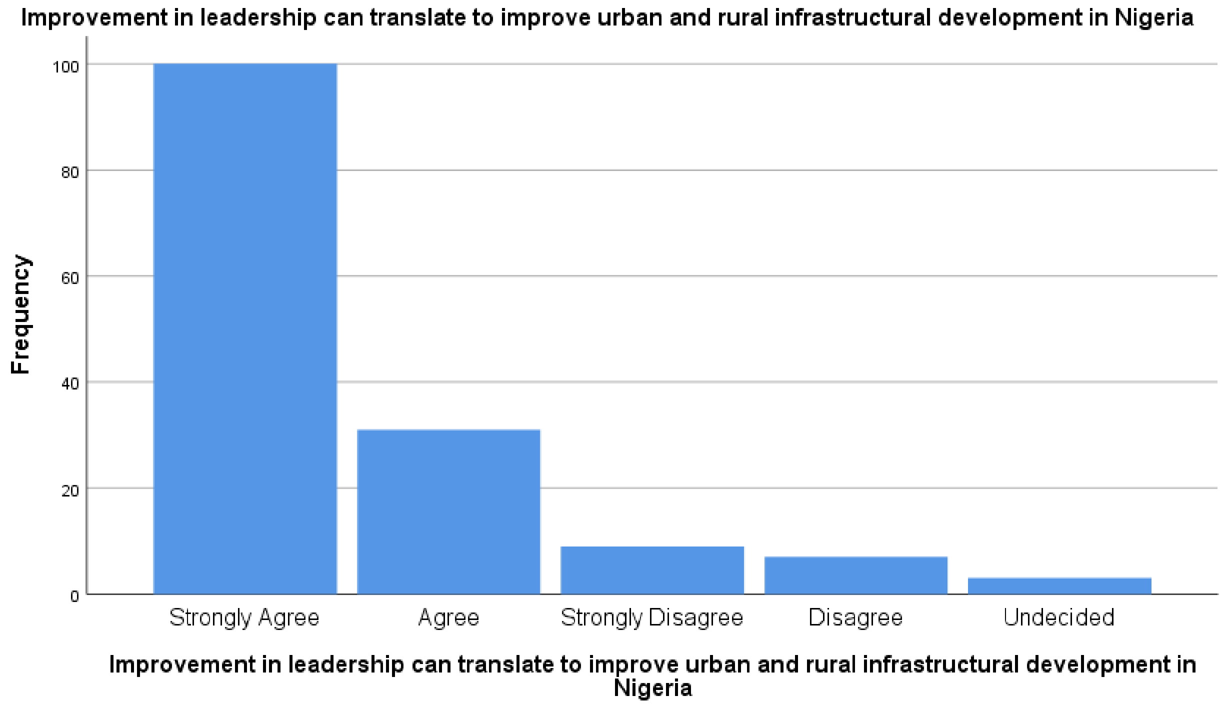
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	13	8.7	8.7	8.7
	Agree	51	34.0	34.0	42.7
	Strongly Disagree	23	15.3	15.3	58.0
	Disagree	25	16.7	16.7	74.7
	Undecided	38	25.3	25.3	100.0
	Total	150	100.0	100.0	



The responses suggest a varied opinion on the relationship between urban infrastructural development for sustainable growth of SMEs and the entire economy. A minority (8.7%) strongly agrees with the statement, while 34% agree, indicating some support for the idea that urban infrastructure positively impacts economic growth. However, 15.3% strongly disagree and 16.7% disagree, showing skepticism regarding this link. Additionally, 25.3% of respondents are undecided, reflecting uncertainty or lack of clarity on the issue. Overall, the data reveals that while there is some agreement, a significant portion of respondents either disagrees or remains uncertain about the positive correlation between urban infrastructure and economic growth.

Improvement in leadership can translate to improve urban and rural infrastructural development in Nigeria

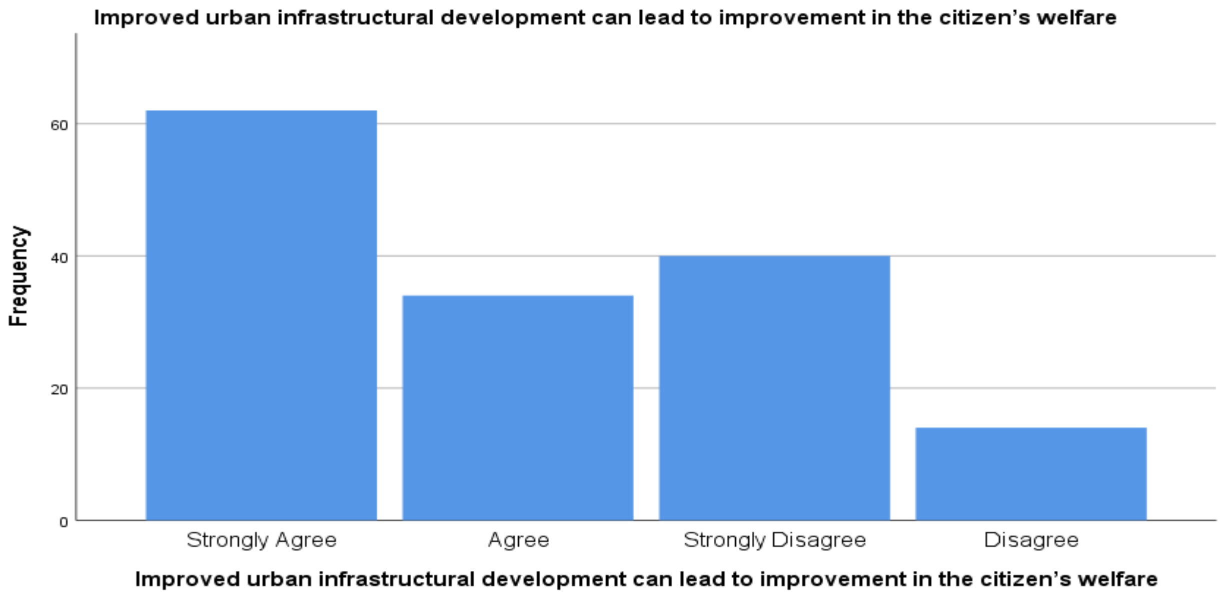
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	100	66.7	66.7	66.7
	Agree	31	20.7	20.7	87.3
	Strongly Disagree	9	6.0	6.0	93.3
	Disagree	7	4.7	4.7	98.0
	Undecided	3	2.0	2.0	100.0
	Total	150	100.0	100.0	



The majority of respondents (66.7%) strongly agree that improvements in leadership can lead to better urban and rural infrastructural development such as to foster SMEs sustenance in Nigeria, suggesting a strong belief in the potential impact of leadership on infrastructure. An additional 20.7% agree with the statement, further supporting this view. However, 6% strongly disagree, and 4.7% disagree, indicating a small portion of respondents who are not convinced by the idea. Only 2% remain undecided, reflecting minimal uncertainty on the topic. Overall, the responses indicate a strong consensus that better leadership is crucial for advancing infrastructural development in both urban and rural areas in Nigeria.

Improved urban infrastructural development can lead to improvement in the citizen's welfare

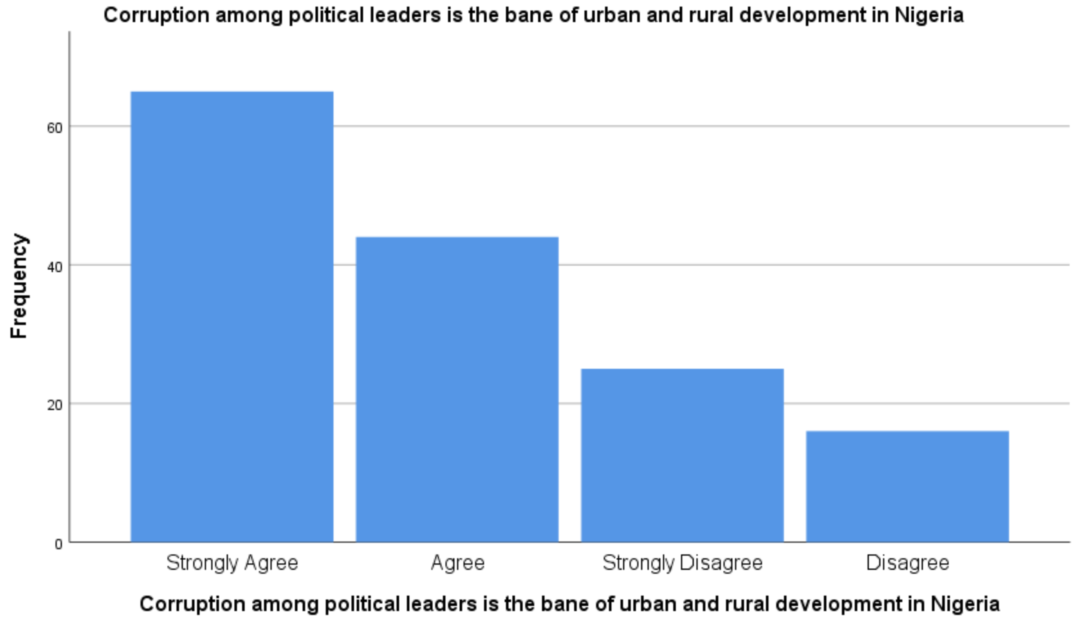
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	62	41.3	41.3	41.3
	Agree	34	22.7	22.7	64.0
	Strongly Disagree	40	26.7	26.7	90.7
	Disagree	14	9.3	9.3	100.0
	Total	150	100.0	100.0	



A significant portion of respondents (41.3%) strongly agree that improved urban infrastructural development can enhance citizens' welfare, while 22.7% agree with the statement. This indicates a positive outlook on the potential benefits of urban infrastructure for the welfare of citizens. However, 26.7% strongly disagree, and 9.3% disagree, suggesting a notable minority who do not believe that urban infrastructure improvements will lead to better welfare. These contrasting views show that while there is general support for the idea, there is also considerable skepticism among a portion of the population regarding the direct impact of urban infrastructural development on citizens' welfare.

Corruption among political leaders is the bane of urban and rural development in Nigeria

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	65	43.3	43.3	43.3
	Agree	44	29.3	29.3	72.7
	Strongly Disagree	25	16.7	16.7	89.3
	Disagree	16	10.7	10.7	100.0
	Total	150	100.0	100.0	



A large proportion of respondents (43.3%) strongly agree that corruption among political leaders is a significant barrier to urban and rural development in Nigeria, while 29.3% agree with this view. This suggests widespread recognition of corruption as a key challenge to infrastructure and development. On the other hand, 16.7% strongly disagree, and 10.7% disagree, indicating a smaller group who do not view corruption as a major obstacle. Overall, the data reflects a strong perception that political corruption plays a critical role in hindering development in both urban and rural areas.

OBJECTIVE 1

T-Test

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
The states of transportation infrastructure in Nigeria is unacceptable	150	2.21	1.097	.090
Political leaders are irresponsible as relates to transportation infrastructure in Nigeria	150	2.18	1.081	.088
Poor transportation infrastructure is directly associated to poor sustenance of SMEs poor economy in Nigeria	150	2.26	1.045	.085
Political corruption has direct impact on poor transportation infrastructure in Nigeria	150	1.88	1.074	.088
Appropriate political reforms may lead to growth in transportation infrastructure in Nigeria	150	2.07	1.079	.088

One-Sample Test

	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
The states of transportation infrastructure in Nigeria is unacceptable	-31.123	149	.000	-2.787	-2.96	-2.61
Political leaders are irresponsible are related to transportation infrastructure in Nigeria	-31.948	149	.000	-2.820	-2.99	-2.65
Poor transportation infrastructure is directly associated with poor governance in Nigeria	-32.098	149	.000	-2.740	-2.91	-2.57
Political corruption has direct impact on poor transportation infrastructure in Nigeria	-35.582	149	.000	-3.120	-3.29	-2.95
Appropriate political reforms may lead to growth in transportation infrastructure in Nigeria	-33.309	149	.000	-2.933	-3.11	-2.76

The results reveal that the mean response for the statement "The state of transportation infrastructure in Nigeria is unacceptable" was 2.21, with a t-value of -31.123 and a p-value of .000, indicating that respondents largely agreed with this statement. Similarly, the statement "Political leaders are irresponsible regarding transportation infrastructure" had a mean of 2.18, a t-value of -31.948, and a p-value of .000, suggesting agreement that political leaders are accountable for the poor state of transportation infrastructure. The statement "Poor transportation infrastructure is directly associated with poor governance" had a mean of 2.26, a t-value of -32.098, and a p-value of .000, reflecting agreement that governance issues contribute to transportation challenges. For the statement "Political corruption has a direct impact on poor transportation infrastructure," the mean was 1.88, with a t-value of -35.582 and a p-value of .000, showing strong agreement with this assertion. Lastly, the statement "Appropriate political reforms may lead to growth in transportation infrastructure" had a mean of 2.07, a t-value of -33.309, and a p-value of .000, indicating agreement that reforms could improve infrastructure.

Overall, these results show that respondents generally agreed or strongly agreed with all the statements, underscoring the significant role of political leadership in the state of transportation infrastructure in Nigeria. Therefore, the hypothesis that political leadership does not significantly impact transportation infrastructure in Nigeria is rejected.

OBJECTIVE 2

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Poor health infrastructure in Nigeria is a direct impact of poor political leadership.	150	1.57	.908	.074
Political leaders have successfully underdeveloped health infrastructure in Nigeria	150	1.95	.975	.080
The efficiency of operations in the health sector is a function of appropriate health infrastructure	150	2.08	1.000	.082
Responsibility in leadership could transform the health sector in Nigeria	150	2.03	1.032	.084
Improvement in health infrastructure could impact on the welfare of the citizen and economic growth	150	1.93	1.024	.084

One-Sample Test

	Test Value = 5					
					95% Confidence Interval of the Difference	
	T	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Poor health infrastructure in Nigeria is a direct impact of poor political leadership.	-46.312	149	.000	-3.433	-3.58	-3.29
Political leaders have successfully underdeveloped health infrastructure in Nigeria	-38.364	149	.000	-3.053	-3.21	-2.90
The efficiency of operations in the health sector is a function of appropriate health infrastructure	-35.758	149	.000	-2.920	-3.08	-2.76
Responsibility in leadership could transform the health sector in Nigeria	-35.191	149	.000	-2.967	-3.13	-2.80
Improvement in health infrastructure could impact on the welfare of the citizen and economic growth	-36.764	149	.000	-3.073	-3.24	-2.91

The above table shows the mean response for the statement "Poor health infrastructure in Nigeria is a direct impact of poor political leadership" was 1.57, with a p-value of .000, indicating strong agreement that political leadership significantly influences the state of health infrastructure. Similarly, the statement "Political leaders have successfully underdeveloped health infrastructure in Nigeria" had a mean of 1.95 and a p-value of .000, reflecting agreement with this assertion. For the statement "The efficiency of operations in the health sector is a function of appropriate health infrastructure," the mean was 2.08, with a p-value of .000, indicating that respondents agreed that health sector efficiency is tied to infrastructure quality. The statement "Responsibility in leadership could transform the health sector in Nigeria" yielded a mean of 2.03 and a p-value of .000, showing agreement that improved leadership could positively affect the sector. Lastly, the statement "Improvement in health infrastructure could impact on the welfare of the citizen and economic growth" had a mean of 1.93 and a p-value of .000, indicating agreement that better health infrastructure benefits societal welfare and economic growth. These results suggest that respondents generally agreed or strongly agreed with all the statements, emphasizing the significant role of political leadership in shaping health infrastructure. Therefore, the hypothesis that political leadership has no significant impact on health infrastructure in Nigeria is rejected.

OBJECTIVE 3

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Political leaders do not perceive social infrastructure as their responsibility	150	1.89	1.020	.083
Social infrastructure has direct implication on the welfare and wellbeing of all entities in the economy	150	1.81	.995	.081
Social infrastructure is the driver of social interactions and businesses for economic growth	150	1.77	.970	.079
Political leadership proposal at regulating social infrastructure in Nigeria has been neglected	150	2.03	.948	.077
Political leaders involvement at regulating social infrastructure can curb corruption, fraud etc.	150	1.38	.711	.058

One-Sample Test

	Test Value = 5					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference Lower	Upper
Political leaders do not perceive social infrastructure as their responsibility	-37.376	149	.000	-3.113	-3.28	-2.95
Social infrastructure has direct implication on SMEs sustenance and the wellbeing of all entities in the economy	-39.323	149	.000	-3.193	-3.35	-3.03
Social infrastructure is the driver of social interactions and businesses for economic growth	-40.726	149	.000	-3.227	-3.38	-3.07
Political leadership pro at regulating social infrastructure in Nigeria has been neglected	-38.415	149	.000	-2.973	-3.13	-2.82
Political leaders involvement at regulating social infrastructure can curb corruption, fraud etc.	-62.350	149	.000	-3.620	-3.73	-3.51

The analysis reveals that respondents overwhelmingly disagreed with the hypothesis that political leadership has no significant impact on social infrastructure in Nigeria. For the statement "Political leaders do not perceive social infrastructure as their responsibility," the mean response was 1.89, with a significant p-value of .000, indicating agreement that political leaders often neglect their role in managing social infrastructure. The statement "Social infrastructure has direct implication on the welfare and wellbeing of all entities in the economy" yielded a mean of 1.81 and a p-value of .000, showing strong agreement that social infrastructure is critical to societal welfare and economic functioning. Respondents also strongly agreed with "Social infrastructure is the driver of social interactions and businesses for economic growth," which had a mean of 1.77 and a p-value of .000.

The statement "Political leadership proposal at regulating social infrastructure in Nigeria has been neglected" recorded a mean of 2.03 and a p-value of .000, indicating agreement that political leaders have not adequately prioritized social infrastructure regulation. Finally, "Political leaders' involvement at regulating social infrastructure can curb corruption, fraud, etc." had the strongest agreement, with a mean of 1.38 and a p-value of .000, suggesting that respondents believe active political oversight could address issues such as corruption. These results collectively reject the hypothesis, demonstrating that political leadership significantly impacts social infrastructure in Nigeria.

OBJECTIVE 4

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
The state of educational infrastructure in Nigeria is satisfactory	150	1.96	.962	.079
The condition of learning has improved due to growing infrastructural growth	150	2.13	1.041	.085
Political leadership are pointedly responsible for poor education infrastructure in Nigeria	150	2.15	1.098	.090
Political leaders do not perceive education infrastructural growth and SMEs sustenance as their responsibility	150	2.31	1.044	.085
Political leaders are to be blamed solely for poor educational infrastructure in Nigeria	150	2.19	1.083	.088

One-Sample Test

	Test Value = 5					
					95% Confidence Interval of the Difference	
	T	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
The state of educational infrastructure in Nigeria is satisfactory	-38.721	149	.000	-3.040	-3.20	-2.88
The condition of learning has improved due to growing infrastructural growth	-33.741	149	.000	-2.867	-3.03	-2.70
Political leadership are pointedly responsible for poor education infrastructure in Nigeria	-31.767	149	.000	-2.847	-3.02	-2.67
Political leaders do not perceive education infrastructural growth as their responsibility	-31.530	149	.000	-2.687	-2.86	-2.52
Political leaders are to be blamed solely for poor educational infrastructure in Nigeria	-31.814	149	.000	-2.813	-2.99	-2.64

The analysis demonstrates strong disagreement with the hypothesis that political leadership has no significant impact on educational infrastructure in Nigeria. For the statement "The state of educational infrastructure in Nigeria is satisfactory," the mean response was 1.96, with a highly significant p-value of .000, indicating strong disagreement and dissatisfaction with the current state of educational infrastructure. Similarly, "The condition of learning has improved due to growing infrastructural growth" had a mean of 2.13 and a significant p-value of .000, suggesting respondents disagree that learning conditions have improved substantially due to infrastructure development.

The statement "Political leadership are pointedly responsible for poor education infrastructure in Nigeria" had a mean of 2.15 and a p-value of .000, reflecting agreement that political leadership is a key factor contributing to the poor state of educational infrastructure. Similarly, "Political leaders do not perceive education infrastructural growth as their responsibility" yielded a mean of 2.31 and a significant p-value, indicating agreement that political leaders often fail to prioritize educational infrastructure. Lastly, "Political leaders are to be blamed solely for poor educational infrastructure in Nigeria" had a mean of 2.19 and a p-value of .000, further emphasizing agreement with the view that political leaders bear significant responsibility for the state of educational infrastructure.

These findings collectively reject the hypothesis, indicating that political leadership plays a significant role in shaping the state of educational infrastructure in Nigeria.

OBJECTIVE 5

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Political leaders concentrated on urban infrastructural development at neglect of rural infrastructure	150	2.37	1.045	.085
The impact of urban infrastructural developments is positively related to economic growth	150	3.16	1.361	.111
Improvement in leadership can translate to improve urban and rural infrastructural development in Nigeria	150	1.55	.945	.077
Improved urban infrastructural development can lead to improvement in the citizen’s welfare	150	2.04	1.029	.084
Corruption among political leaders is the bane of urban and rural development in Nigeria	150	1.95	1.015	.083

One-Sample Test

	Test Value = 5					
					95% Confidence Interval of the Difference	
	T	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Political leaders concentrated on urban infrastructural development at neglect of rural infrastructure	-30.851	149	.000	-2.633	-2.80	-2.46
The impact of urban infrastructural developments is positively related to SMEs sustenance and economic growth.	-16.553	149	.000	-1.840	-2.06	-1.62
Improvement in leadership can translate to improve urban and rural infrastructural development in Nigeria	-44.737	149	.000	-3.453	-3.61	-3.30
Improved urban infrastructural development can lead to improvement in the citizen's welfare	-35.232	149	.000	-2.960	-3.13	-2.79
Corruption among political leaders is the bane of urban and rural development in Nigeria	-36.835	149	.000	-3.053	-3.22	-2.89

The analysis strongly refutes the hypothesis that political leadership does not significantly impact urban infrastructure in Nigeria. For the statement, "Political leaders concentrated on urban infrastructural development at neglect of rural infrastructure," the mean score of 2.37 indicates that respondents generally agree with this assertion, with a highly significant p-value of .000. This suggests that political leaders' focus on urban areas has led to the neglect of rural infrastructure.

The statement, "The impact of urban infrastructural developments is positively related to economic growth," had a mean of 3.16, reflecting a neutral to slightly disagreeing stance, but the p-value of .000 signifies that the responses significantly deviate from neutrality.

The assertion, "Improvement in leadership can translate to improve urban and rural infrastructural development in Nigeria," had a low mean of 1.55 and a significant p-value, indicating strong agreement that better leadership can enhance infrastructure development. Similarly, "Improved urban infrastructural development can lead to improvement in the citizen's welfare" yielded a mean of 2.04 and a p-value of .000, reflecting agreement with the role of urban infrastructure in improving welfare.

Lastly, "Corruption among political leaders is the bane of urban and rural development in Nigeria" had a mean of 1.95 and a p-value of .000, indicating a strong consensus that corruption significantly hampers infrastructural development with the spiral effect on SMEs sustenance.

5 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Findings from this study are as follows;

I. The hypothesis that political leadership does not significantly impact transportation infrastructure in Nigeria was rejected. Thus, political leadership has impact on transportation infrastructural development in Nigeria

II. The hypothesis that political leadership has no significant impact on health infrastructure in Nigeria was rejected, it was concluded that political leadership significantly impact health infrastructure in Nigeria.

III. The hypothesis that political leadership has no significant impact on social infrastructure was rejected demonstrating that political leadership significantly impacts social infrastructure in Nigeria.

IV. The hypothesis that political leadership has no significant impact on education infrastructures was rejected indicating that political leadership plays a significant role in shaping the state of educational infrastructure in Nigeria.

V. The hypothesis that corruption among political leaders is the bane of urban and rural infrastructural development was accepted indicating a strong consensus that corruption significantly hampers infrastructural development.

5.2 Conclusion

The bane of SMEs sustenance in Nigeria is the resultant impact of her political leaders' failure in infrastructure growth. all forms of growth in infrastructures of any country, without exception to Nigeria depend to a large extent on the capacity of its leadership to facilitate, entrench, and sustain good leadership. Good governance as always been viewed as a manifestation of committed, patriotic, and discipline leadership. Effective leadership is one of the major attributes of development in any given society. The major course of Nigeria's underdevelopment in infrastructure is basically attributed to poor leadership. Thus, to achieve sustainable development such that is spurred by SMEs depends on zealous and passionate leaders that are determined to bring economy- wide infrastructural development.

It is grossly disheartening that Nigeria, a country blessed with natural resources and a fabulous manpower is doomed with uncertainty, abject poverty, high unemployment rate, looting and squandering of public funds. Corrupt practices among the political leadership class have resulted in undermining infrastructural growth such that facilities including road, health, and education have been negatively impacted and as such, it renders her SMEs incapacitated.

5.3 Recommendations.

I. Transportation infrastructure is considered a vital tool for SMEs growth in every nation, therefore political leaders in Nigeria should make it a compelling part of political promises upon which the populace should demand performance

II. Embargo should be placed on medical engagements outside the country. If political leaders are made to seek all medical services within the country that will force them to redirect their commitment at various level of governance to impacting medical infrastructures positively.

III. Social infrastructures are paramount to economic substance and growth and the social welfare of the citizen's thus political leader should demonstrate their zeal toward entrenching adequate social infrastructures with the aims to grow all the sectors of the economy and specifically the SMEs.

IV. In as much as no nation can grow beyond her education infrastructures, political leaders in Nigeria should take education infrastructural development as ardent priority in every policy plan for SMEs

V. Corruptions among political leaders is the bane of infrastructural growth with the negative spiral effects on SMEs sustenance and economy-wide growth in Nigeria, that calls for urgent effort by every stakeholder in nation building to work together to demand performance, integrity and probity from all political leaders at various level of governance.

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A Review of Government Measures to Enhance Consumer Rights Awareness in India

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ABSTRACT: Consumer protection in India has changed significantly over the last 40 years. It has gradually moved from focusing mainly on providing legal rights to reforming law to creating awareness among the public. This article looks up government-led initiatives and strategies that evolved to empower consumers from 1986 to 2025. The paper emphasizes that the Consumer Protection Act, 1986, was instrumental in providing legal rights to the consumers and how awareness was created through various schemes like Jago Grahak Jago, Grahak Suvidha Kendras, and National Consumer Helpline to different social and linguistic groups.

The government, through the introduction of the Consumer Protection Act, 2019, and the setting up of the Central Consumer Protection Authority (CCPA), has been focusing more on regulating issues faced by consumers due to the online trade, privacy in the digital world, and false advertisements. Recent research also reveals that there is a stronger drive to connect consumer education with digital platforms and community-based programs. However, the challenges of regional disparities, digital illiteracy, and insufficient formal consumer education is still there and obstruct the level of awareness which is fairly distributed. The study argues that empowerment of consumers through legislation, education, and technology is vital in securing this empowerment in a rapidly changing market environment in India.

KEYWORDS: Consumer Protection Act; Consumer Awareness; Jago Grahak Jago; Central Consumer Protection Authority (CCPA); E-commerce; Digital Consumer Rights; Consumer Education; India; Consumer Empowerment; Government Initiatives

1. INTRODUCTION

Consumer protection in India have been deeply connected with the country's overall social and economic changes. With expansion of markets and diversification of consumer choices, the necessity for a strong framework to protect consumer interests became more and more obvious. The Consumer Protection Act, 1986 was a milestone in the area of social welfare law, aimed at ensuring that the market would be fair, accountable, and transparent. The Act provided for consumer councils and redressal commissions as instruments through which consumers could have a say in the legal system in which they were exploited and unfair trade practices prevailed. Nevertheless, the success of these measures was reliant not only on their existence in law but also on the level of public knowledge, which has always been a challenge for the consumer movement in India and still is. Over the years, the Government of India has made a lot of efforts to overcome this problem of awareness. Initiatives like Jago Grahak Jago and Grahak Suvidha Kendras were the government's steps towards the consumer education at the grassroot level through multi-channel campaigns, helplines, and projects with voluntary organizations. These initiatives slowly turned consumer awareness from the legal requirement into a movement of participation, thus citizens becoming more and more engaged informed decision-makers.

With the onset of digitalization and fast increment of e-commerce, aspects of consumer protection have become twice as big. The Consumer Protection Act, 2019, and the creation of the Central Consumer Protection Authority (CCPA) were a significant change in the direction of dealing with the issues of the modern world such as misleading advertisements, unfair digital trade practices, and the data privacy concerns. This review is a historical summary of the Indian government's measures from 1986 to 2025 to raise consumer rights awareness. It research the consumer rights at the crossroad between law, education, and technology and how these factors combine to the empower and educate consumers in India today.

2. METHODS

The present review used a structured approach to the literature to trace the changes in consumer rights awareness campaigns by the government in India from 1986 to 2025. The stages of the method were framed to provide clarity, allow for the same results to be obtained by other researchers, and ensure that a wide range of academic, policy, and institutional sources were covered.

2.1 Search Strategy and Databases

Relevant literature was identified through systematic searches conducted between January and February 2025 using the following databases and platforms:

- Google Scholar
- Scopus
- Web of Science
- PubMed (for studies related to food safety and labeling)
- Shodhganga (for theses on regional awareness and youth, based studies)
- Government repositories (Department of Consumer Affairs annual reports, PIB releases)

Reference lists of key articles were also hand searched to identify additional supporting studies.

2.2 Time Frame and Keywords

Searches were limited to the timeframe 1986-2025 to align with key policy milestones beginning with the Consumer Protection Act (CPA), 1986. Keywords used (individually and in combinations) included:

- "consumer rights awareness India"
- "Jago Grahak Jago campaign"
- "Grahak Suvidha Kendras"
- "Consumer Protection Act 2019"
- "CCPA guidelines"
- "digital consumer rights India"
- "e-commerce regulation India"
- "consumer education India"
- "digital literacy consumers"
- "regional disparities consumer awareness"

Boolean operators such as AND, OR, and NOT were applied to refine the searches.

2.3 Inclusion and Exclusion Criteria

Inclusion criteria:

1. Peer-reviewed journal articles, government reports, and institutional publications.
2. Studies focused on India's consumer protection framework, digital consumer rights, or awareness initiatives.
3. Publications within the 1986-2025 period.
4. Both qualitative and quantitative studies.

Exclusion criteria:

1. Articles not specifically related to consumer awareness or protection in India.
2. Duplicate papers or preprints without credible publication details.
3. Commercial blog posts or non-academic commentary.

2.4 Thematic Coding and Synthesis

Extracted literature was organized using thematic coding, which allowed grouping studies under recurring themes such as:

- legislative evolution
- institutional initiatives
- digital and e-commerce-related protections
- educational and behavioral interventions
- regional disparities
- public-private collaboration

Themes were identified inductively, based on the repeated patterns across the literature. The synthesis involved comparing historical developments, regulatory structures, and evidence, based evaluations of awareness programs.

2.5 Limitations

As the review depends on publicly available research and government documents, certain early, online or forthcoming articles (e.g., 2024-2025 publications) had limited bibliographic information. Regional data gaps in the several studies may also restrict generalizability across India's diverse socio, cultural landscape.

3. LITERATURE REVIEW

3.1 Evolution of Consumer Protection and Awareness Framework in India

The progression of consumer protection in India has been a mirror to the overall socio-economic changes of the country. The Consumer Protection Act of 1986 were a significant step in creation of a detailed framework for consumer welfare. It established structures like consumer councils and redressal agencies to rescue citizens from unfair trade practices. However, numerous surveys have indicated that knowledge of these legal rights

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has been very scarce. Studies by Karki and Mehrotra (2008) and Rani and Kumar (2014) uncovered that even after the enactment of the Act, a majority of consumers, especially those from rural and semi-urban areas, was oblivious to their rights and support mechanisms.

The passing of the Consumer Protection Act, 2019 (CPA-2019) was a landmark event in redefinition of the consumer protection framework. It introduced several new measures that aimed to protect the consumers in the digital economy such as product liability, regulation of e-commerce, and imposition of fines for deceptive advertisements. Singh (2022) argued that CPA-2019 brought about a radical change in working of institutions by making it possible to have online grievance redressal in digital marketplaces which thereby facilitated the trust in digital transactions. Likewise, Mathur (2017) followed progression of the Indian consumer product safety policy and acknowledged that although regulatory capacity has been upgraded, consumer understanding and awareness of safety and labeling still pose the greatest challenges.

3.2 Institutional Initiatives and Policy Evolution

One of the most significant factors that contributed to the spread of consumer rights knowledge in India was the government-led awareness program "Jago Grahak Jago". Bajpai et al. (2017) found that the "Jago Grahak Jago" campaign significantly improved consumer awareness related to food adulteration and safety standards in urban India, indirectly contributing to broader consumer rights awareness. Consumers were made aware of their rights through a well-designed and executed campaign, which involved television, radio, and print media. According to the Department of Consumer Affairs (2015–16, p. 42), these campaigns adopted a multi-channel communication strategy designed to overcome linguistic and geographic barriers.

The establishment of the Grahak Suvidha Kendras (GSKs), which are complementary measures, have enabled consumer interaction at the grassroots level even more as these centers provide the services of mediation, complaint registration, and counseling (Press Information Bureau, 2015). The consumer awareness program took a digital turn with the launch of the Jagriti Mascot in 2022. The embodiment of this change was the focus on digital literacy and youth-oriented outreach. The scholars' research supports these of institutional frameworks' importance. Devi and Rao (2016) reported that the consumers exposed to structured awareness interventions demonstrated significantly higher retention scores, an increase of approximately 28-32 percentage compared to those exposed only to passive media messages, highlighting the effectiveness of interactive education models. Chakraborty (2024) also supports this idea by stating that "smart disclosure" systems and regulatory information combined with behavioral insights and can enhance consumer understanding and thus more informed decision making can follow.

3.3 Digitalization, E-Commerce, and New-Age Consumer Protection

As commerce underwent a digital transformation, the consumer protection strategies in India needed to change quickly. The Consumer Protection (E-commerce) Rules, 2020 and the Digital Personal Data Protection Act, 2023 were two major changes that helped extend consumer rights to the digital realm. Kumar and Krishnan (2024) studied how these systems improved data privacy, consent management, and grievance redressal, but they also pointed out that the knowledge of these rights is still quite low, particularly among those who are using online services for the first time. Kaur and Sharma (2024) investigated correlation between digital literacy and sustainable consumption, concluding that while urban consumers are becoming more informed and confident, rural populations are still susceptible to misinformation. In support of this study of Das and Pillai (2024) observed that consumers with higher cyberfraud awareness reported 43percent greater trust in e-commerce platforms and were 51 percent more likely to continue using digital services, indicating the centrality of cybersecurity literacy in digital consumer protection.

The Central Consumer Protection Authority (CCPA), which was created under the Consumer Protection Act, 2019, has been very active in issuing various directions aimed at combating misleading advertisements, unfair trade practices, and the use of "dark patterns." Khurana (2024) drew attention to the manner in which the CCPA's 2024 guidelines for corporate greenwashing had not only increased consumer awareness, but also led greater accountability in the marketing practices. Since, introduction of the CCPA's 2024 guidelines on the dark patterns and greenwashing, compliance rates among large digital retailers increased by an estimated 18-20 percent, according to the preliminary enforcement reports, reflecting growing corporate accountability. Altogether, these changes signal a considerable transition of government strategy from mere protection to proactive digital awareness and behavioral empowerment.

3.4 Media, Education, and Behavioural Awareness

Media-driven and educational interventions continue to be major pillars of India's consumer rights system. Deshpande et al. (2025)[1] found that transparent food labeling and easily understandable information on the front of the pack are the main factors that consumers understand the content and are also influenced in their purchase behavior, which in turn highlights how the transparency in communication is very important in awareness programs. These results are in line with government's practice of disseminating consumer education through public media services like Doordarshan and All India Radio, which is accessible to even the most remote villages (Department of Consumer Affairs, 2015–16).

Additionally, recent research is pointing to social media platform's influence that is getting bigger and bigger. Mukherjee (2024) found that the lack of regulation in influencer marketing could hinder the consumer's freedom of choice and decrease the trust that consumers have in the market, so it is necessary for the government and digital platforms to have a joint effort in regulations. This corresponds to the state's new awareness activities that focus on energy saving lifestyle, digital literacy, and ethical marketing. In general, literature to date maintains that consumer knowledge has improved greatly since the 1980s and is still dependent on continuous educational initiatives, regulatory adaptation, and communication strategies integration. The synchronized transition of laws, media outreach, and digital literacy points to more holistic and of the participatory approach to the consumer empowerment in India.

3.5 Regional Outreach and Inclusivity in Consumer Awareness

India's linguistic, cultural, and geographic differences has been a source of problems for fair consumer awareness in country. It has been found that awareness levels vary significantly from one state to another and between the rural and urban population. Devi and Rao (2016) discovered that awareness campaigns usually get higher engagement in cities, mainly because of the more access to media and formal education. But

[1] This is a forthcoming or early-online publication; citation details may change upon final issue release.

Department of Consumer Affairs (2015-16) brought into focus the specially planned efforts in the North-Eastern states through local language Doordarshan and All India Radio programs to get the regions included.

Empirical research results presented by the Sethi (2017) and Indirani and Kumar (2016) had also found that informing people in their native language, especially through radio and local organizations, helps them to remember and understand more of the consumer rights given to them. Recently, Kaur and Sharma (2024) demonstrated that hybrid campaigns combining digital modules with community engagement improved awareness scores among semi-literate rural consumers by 22 percent, reinforcing the importance of localized and multimodal outreach.

3.6 Public-Private Collaboration and Corporate Accountability

Public-private partnerships have become crucial aspect of the India's changing consumer protection ecosystem. The government's programs like Grahak Suvidha Kendras are dependent on the consumer organizations that work on a voluntary basis and the funding that is provided by the states (Press Information Bureau, 2015). This cooperation pattern have been extended by mutual campaigns of ministries, educational institutions, and the private sector mainly around the issues of misleading advertising, greenwashing, and e-commerce transparency.

Academics like Khurana (2024) and Chakraborty (2024) state that to have the well-functioning consumer protection system in new market it is necessary to have a public regulation and corporate self-regulation that are in line. The Central Consumer Protection Authority (CCPA) have been instrumental in industries setting up non-binding regulatory frameworks and compliance monitored by consumer-awareness initiatives on sustainability and product-authenticity. For example, Patel (2024) studied how the use of geographical indication (GI) labeling and the implementation of corporate accountability measures could lead to community welfare as well as consumer trust, thus highlighting that of at same time that transparency in information and ethical branding are the means for the economic growth, they also have social benefits. Such advancements point to the gradual disappearance of the state as the sole protector to the emergence of a consumer protection ecosystem with various stakeholders collaborating and sharing the responsibility of raising consumer awareness i.e., regulators, businesses, and the civil society.

3.7 Consumer Education Models and Pedagogical Interventions

There has been a considerable shift in the academic and institutional focus towards incorporating consumer education both in formal and informal learning systems. Devi and Rao (2016) expressed that the lack of a well-organized consumer education program in schools and universities is a factor that keeps the level of awareness from going beyond a certain point. Assumptions made by Das and Pillai (2024) as well as Deshpande et al. (2025) are the extensions to the same line of argument by showing how consumer literacy, when it is the part of a wider educational program, leads to the responsible consumption and increases the participation in grievance-redressal processes.

The "smart disclosure" method of Chakraborty (2024) is in harmony with the worldwide behavioral-economics studies, which postulate that consumers are able to understand their rights more effectively if the educational interventions are of an interactive nature, are contextualized and relate to the daily decision-making. Additionally, researches published in Cogent Business & Management (Kaur & Sharma, 2024) and Global Health Action (Deshpande et al. 2025) emphasize the importance of consumer confidence and trust that can be built through visual labeling and digital learning modules. Collectively, these pieces of the research demonstrate that the next step in consumer awareness is not just in information distribution but in a planned consumer education system where citizen is seen as an active participant in market of the governance and not as a passive beneficiary.

3.8 Identified Gaps and Emerging Research Directions

Despite a great deal of legislative and institutional reform, gaps remain in India that hamper the effectiveness of consumer awareness programs. Firstly, national level campaigns like Jago Grahak Jago have been very visible, however, there is very little empirical evidence regarding their long-term impact on the behavior of consumers. The majority of the existing studies concentrate on short-term recall and not on long, term behavioral change. Thirdly, socio-economic differences are still major factors that determine the access to consumer information. The studies conducted by Rani and Kumar (2014) found that only 18 percent of rural consumers surveyed could correctly identify the six basic consumer rights, compared with 46 percent of urban respondents, underscoring the persistent socio-economic gap in awareness. This demonstrates that there are still differences in the equality of distribution of access to the user base.

Thirdly, an interesting question arises from a different angle when Section 2.3 talks about the changes in regulation for digital commerce, i.e. the increasing digital vulnerability gap. People who have low digital skills are in a situation where they can easily become victims of cyberfraud, fake online advertisements, and consent-related risks. Kumar and Krishnan (2024), as well as Das and Pillai (2024), suggest that the best way of protecting consumers against such threats is through introducing the topics of cyber awareness and data protection in education which should become the core of consumer programs. On top of that, scientists (Khurana, 2024; Patel, 2024) point out the necessity for a frequent, thorough, and objective assessment of government-led campaigns. The latest research conducted by Mukherjee (2024) unveils that one can employ behavioural insights, analytics, and real-time digital monitoring for tailoring the awareness initiatives. These indications imply India needs a more flexible, data-driven, and interactive consumer awareness model that can keep up with the fast-moving market of India.

3.9 Summary of Literature

Over 40 years of research and changes in the policy, the literature has shown a gradual movement of consumer movement from the stage of enactment of the law to that of digital empowerment. The first stages (1986–2005) were mainly concerned with the creation of institutional safeguards and outreach through traditional media. The intermediate stage (2005–2015) was focused on the implementation of national campaigns like Jago Grahak Jago and the extension of consumer redressal mechanisms. The recent phase (2019–2025) underlines a shift to digital governance, behavioral education, and corporate accountability. Agreement among scholars is that of India have made significant strides in the dissemination of consumer rights awareness. However, country still faces serious problems such as regional disparity, incorporation of education, and digital vulnerability that call for continuous creativity and collaborative work between different sectors. The following sections of this paper deal with these issues to examine an integrated framework of future consumer awareness strategies.

Table 1. Key Government Measures for Consumer Awareness in India (1986–2025)

Year	Initiative / Event	Significance
1986	Consumer Protection Act (CPA), 1986	Established formal consumer rights and redressal structure
2005	Launch of *Jago Grahak Jago*	Nationwide multimedia awareness program
2015	Strengthening outreach via Doordarshan & AIR	Improved access in rural & regional areas
2015-16	Expansion of multi-channel communication (Annual Report)	Use of local languages, community engagement
2015	Establishment of Grahak Suvidha Kendras (GSKs)	Ground-level counseling, mediation, grievance support
2019	Consumer Protection Act (CPA), 2019	Modernized rights framework for digital trade
2020	Consumer Protection (E-Commerce) Rules	Regulated online sellers & platforms
2022	Launch of *Jagriti* Mascot	Youth-focused digital awareness efforts
2023	Digital Personal Data Protection Act	Strengthened consumer data privacy rights
2024-25	CCPA guidelines on dark patterns & greenwashing	Increased accountability in digital marketing

4. CONCLUSION

The consumer protection evolution in India can be described as a progressive journey of increasing participation from mere legal formalization. After implementation of Consumer Protection Act, 1986, various policies and programs have mirrored the gradual and firm shift of the strategy from the reactive redressal to the awareness of the consumer. The initiatives of the government like Jago Grahak Jago, Grahak Suvidha Kendras, and the National Consumer Helpline have made consumer education more accessible, especially to the urban and semi-urban populations. These activities facilitated by the print and electronic media turned consumer rights from being an obscure legal concept into a familiar part of daily conversation. The adoption of the Consumer Protection Act, 2019 and the creation of the Central Consumer Protection Authority (CCPA) are the indications of a new, more modern, technology driven consumer governance stage. These legal provisions foresee and handle problems arising from the digitization of trade, deceptive marketing, and corporate accountability. However, as far as the progress made, there are still difficulties, particularly in the ensuring that the awareness reaches different segments based on the language, culture, and socio-economic status. Research keeps pointing to the fact that there is a lack of understanding in rural areas and that consumer education is not well integrated in the formal curricula.

Next research should focus on consumer awareness programs longitudinal assessments first. It would be interesting to see if temporary improvements actually lead to lasting behavioral change. An example of long-term studies could be consumer complaint patterns, digital literacy, and the effectiveness of CCPA interventions tracked over several years. Moreover, empirical studies on language-specific and region, specific campaigns would give the government a better understanding of the outreach that goes to the rural and marginalized populations. They can then take the necessary steps to eliminate these disparities. Another important research topic is the evaluation of the Consumer Protection (E-Commerce) Rules and the Digital Personal Data Protection Act effects in the long run, especially in relation to issues such as cybersecurity, algorithm transparency, and platform accountability. India, through continued collaboration between policymakers, educators, digital platforms, and civil society, can nurture a consumer population that is more resilient, informed, and behaviorally empowered in the rapidly changing market ecosystem.

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Investment Management in Tourism Through Implementing Digital Technologies Stimulating Sustainable Consumer Behaviour

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ABSTRACT: The penetration of digital technologies into retail has posed a number of challenges for the overall change of marketing strategy and, in particular, its reorientation towards sustainability. The stimulation of sustainable consumer behaviour in the retail sector is achieved thanks to a number of initiatives and factors, dynamic and variousin nature. The article presents the main opportunities for implementing digital technologies helping to increase sustainable consumer behaviour in the retail sector. In parallel, the key aspects of investments in tourism are analysed, considering their economic function, specifics and role for the sustainable development of the sector. The main principles and models for managing and evaluating investments, including strategic planning and risk management, are presented. An emphasis is placed on the influence of external factors, the structural features of the tourism environment and the importance of public-private partnerships for increasing investment efficiency.

Keywords: Investment management, digitalisation, marketing, consumer behaviour, retail sector, sustainable consumer behaviour, tourism investments, investment process, investment strategy, risk management, sustainable development, tourism infrastructure.

The accelerated penetration of digitalisation is rapidly shifting the focus of retail not only on the speed of product movement and changes in business logistics, but also on the adequate data collection, transforming retail into the business of the future. Digital changes in retail are no longer optional, but obligatory, especially when it comes to innovations in the overall implementation of the retail business.

The ultimate goal is, however, to stimulate the return on investment, creating new services for customers, new products or new consumer experiences meeting their needs, desires and requirements even faster and more adequately. These changes are actually a catalyst for the overall modelling of consumer behaviour in retail enhanced bydigitalisation.

In turn, modern generations of consumers carry out their actions by learning and educating themselves about functionalities of various products, brand superiority, service quality, brand specificity dimensions, etc. Therefore, social media can be strategically used as a catalyst for building or modifying consumer attitudes and sensitivity towards a particular brand, essential for brand management in this digitalised environment.

For that reason, marketers and retailers need to build a clear understanding of the function and contribution of social media in serving consumers and their overall consumer behaviour.

The aim of the article is to present investment management in tourism through the implementation of digital technologies that stimulate sustainable consumer behaviour.

As in all areas of the economy, investments in tourism are an essential element determining the opportunities for development and a high level of competitiveness. Moreover, due to the high degree of multiplicity and structural flexibility, investments in the tourism sector have a significantly greater significance. It should also be noted that investments in tourism are not just one of the areas that can be made completely dependent on the current market situation. Tourism also has significant social significance, especially for the regions of tourist destinations.

It is for this reason that the investment process in many countries around the world is supported by public governance structures, which is especially important in periods of serious social and economic collapse, as can be seen after the COVID-19 pandemic. Despite the many similar characteristics of tourism investment management, significant differences are also noted due to differences in economic development and social structure, as well as a number of cultural and historical factors.

Therefore, the main subject of the article is investment management and the main models applied in this process.

Prior to considering the elements of investment management, some of the features of the investment process characteristic of tourism activity should be clarified.

As in any specific area, so in tourism, investments are made depending on a number of indicators that can rightly be defined as elements of the investment process[1].

For the tourism sector, they include the following:

1. Strategic forecasting and planning of a destination

Without this element, the prospects of tourism activity related to a specific destination cannot be outlined, and therefore, it would not be possible to set the parameters of the financial flows that are related to the process of functioning of a destination[2].

Strategic forecasting should include the following elements:

-determining which of the existing and future needs of the reference segments of the tourism market for a particular investor or group of investors can be satisfied by the natural, economic or social characteristics of a destination.

It should include not only the needs existing today, but also the most likely ones in the near future. The satisfaction of this category of needs is of the most significant interest from the point of view of the investment process in tourism;

-determining the main forms of development of a tourist destination in short, medium and long term. It is imperative to determine which of the characteristics of a destination are to increase its competitiveness compared to other tourist destinations with similar characteristics;

- forecasting the main types of tourist activities that can be developed, based on the capabilities of the specific destination.

First of all, these are the possibilities for providing specific tourist products, but along with them, other possibilities have to be predicted,such as the development of the tourist and transport infrastructure, the possibilities for developing communication infrastructure, as well as the possible forms of providing transport communications of a tourist destination.

Last but not least, it has to be determined to what extent and under what conditions the relevant forecasts for the development of activities can be carried out. It is based on this information that potential investors can make their rational decision for investments in aa tourist destination;

- determining the main risks posed to the possibilities for using the potential of a tourist destination. In this case, both the ones internal and external to a destination have to be indicated.

Strategic planning implies drawing plans affecting various aspects of the activity within the destination, as well as various users of these plans, starting from local businesses and ending with international organisations for certification of individual elements of an activity[3].

Among the plans directly related to investment activity are those directly related to it. This category includes financial plans, plans affecting marketing activities, advertising and creating a common information space for aa destination, plans on human capital development, transport and communication infrastructure development, etc.

Along with this, important for the investment climate of a destination are the systematic development plans taking into account not only individual elements, but also the development of the tourist destination as a whole system. It implies developing such plans that analyse the natural environment development, destination community development, possibilities for expanding activities and the use of additional resources within a destination.

One of the important elements of planning is creating models for tourism actions in the event of adverse developments in external factors and possible threats to the internal structure of the destination's management. They are often of leading importance from the point of view of investment security, also implying a high degree of credibility of the plans related to such development of the management model.

2. Formation of investment portfolios in tourism activities

The investment portfolio in tourism represents a balanced combination of investment objects related to the creation, reconstruction or operation of the tourism infrastructure, including financial, tangible and intangible assets[4].

Typical elements of the investment portfolio are the following:

-accommodation facilities, incl. hotels, apartments and even campsites, i.e. all accommodation facilities that can be used in a relevant destination;

-recreation and entertainment facilities. The overall characteristics of all facilities with this purpose are included, while the degree of synergistic interaction of these facilities with tourist accommodation facilities is also taken into account;

-transport and logistics infrastructure. Not only direct investments in the relevant facilities are considered, but also the possibility of the infrastructure being a complementary element of tourism activities. This implies taking into account the dependence of the load of this infrastructure on the cyclicality of the main tourist facilities. An important element of the investment policy should also be the calculation of the infrastructure load from alternative sites in the region;

-digital infrastructure. This type of infrastructure today is no less important than transport and to a large extent it is the presence of such infrastructure that determines the investment attractiveness of the sites;

-presence of cultural, historical and natural projects.Such projects represent a significant incentive for investment activity in tourismas they provide additional guarantees for return on investment;

- presence of marketing and brand assets. The presence of established brands located in aa destination is an important incentive for investment activity. The development of a tourism business in the presence of a brand provides an opportunity for an additional increase in the price of assets and higher manoeuvrability of investors[5].

The formation of an investment portfolio in tourism requires an analysis of some of the specific risks in this area, in particular:

- seasonality and volatility of demand;

[1]Page Stephen J. Tourism Management. 6th edition. Routledge, 2019.

[2]Khan Syed Abdul Rehman (ed.) Tourism. ITexLi, 2021.

[3]Pender Lesley, Sharpley Richard. The Management of Tourism. Sage Publications, 2004.

[4]Bieger, T. Tourism Economics and Policy. 2016

[5]OECD Financing Sustainable Tourism Development. 2023

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- geopolitical factors directly related to a destination;
- sanitary and epidemiological threats. The experience of the COVID-19 pandemic shows that this threat has to be considered both at the regional level and significantly more broadly, on a global scale;
- natural and climatic threats;
-technological threats related both to the activities of traditional technical elements and to the use of digital technologies for the needs of tourism;
-threats to the sustainability of development mainly caused by the disruption of the systematic nature of activities aimed at the sustainability of tourism[6].

One of the features of tourism is its high sensitivity to macroeconomic and social changes, which in turn requires diversification of assets.

Of great importance for the investment process in tourism is observing the methodology for investment portfolio forming in tourism. Naturally, each specific case of investment has its own significance, but still, the main stages of the investment process have to be observed. The methodology contains the following elements[7]:

Step 1. Diagnostics of the macro and meso-levels. It includes the following elements:
-research and assessment of tourism demand;
-assessment of the dynamics characteristic of the tourism industry in a country and/or in a specific region (depending on the needs of investors);
-analysis of the political, environmental and socio-economic environment tourism enterprises are to operate in.

Step 2. Assessment of investment projects. The assessment of investment projects is carried out on the basis of:
-NPV, IRR, PP;
-assessment of sustainability indicators;
-assessment of multiplicative return (employment incomemultipliers);
-analysis of risks.

Step 3. Formation of the investment portfolio. This step is carried out in compliance with the following stages:
-allocation of individual assets by project types;
-optimisation of the risk-return ratio;
-determining the structure of investments (these can be investments in tangible and intangible assets, individual types of services or service systems, as well as the development of relevant digital technologies).

Step 4. Monitoring and reordering. This step also consists of several stages:
-monitoring of changes occurring in market conditions, not only in the tourism market, but also in other markets directly related to tourism services;
-possibly necessary adjustment in the structure of the portfolio;
-assessment of the impact of various external factors, such as global crises, epidemics, the introduction of new technical and technological solutions.

The opportunities for attracting investments in modern tourism are largely determined by trends in the formation of investment portfolios. Among these main trends are:
-ESG-oriented investments. In particular, these can be: green hotels, environmentally friendly means of transport and socially oriented tourism projects;
-digitalisation of hotels. The portfolio includes: digital platforms, reservation systems, digital marketing assets and analytical services;
-increase in the number of hybrid products. Hybrid products are defined as those that combine traditional objects (this category can include the development of infrastructure, transport and real estate) and the development of digital products (for example, related to the provision of algorithmic information, database management and others);
-investments in sustainable destinations. Today, the analysis of the vulnerability of territories to climatic and social adverse factors is increasingly important. And this, in turn, leads to a preference of potential investors for sustainable destinations[8].

3.Evaluation of the effectiveness of investment projects

Investment projects in the field of tourism represent a complex of activities aimed at the creation or modernisation of tourist infrastructure facilities, as well as the development of service and digital technologies. All this variety of opportunities requires an adequate assessment, starting from the most elementary one, implying the classification of investment facilities, and ending with methodological approaches to assessment and complex approaches[9].

Before proceeding to the actual assessment of investment projects, their most general classification has to be carried out. Thus, this category of projects can be:
-infrastructure - roads, railways, bus stations, airports, engineering infrastructure sites;
-hotel and service, incl. hotels, restaurants, SPA complexes, sports facilities and a number of other sites directly or indirectly related to serving tourists;
-nature-oriented and ecotourism. Development of routes, paths, including those related to medical indications, visits to natural landmarks and natural science parks, etc.;
-digital and innovative.This applies both to commercial systems, such as platforms and reservation systems, and to the development of fundamentally new products, which may include both technical and organisational innovations.

[6]Gurtuna O. Fundamentals of Space Business and Economics. Springer, 2013.
[7]UNWTO Tourism Investment Guidelines. 2022
[8]Huynh V.-N. et al. (eds.) Econometrics of Risk. Springer, 2015
[9]World Bank.Investment Project Financing and Evaluation Framework. Washington, DC, 2020.

Each group of the above has its own efficiency and risk profiles, as well as prospects for return on investments made in it.
Financial analysis is the core of the assessment of investment projects in general and those in the field of tourism in particular. In the tourism industry, the classic indicators are applied:
-Net present value (NPV) reflecting the difference between discounted incoming and outgoing cash flows;
-Internal rate of return (IRR), allows for determining the maximum discount rate at which a certain project becomes profitable;
-Payback period of investments (PP) can be considered as an auxiliary indicator reflecting the risky nature of the relevant projects;
-Profitability index (PI) is used to compare several alternative investment projects and assess their relative efficiency in conditions of limited resources.
Modern tourism implies its sustainable development, therefore purely financial indicators in the assessment of investments are extremely insufficient. For the tourism industry, the following indicators are no less key:
-social efficiency indicators - employment growth, increasing the standard of living of the population, development of human capital, positive impacts on regional communities;
-ecological efficiency implying: reducing the burden on natural resources, the development of environmentally responsible tourism, reducing the carbon footprint of the tourism infrastructure;
An essential element of the assessment should also be the reputational effect that environmental events have, as higher environmental standards significantly increase the environmental attractiveness of a particular tourist destination[10].
Although individual groups of indicators are of great importance for assessing the investment attractiveness of tourist destinations, models for a comprehensive assessment of the tourist destination are no less important. In particular, this group of assessments includes:
-Multifactor analysis (MFA). It allows taking into account a wide range of factors, including socio-economic indicators, environmental constraints and risk factors of a destination. Multifactor analysis also allows determining the degree of consistency in the development of the destination, which in turn determines to a significant extent its investment attractiveness;
-Sensitivity analysis. It is used to assess the impact of seasonality, changes observed in the prices of resources used in tourism activities, as well as taking into account fluctuations in tourists' preferences;
-Value approach and assessment of externalities. This approach implies quantitative reflection of such indicators as: the growth of tourist flow, the increase in fiscal payments, the employment multiplier, the impact on the industries accompanying tourism activity (such as transport, catering establishments, cultural heritage sites, sports and entertainment sites);
-Model of sustainable efficiency of the investment project (SEIP). This model integrates three main blocks: economic efficiency (represented by such indicators as NPV, IRR, PI), social sustainability (represented by employment in the region and the socio-economic inclusion of the local population) and environmental sustainability (represented by the degree of load on natural resources in the region and sustainable waste management, not only from the tourist sites themselves, but also from the sites of the accompanying infrastructure)[11].

4. Risk management in investment activities in tourism.

Investment risks in tourism represent the probability of deviations from the expected results of a particular investment project, due to internal or external factors.
In general, the tourism industry is characterised by a high degree of uncertainty, due to seasonality, dependence on macroeconomic processes and the presence of socio-cultural factors[12].
Risk in tourism has some specific features that distinguish it from risk in other areas of entrepreneurial and, respectively, investment activities. These are the following:
-high sensitivity to the external environment. In particular, this refers to security issues, and considered not only as the security of providing a high level of service to tourists or ensuring their life and health.
It is also about security regarding the health of tourists and ensuring their good self-esteem both during and after their vacation in the relevant destination.
A separate issue of the external environment is the presence of political stability, allowing the arrival and unhindered stay of tourists in a tourist destination. This implies such an attitude of public management that allows tourism companies to expand their activities without hindrance, while at the same time accepting investments in this activity without additional restrictions;
-Innovative nature of the industry. It is obvious that new digital technologies have to actively enter the tourism industry and all areas that are directly or indirectly related to tourism. This also gives rise to a number of risks, some related to cybersecurity, the real capabilities of AI in tourism, technological compliance and systematic inclusion of new technologies in the process of creating and offering tourism products;
-High capital intensity of individual activities in the field of tourism. Many of the activities that constitute essential conditions for the development of tourism are related to the implementation of large projects in the field of infrastructure and the transport system. This requires significant resources, not only from business entities, but also from public authorities. Accordingly, the implementation of such projects may take an excessively long period, representing a high degree of risk for tourism;
-Presence of behavioural risks. Quite naturally, the preferences of tourists are of the greatest importance for tourism. And these preferences are often very dynamic, i.e. the preferences of tourists can change much faster than the readiness of the tourism industry to satisfy previous needs. This is perhaps one of the main risks that can be difficult to regulate and even more difficult to prevent. However, conducting more frequent

[10]Sharpe W., Alexander G., Bailey J. Investments. New York: Pearson, 2020.
[11]OECD. Tourism Trends and Policies. OECD Publishing, 2022.
[12]Goeldner, C., Ritchie, B. Tourism: Principles, Practices, Philosophies. Wiley, 2019.

empirical research related to tourists' preferences and the impact of various factors on them could be an important step towards reducing this type of risk.

In the management of the investment process, the application of methods for assessing risk in investment activity is of great importance.

The methods of assessment both in tourism and in the assessment of investments in other areas are divided into two large groups - quantitative and qualitative methods[13].

The quantitative methods include:

-variance analysis, is a statistical method for testing certain hypotheses, giving quantitative estimates of the average indicators that occur in two or more groups. In particular, in the field of investments, it can be used to establish variations in profitability affecting two or more projects in the field of investments in the field of tourism;

-scenario method. When assessing investment opportunities, three possible scenarios of the development of the investment process and the results of these investments should be compiled - optimistic, highly probable and pessimistic. All three possible scenarios should be considered, even in those cases where, at first glance, everything seems obvious. Thus, even when the decision seems clear-cut, playing out different options allows for identifying possible risks and working to reduce them;

-use of the Monte Carlo method. The use of this method involves considering several algorithms of adverse events, which can be considered as opportunities when certain external or internal conditions arise. By modelling various simulations, specific solutions are developed that can be used to reduce risk in investment activities;

-value at risk (VaR) is a method that is used to consider various financial models applicable to tourism activities. In particular, all three varieties of the method can be applied to the tourism sector as a whole or to individual elements of tourism activities: the parametric value-at-risk method, the application of the Monte Carlo method for value at risk and the historical value at risk model;

-NPV-sensitivity analysis. This is a financial method for assessing the profitability of a specific project or investment in tourism activities. This indicator measures the difference between the present value of future cash flows and the initial value of the investment. Thanks to such an analysis, those factors that could become critical for the implementation of a particular project are identified.

The application of not only quantitative, but also qualitative methods in the assessment of investments is of great importance. These include:

-SWOT analysis of the investment project. Thanks to this analysis, the following are determined: the strengths and weaknesses of the project, the opportunities that the project has, not only for the specific tourist company, but also for the relevant destination, as well as the general and specific risks that arise in this case;

-PEST analysis is an analysis that refers to the political, economic, socio-cultural and technological side of a given project. This type of analysis is of particular importance in determining the sustainability of a particular tourist destination, as well as the risks that may arise for the individual elements that build the understanding of sustainability;

-the method of expert assessments - Delphi. Through the assessments of experts in certain fields, new, often previously unreported information can be obtained about the possible risks that accompany the implementation of a particular investment project. The choice of the breadth of the scope of expert assessments is of great importance for revealing all variants of risk situations that accompany tourist activity;

- risk matrix method. Both the activity and the risks in tourist activity have a systemic nature and are determined by factors belonging to different groups. It is for this reason that the analysis of risks has to be associated with establishing intersection points of risks of different nature. This is what allows creating the risk matrixwhich allows easier establishing of the elements of mutual influence, existing between risks different in nature.

The risk management system for investments in tourism implies the presence of certain principles of its activity, stages of its implementation and the use of certain specific tools, allowing its implementation.

The principles of risk management in tourism can include:

-the principle of systematicity - suggesting that the management of tourism should be considered as a self-organising, complex system that has a high degree of dynamics and depends on both internal and external influences;

-the principle of prevention, suggesting that actions related to risk reduction should be taken even before adverse impacts on tourism have occurred;

-the principle of complexity, suggesting that changes in a certain object of the system or hotel subsystems will cause a chain reaction in the remaining subsystems. This will ultimately lead to changes in the entire system;

-the principle of adaptability. As already mentioned, tourism is a highly dynamic system. This means very rapid changes both in the internal structure of the system and in the factors that impact tourism activity;

-principle of integration in the strategic management of tourism. This principle determines the possibility of risk management being integrated as fully as possible into different in nature supersystems of tourism activity. In this way, both investments and the tourism activity itself receive a higher degree of security, especially when critical operating modes arise.

The main stages of risk management in tourism activity are as follows:

-Identification of existing risks. The identification of risks has to be carried out at different levels, with the main focus being on the completeness of the identification of risks. In addition to the immediate ones, those risks that may arise as a result of the expansion of the activities of tourism companies have to also be foreseen;

-Analysis and assessment of risk. As already indicated, risk has to be assessed both quantitatively and qualitatively. It is essential to present the ratio of individual types of risk, thus establishing the priority of dealing with the relevant risks;

-Development of strategies for responding to risk situations. As a rule, there is a certain set of tools, the application of which leads to risk reduction. Among them are: avoiding risky situations by improving the management of the destination and activities, minimising risks by implementing a more conservative policy, transferring the risk, using insurance options and hedging for this purpose;

[13]Baker H.K., Filbeck G. (eds.) Investment Risk Management. Oxford University Press, 2015.

-Monitoring and control. Risk management should be associated with constant monitoring, through which new risky situations can be identified, as well as analysing the state of existing threats. Therefore, in the practice of both investment companies and tourism companies, relevant units have to be provided for in order to carry out this type of activity[14].

An essential condition in management is constant control over risk management. It has to be implemented at each of the stages of management and affect all procedures related to its implementation.

The main tools for risk management in tourism include:

- Insurance of investment projects in the field of tourism. In this area, a wide range of insurance products related to property and financial insurance, as well as insurance of the responsibilities of participants in the relevant investment projects, can be used. Under certain conditions of the investment project, participants in it can also use additional insurance models that include a wider range of risks;
- Hedging of currency risks in international projects. This strategy for reducing currency risks involves the use of such financial instruments as: forwards, futures and options. Through the use of these instruments, either exchange rates are fixed in cases of risky situations on the financial markets, or compensation for possible losses from forward transactions is expected;

-Public-private partnerships. The participation of companies in such forms allows for the distribution of the risk of certain activities between public administration bodies and businesses. At the same time, these forms of organisation allow for a higher degree of control over individual activities, as well as a higher status of investment projects, especially in front of local communities in tourist destinations;

-Use of digital technologies in risk monitoring. Modern technologies, such as large databases and, above all, artificial intelligence, make it possible to carry out activities on risk forecasting, situation analysis and probabilistic assessments of the realisation of individual types of risks. Moreover, risk forecasting can be done on the basis of a systematic approach, which makes it possible to determine them not only for the tourism activity itself, but also for all elements that are directly related to it.

For their part, researchers and marketing managers are making efforts to study the different dimensions of the relationship between social media and marketing.

Digital technologies have an impact on consumersby changing and modifying both the way of choosing a purchase and all the stages through which consumer behaviour passes. In parallel, many of the factors influencing this behaviour are also changing, and the aforementioned influence of digital transformation is of essential importance.

This overall change also corresponds to the presence of sustainability companies strive for even in online shopping.

In addition to sustainable products, online users are very rational in the digital age and are also oriented towards products that bring them maximum utility. This circumstance also predetermines the improvement of accessibility to various websites, inherently leading to optimisation in terms of both design, functionality, and browsing speed.

Logically, this leads to promoting sustainable behaviour in online shopping.

If we focus on the main goal of the article, namely the possibility of achieving sustainability in online shopping, we should note that this sustainability can be achieved through three dimensions, which are also the basis of the very concept of sustainability: ecological, economic and social. (Hossain, A.,2002)

The influence of these dimensions should be considered carefully, as there are consequences that affect the development of online commerce and hence the three dimensions of sustainability.

Focusing on the analysis of the economic dimension of sustainability in online commerce, the following can be noted:

• operational and innovation results;
• better ways to differentiate from competing companies, improvements in assets;
• greater flexibility in the ways in which consumers are served. (Hossain, A.,2002)

It is particularly important that websites emphasise on the fact that the products to be purchased meet all environmental protection requirements, or at least it is supposed to be clearly evident in aproduct presentation. At the same time, it is important to understand how a website is different from a company's physical store. Informational content effectiveness and web entertainment also have positive and significant results on e-satisfaction.

Retailers in an online environment have to build a similar presence to the one on websites, as in the case of physical stores, in order to gain the attention and desire to shop of customers.

Shoppers in an online shopping environment need relevant and easy-to-find information, otherwise they may move to a competitor or even give up online shopping. As a result, online retailers' websites need to be equipped with relevant and easily accessible information. (Vijay, T.S.; Prashar, S.; Sahay, V. 2019)

It is becoming quite clear and emphasised that achieving sustainability is not easy, especially in an online environment. This sustainability is not only ensured when consumers look for environmentally friendly products or those that will ensure sustainability in general. It is a great challenge for most managers, because the issues related to achieving sustainability will increasingly concern not only consumers, but also companies, contractors and users.

Ultimately, the goal is and will be to achieve electronic loyalty, increase the efficiency of online purchases, achieve secure and stable sustainability. (Dimova, N.,2021)

Accelerated changes in business and dynamic consumer behaviour pose a number of challenges to the implementation of digital technologies in the retail sector and, hence, the ability to satisfy the changing tastes and preferences of consumers.

In order to implement real integration of technologies in retail, a number of requirements should be met, both in terms of the correct choice of technology and in terms of the method and time for their implementation.

[14]Peterson S.P. Investment Theory and Risk Management. Wiley, 2012.

First of all, it is necessary to realise how electronic and virtual stores, AI, AR, VR, MR, XR, change the way people think. A particularly important managerial decision is what competitive advantage is aimed at achieving precisely through investment in new digital technologies, which are actually trying to help retailers respond to the increasingly informed and demanding consumer. To achieve the result, retailers have to strengthen their digital presence to meet the needs of not only the older generation, but also the more modern generations, because they are already naturally using the new business models of e-commerce, mobile and social commerce. To successfully integrate their marketing strategies, retailers have to take into account modern trends and changes in consumer behaviour, which can be systematised as follows:

*Modern generations strive for a modest and healthy lifestyle (clean living). The specific characteristics and key guidelines of this life behaviour are related to minimalism, moderation, orderliness, integrity and harmony. This is the style that is characteristic of 20 and 30-year-olds (generations Y and Z), who are called digital generations.

*The pursuit of access, not ownership. More and more consumers reject the need to own material values and belongings, in exchange for more freedom in their lifestyle and less baggage in their daily lives. This trend is fuelled by the presence of urbanisation and the emergence of the so-called freecycling. Underlying this process is the practice of giving away, giving away goods that are preserved and useful, but are not desired. The main goal is that these goods are not thrown away in landfills, but are used for their intended purpose. At the forefront of this process are social networks, which facilitate various forms of interaction and communication between users. (Peteva, V., 2011). The two trends greatly support the actual implementation of sustainable consumer behaviour.

*The use of artificial intelligence is mainly implemented through the use of chatbots in customer service.

*Increased use of visual elements in content marketing. Content marketing is implemented through a well-thought-out strategy for creating attractive content through text, photos, video and to attract the attention of potential users by causing them to take actions leading to a purchase.

This type of marketing is further evidence of the importance of information and digitalisation in the implementation of sustainable consumer behaviour.

Virtual reality (VR) and augmented reality (AR) technologies are also increasing their popularity in digital marketing and influencing consumer choices (Scholz, Duffy, 2018).

*The use of social networks for positive brand representation and support in the decision to make a purchase is extremely important. The various profiles of commercial companies on social networks (Facebook, Twitter, Google+, Instagram, Pinterest, YouTube, etc.) are no longer just an opportunity to familiarise the audience with the company's activities, promote it or directly interact with the customer group.

*Increasing use of influencer marketing. The implementation of this type of marketing is carried out through the use of online celebrities, with their goal being to mention or recommend specific products to their numerous followers on the network. Usually they are bloggers/vloggers and others. In addition to famous people, musicians, actors, models, athletes, who demand high payments for advertising products, influencers can also be ordinary people, sharing their daily lives and presenting goods or services, even if only in exchange for receiving them free of charge from the merchant.

*Growth of the Internet of Things and analysis of large databases. The Internet of Things (IoT) refers to the connectivity of products, sensors and objects to the global network, through which they generate and exchange data with minimal human intervention.

In summary of the research on digitalisation and achieving sustainable consumer behaviour, the following aspects could be presented, namely:

• With the help of mobile applications, the commitment and loyalty of consumers not only to the company, but also to the brand increases. There is an opportunity for repeated purchases and order changes, and this trend is closely related to the implementation of sustainable consumer behaviour.

• Having mobile applications leads to faster retail trade.

• The use of mobile applications goes beyond retail purchases. Modern technologies and mobile applications allow for faster and anytime shopping. Mobile applications themselves are used by many companies as loyalty programs, which are of particular importance in sustainable consumption.

• Mobile applications allow consumers to see all promotions and advertisements of companies in real time and, at the same time, help them make informed purchasing decisions. This process in implementing sustainable consumption is important because the higher price and quality, as well as good awareness of the veracity of information about products, make consumers compare different alternative purchase options even more thoroughly before consuming sustainably.

• Mobile applications can also be used to pay online. Mobile payments also provide a seamless online shopping experience for consumers who shop using their smartphones.

Digitalisation plays a significant role in implementing sustainable consumer behaviournot only through various information analysis methods, but also through the ability to compare different alternatives when purchasing different fast-moving products.

In conclusion, the implementation of new digital technologies in the retail sector to increase sustainable consumer behaviour of consumers seems to be a relatively easy task, but in reality it is a quite difficult and complex one. Specific knowledge and skills are required on the one hand of managers, and on the other, opportunities for understanding and applying the sustainable consumer behaviour on the part of consumers.

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Brand Image and Its Impact on Consumer Purchasing Decisions in Retail Outlets at the University of Maiduguri

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ABSTRACT: This research examines the effect of brand image on consumer purchasing decisions within retail outlets at the University of Maiduguri. The study specifically considers four dimensions of brand image: brand awareness, perceived brand quality, brand associations, and the retail shop environment. Employing a qualitative research design, data were gathered from 320 respondents drawn from the university community through structured questionnaires. The collected data were analysed using multiple regression analysis to assess the strength and significance of the relationships between the independent and dependent variables. Results indicate a strong positive correlation between brand image and consumer purchasing decisions, with an R value of 0.798 and an R^2 of 0.638, suggesting that approximately 63.8% of the variation in consumer buying behaviour is accounted for by the examined brand image variables. ANOVA results further confirmed the statistical significance of the model ($F = 111.113$, $p < 0.05$). The study concludes that brand image plays a pivotal role in shaping consumer purchasing behaviour in retail outlets at the University of Maiduguri. Consequently, it is recommended that retailers and brand managers prioritize strategies that enhance brand awareness, maintain consistent product quality, cultivate positive brand associations, and optimize the retail shop environment to positively influence consumer buying decisions.

KEYWORDS: Brand Image, Consumer Purchase Behaviour, Retail Environment, Brand Awareness, Brand Perceived Quality, Brand Associations

INTRODUCTION

Brand image is a pivotal concept in marketing, exerting a substantial influence on consumer purchasing decisions. It encompasses the constellation of beliefs, perceptions, and impressions that consumers hold regarding a particular brand (Keller, 2003). A well-established brand image communicates signals of quality, reliability, and prestige, which in turn shape consumer preferences and purchase intentions. This influence is particularly pronounced in competitive retail environments, such as university campuses, where students are highly exposed to diverse brands through digital platforms, social networks, and peer interactions, making brand image a key determinant of consumer behaviour.

The assessment of brand image typically involves several critical dimensions: brand awareness, perceived quality, brand associations, and store image or retail atmosphere. Brand awareness refers to the extent to which consumers can recognize or recall a brand, serving as a foundation for other brand-related evaluations (Keller, 2008). Perceived quality reflects consumers' assessment of a brand's overall excellence or superiority, often affecting their willingness to pay a premium (Aaker, 1996). Brand associations encompass the mental connections and attributes that consumers link to a brand, including emotional, functional, or symbolic meanings. Furthermore, the retail atmosphere, including store layout, design, and ambiance, can reinforce brand identity and positively shape the consumer shopping experience (Alakwe & Okpara, 2017).

Empirical evidence from the Nigerian context supports the influence of these brand image dimensions on the purchasing behaviour of university students. Osueke, Oyekola, Olatunde, Ibenyenwa, and Ogundoyin (2024) reported that digital advertising via platforms such as TikTok, Facebook, and the Internet significantly enhances brand awareness and associations among students. Similarly, Adebayo, Asumadu-Boateng, Onuchukwu, and Ifeyinwa (2024) observed that online promotions contribute to improved brand recall and stimulate impulse purchases among university students. Additionally, Alakwe and Okpara (2017) demonstrated that a compelling retail atmosphere directly affects consumer satisfaction and purchasing decisions in Nigerian retail contexts.

Despite this growing body of literature, few studies have specifically investigated how these dimensions of brand image influence consumer purchasing decisions within university retail outlets in Nigeria. Existing research predominantly examines urban retail markets and the general consumer population, often overlooking the distinctive behavioural traits of students, such as price sensitivity, brand consciousness, and strong reliance on peer influence and digital media. In response, this study seeks to examine the influence of brand image across its core dimensions on consumer purchasing behaviour at the University of Maiduguri, thereby providing targeted insights to inform branding strategies within academic retail environments.

LITERATURE REVIEW

Conceptual Review

Consumer Buying Decisions

Consumer buying decisions encompass the process by which individuals select, purchase, utilize, and dispose of products or services to fulfil their needs and desires. This process is shaped by a combination of psychological, social, cultural, and economic factors (Kotler & Keller, 2016). Understanding consumer decision-making is essential for organizations, as it informs the development of marketing strategies that align with consumer preferences and enhance competitive advantage.

A major determinant of consumer buying decisions is brand perception, which includes brand awareness, perceived quality, and brand associations. Consumers typically prefer brands they recognize and trust, often equating strong brand images with superior quality and reliability (Solomon, 2018). Moreover, digital influences have increasingly shaped consumer behaviour, with online reviews, social media engagement, and peer recommendations significantly affecting purchase decisions, especially among younger demographics (Smith, 2021).

Economic conditions also critically influence consumer purchasing behaviour. During economic downturns, consumers tend to prioritize essential goods over luxury items, whereas periods of economic growth encourage higher spending and discretionary purchases (Schiffman & Wisenblit, 2019). Cultural factors further shape consumer evaluations, with individualistic societies focusing on personal preferences and collectivistic cultures emphasizing group opinions and social validation (Hofstede, 2020).

Brand Image

Brand image represents the overall perception that consumers hold regarding a brand, derived from experiences, interactions, and exposure to marketing communications. It encompasses the beliefs, emotions, and associations consumers attach to a brand, which significantly influence purchasing behaviour and brand loyalty (Keller, 2013). A strong brand image fosters trust, enhances customer preference, and serves as a vital asset in competitive markets.

Recent studies have highlighted the influence of brand image on consumer behaviour. Hosseini and Behboudi (2023) reported that a positive brand image enhances customer satisfaction and loyalty, particularly in service-oriented sectors such as tourism. Nandan (2023) emphasized that brand image is a multidimensional construct shaped by cognitive and emotional factors, brand symbolism, and consumer attitudes, underscoring the need for businesses to manage multiple brand elements to maintain favourable perceptions.

Within higher education, brand image plays a crucial role in shaping students' enrolment decisions. Smith and Turner (2024) found that students are more likely to choose institutions with strong, positive brand associations, highlighting the importance of cultivating and maintaining a compelling institutional brand identity. To develop and sustain a strong brand image, organizations must consistently deliver high-quality offerings, implement effective communication strategies, and align branding initiatives with core values that resonate with their target audience, thereby enhancing satisfaction, loyalty, and competitive advantage.

Brand Awareness

Brand awareness reflects the extent to which consumers recognize and recall a brand, serving as a critical determinant in purchase decisions. High brand awareness increases the likelihood that a brand will be considered during the buying process, as familiarity fosters trust and preference for recognized brands (Chen, 2024).

Empirical evidence underscores the significance of brand awareness in influencing consumer behaviour. Chen (2024) demonstrated that higher brand awareness is associated with increased purchase intentions, while Zhao, Butt, Murad, Mirza, and Al-Faryan (2022) reported that effective advertising enhances brand recognition, positively impacting both consumer buying behaviour and brand loyalty. Additionally, Azzahra, Febrian, Pratama, Na'im, and Mawardi (2023) observed that brand awareness, alongside perceived quality, contributes significantly to building brand loyalty among young consumers. These findings suggest that firms should prioritize strategies to enhance brand awareness to cultivate a loyal customer base and strengthen market position.

Perceived Brand Quality

Brand perceived quality denotes consumers' overall evaluation of a product or service's excellence or superiority, significantly influencing purchase decisions and loyalty. It constitutes a core component of brand equity, shaping consumer preferences and willingness to pay premium prices (Aaker, 1996). High perceived quality enhances brand reputation, fosters trust, and strengthens competitive advantage.

Empirical studies highlight the importance of perceived quality. Bakalo and Amantie (2023) found that brand awareness and perceived quality positively influence purchase intentions in the Ethiopian mobile phone market. Similarly, Kukreti and Yadav (2023) showed that brand personality affects perceived quality, which in turn influences online purchase intentions. Mangestuti and Kussudyarsana (2024) demonstrated that brand attachment, perceived quality, and consumer satisfaction strongly correlate with customer loyalty in the Chinese skincare market. Furthermore, Alenazi, Almotairi, and Al-Meshal (2015) reported that while price and promotions may negatively affect perceived quality, quality guarantees can mitigate such effects. These studies collectively suggest that maintaining high perceived quality is essential for customer satisfaction, loyalty, and competitive positioning.

Brand Associations

Brand associations refer to the mental links consumers form between a brand and specific attributes, emotions, or concepts, which contribute to brand image and differentiation (Aaker, 1991). These associations develop through marketing efforts, customer experiences, and external influences such as word-of-mouth, and they influence brand recall, trust, and purchase decisions.

Research highlights the complexity of brand associations. Du Plessis, D'Hooge, and Sweldens (2023) introduced the Continuous Trinity Model (CTM), categorizing associations into expectations, meaning, and affect, corresponding to predictive learning, referential learning, and direct affect transfer. John, Loken, Kim, and Monga (2006) developed Brand Concept Maps (BCM) to visualize association networks and understand how they shape consumer perceptions. Mangestuti and Kussudyarsana (2024) noted that corporate identity-related associations can negatively influence consumer perception if mismanaged. Alenazi, Almotairi, and Al-Meshal (2015) highlighted that quality guarantees can mitigate adverse effects of price and promotions on brand associations. These findings underscore the need for strategic management of brand associations to maintain favourable brand images, enhance loyalty, and gain competitive advantage.

Retail Shop Atmosphere

Retail shop atmosphere refers to the deliberate design of a store's physical environment to elicit specific emotional responses, influencing consumer behaviour. Elements such as lighting, music, scent, layout, and signage collectively shape the shopping experience (Bitner, 1992). A well-designed atmosphere can increase customer satisfaction, extend shopping duration, and boost sales.

Empirical evidence supports the impact of store atmosphere on consumer behaviour. Hulten (2022) found that sensory marketing elements, including aesthetics and ambient stimuli, significantly affect emotional engagement and purchase decisions. Turley and Milliman (2020) demonstrated that environmental factors such as lighting, scent, and music tempo shape perceptions of quality and influence shopping duration. Mari and Poggesi (2013) used the servicescape framework to highlight how ambient conditions, spatial layout, and symbolic cues influence customer behaviour. Orth, Wirtz, and McKinney (2021) observed that temporary retail environments with unique atmospheric designs create heightened customer excitement, promoting impulse purchases and brand loyalty. Retail shop atmosphere is therefore critical for creating engaging shopping experiences that enhance satisfaction and drive sales.

EMPIRICAL REVIEW

Several Nigerian studies corroborate the influence of brand image on consumer behaviour. Anyanwu and Ohwobevughe (2020) examined chain fast-food outlets in Umuahia, Abia State, using a survey of 200 respondents. Regression analysis revealed that brand communication, trust, and perceived quality positively affected brand loyalty, with adjusted R^2 values of 0.725, 0.3996, and 0.652, respectively. The study recommended fulfilling service promises, building trust, and enhancing service quality to strengthen loyalty.

Fakayode (2021) investigated branding effects on consumer behaviour in the Nigerian banking sector, focusing on Access Bank customers in Osogbo. Survey results from 150 respondents indicated that brand image and brand awareness significantly influenced consumer behaviour, suggesting that strong brand identities foster trust and loyalty.

Elle, Ojeleye, Tunde, and Taiwo (2023) examined brand image and purchase intentions in Nigeria's telecommunications industry with 1,500 respondents, using structural equation modelling. Their findings indicated that a positive brand image significantly influences purchase intentions, emphasizing brand trust and credibility.

Martins and Martins (2023) studied perceived quality's mediating role between country-of-origin image and consumer buying behaviour in Nigerian supermarkets (n = 1,272). Results showed that perceived quality mediates the impact of country-of-origin on purchase decisions, highlighting the importance of managing product quality to enhance consumer confidence.

Ogbuji, Anyanwu, and Onah (2011) explored the effect of branding on consumer choice for regulated bottled water in Southeast Nigeria. Their study revealed that corporate reputation and packaging strongly influenced consumer decisions, more than brand name and logo, and recommended strengthening these elements to improve loyalty and preference.

THEORETICAL REVIEW

This study is anchored on two key theoretical frameworks that elucidate the relationship between brand image and consumer buying decisions: Brand Equity Theory and the Stimulus-Organism-Response (S-O-R) Model.

Brand Equity Theory

Brand Equity Theory explains the additional value a brand contributes to a product or service, shaping consumer perceptions, preferences, and loyalty. Originally proposed by Aaker (1991), the theory conceptualizes brand equity as a multidimensional construct comprising brand awareness, brand associations, perceived quality, and brand loyalty. Collectively, these elements enhance consumer trust, differentiate the brand from competitors, and contribute to long-term business success. Keller (1993) further developed this framework through the Customer-Based Brand Equity (CBBE) model, emphasizing the role of consumer perceptions and experiences in determining brand value.

Empirical studies highlight the dynamic nature of brand equity in response to evolving market conditions. Agaba and Emenike (2019) examined the influence of brand equity dimensions on consumer purchasing behaviour and found that perceived quality and brand loyalty are the most influential factors. Additionally, the rise of digital marketing and social media has become integral to sustaining brand equity. Smith (2023) observed that brands with strong online presence and interactive engagement strategies maintain higher consumer loyalty and perceived value. These findings underscore the need for organizations to adapt brand equity strategies to contemporary consumer behaviours and technological advancements.

In the retail sector, particularly within competitive university retail environments, brand equity significantly influences consumer decision-making. Johnson and Lee (2022) reported that students are more likely to purchase from brands recognized for their positive attributes, highlighting the importance of brand awareness and associations in shaping buying decisions. To sustain consumer trust and foster long-term loyalty, retailers must focus on consistent product quality, cultivating emotional connections, and implementing strategic marketing initiatives, ultimately enhancing sales and market competitiveness.

Stimulus-Organism-Response (S-O-R) Model

The Stimulus-Organism-Response (S-O-R) model, developed by Mehrabian and Russell (1974), provides a framework for understanding how external stimuli affect individual behaviour through internal cognitive and emotional processes. The model comprises three components: Stimulus (S), representing environmental cues such as marketing messages or brand elements; Organism (O), encompassing the individual's internal state, including emotions, attitudes, and perceptions; and Response (R), denoting behavioural outcomes such as purchase intentions or brand loyalty. This framework is particularly valuable in consumer behaviour research, as it explains how brand-related stimuli shape evaluation and decision-making processes.

Several studies have applied the S-O-R model in modern consumer contexts. Wu and Lai (2022) demonstrated that augmented reality (AR)-based stimuli in retail settings significantly influenced consumer perceptions and purchase intentions. Similarly, Zhao and Teo (2023) found that visually appealing social commerce platforms evoke positive emotional responses, resulting in increased engagement and spending. These findings highlight the model's relevance in contemporary marketing, where strategically designed store atmospheres, advertisements, and digital experiences influence consumer emotions and behaviour.

Within retail environments, the S-O-R framework is instrumental in examining how brand image and store atmosphere affect consumer buying decisions. Yang, Ye, and Wang (2021) applied the model to investigate the effects of retail stimuli, including store layout and customer service, on consumers' psychological responses and purchasing behaviour. Their study revealed that well-designed retail environments enhance satisfaction and increase the likelihood of repeat purchases. Overall, the S-O-R model provides critical insights into how brands and retailers can craft engaging experiences that effectively drive consumer actions.

METHODOLOGY

This study adopted a survey research design to investigate the influence of brand image on consumer buying decisions, with a specific focus on retail shops within the University of Maiduguri.

The research population comprised all consumers of retail products within the University, encompassing a diverse demographic profile, including variations in age, gender, income levels, and educational attainment. To select respondents, a convenience sampling technique, a type of non-probability sampling, was employed. This approach was considered appropriate given the accessibility and availability of participants within the university retail environment.

A total of 350 questionnaires were distributed to consumers, of which 320 were returned and deemed valid for analysis, ensuring adequate sample size for reliable and representative findings. The data collection instrument was a structured questionnaire designed to capture qualitative and quantitative information regarding consumer buying decisions in relation to brand image. The questionnaire specifically addressed four dimensions of brand image: brand awareness, brand associations, perceived quality, and retail shop atmosphere. Responses were measured using a five-point Likert scale ranging from "strongly disagree" to "strongly agree," facilitating standardized data analysis.

Collected data were analysed using both descriptive and inferential statistical techniques. Descriptive statistics, including means and standard deviations, were employed to summarize respondents' perceptions, while inferential statistics, such as correlation and multiple regression analyses, were used to examine the strength and significance of relationships among variables. All analyses were performed using SPSS Version 24, ensuring rigorous and systematic data evaluation.

RESULTS AND DISCUSSION OF FINDINGS

Description of Respondents' Demographic Characteristics

This section presents the socio-demographic profile of the study participants, including gender, age, educational level, frequency of purchase, and product preferences. These characteristics provide important contextual insights into the consumer base at the University of Maiduguri and help in interpreting the study's subsequent analytical outcomes. The demographic distribution of respondents is summarized in Table 1.

Table 1: Respondent Demographics

VARIABLES	ATTRIBUTES	FREQUENCY	PERCENTAGE (%)
Gender	Male	191	59.7
	Female	129	40.3
	Total	320	100
Age	Less than 18 years 18 to	64	20
	24 years	71	22.2
	25 to 34 years	48	15
	35 to 44 years	44	13.8
	45 years and Above	93	29.1
	Total	320	100
Educational Level	Undergraduate	70	21.9 22.5
	Postgraduate Student	72	14.4 14.1
	Academic Staff	46	27.2
	Non-Academic Staff	45	100
	Others	87	
	Total	320	
Frequency of purchase	Daily	111	34.7 26.9
	2–3 times a week	86	17.2 7.5
	Once a week	55	13.8
	Once a month	24	100
	Occasionally	44	
	Total	320	

Preference	Food & Beverages	48	15
	Clothing & Accessories	50	15.6
	Electronics & Gadgets	25	7.8
	Personal Care & Beauty products	37	11.6
	Stationery & Books	138 22	43.1
	Others	320	6.9
	Total		100

Source: Author's Field work (2025)

Table 1 presents the demographic characteristics of the respondents. The distribution shows that 191 respondents (59.7%) were male, while 129 (40.3%) were female, indicating that males constituted a larger proportion of the study sample.

Regarding age, 64 respondents (20%) were below 18 years, 71 (22.2%) were between 18 and 24 years, 48 (15%) fell within the 25–34 age category, 44 (13.8%) were aged 35–44 years, and 93 (29.1%) were 45 years and above. This distribution reveals that respondents aged 45 years and above formed the largest age group in the study.

In terms of educational attainment, 70 respondents (21.9%) were undergraduate students, 72 (22.5%) were postgraduate students, 46 (14.4%) were academic staff, 45 (14.1%) were non-academic staff, while 87 (27.2%) indicated "others." This reflects a diverse educational composition drawn from various segments of the university community.

The findings also show varied purchasing frequency: 111 respondents (34.7%) reported making daily purchases, 86 (26.9%) purchased items two to three times weekly, 55 (17.2%) made purchases once a week, 24 (7.5%) purchased once monthly, and 44 (13.8%) purchased occasionally. This indicates that daily shoppers formed the largest proportion of the sample.

Concerning respondents' product preferences, 48 (15%) preferred food and beverages, 50 (15.6%) preferred clothing and accessories, 25 (7.8%) frequently purchased electronics and gadgets, 37 (11.6%) preferred personal care and beauty products, 22 (6.9%) opted for stationery and books, while 37 (11.6%) favoured other miscellaneous products. This shows a relatively balanced spread across various retail categories, with clothing and accessories ranking slightly highest.

Description of Variables

This section provides a summary of responses to both the independent and dependent variables in the study. A five-point Likert scale was employed: Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), and Strongly Disagree (1). In interpreting the mean values, a mean score greater than 3 indicates general agreement with the questionnaire items, while a mean score below 3 suggests disagreement among respondents.

Table 2: Consumer buying decision

STATEMENTS	SD	D	U	A	SA	MEAN
Consumers are more likely to Purchase a product from a retail shop if it carries brands which they trust.	4 (1.3%)	17 (5.3%)	33 (10.3%)	129 (40.3%)	137 (42.8%)	4.18
Consumers often make repeat Purchase from retail shops that offer brands with a strong reputation.	5 (1.6%)	21 (6.6%)	37 (11.6%)	139 (43.4%)	118 (36.9%)	4.08
Overallshopping experience in retail shop influences consumer final purchase decision.	5 (1.6%)	26 (8.1%)	22 (6.9%)	118 (36.9%)	149 (46.6%)	4.13
Consumers consider both brand image and retail shop atmosphere before making a purchase.	1 (0.3%)	21 (6.6%)	41 (12.8%)	130 (40.6%)	127 (39.7%)	4.13
Average	3.75 (1.2%)	21.3 (6.7%)	33.5 (10.4%)	129 (40.3%)	132.8 (41.5%)	4.15

Source: Author's Field work (2025)

Interpretation of Table 2

Table 2 reports an overall mean score of 4.15 out of 5, which reflects a strongly positive evaluation of consumer buying decisions among retail consumers at the University of Maiduguri. This high mean value indicates that the majority of respondents consistently agreed with the statements measuring consumer buying behaviour.

The distribution of responses further supports this conclusion: 41.5% of the respondents strongly agreed and 40.3% agreed with the statements. Conversely, only 1.2% strongly disagreed and 6.7% disagreed, while 10.4% remained undecided. These results suggest a generally favourable perception of consumer buying decision factors, with minimal opposition or neutrality among the sampled population.

Table 3: Brand Awareness

STATEMENTS	SD	D	U	A	SA	MEAN
Consumers easily recognize Brands sold in retail shops within University of Maiduguri.	13 (4.1%)	27 (8.4%)	22 (6.9%)	121 (37.8%)	137 (42.8%)	4.07
Consumers are very familiar with most of the brands available in the retail shops.	14 (4.4%)	17 (5.3%)	16 (5.0%)	115 (35.9%)	158 (49.4%)	4.21
Consumers often see advertisements of different brands of products sold in retail shops at the University of Maiduguri.	10 (3.1%)	19 (5.9%)	35 (10.9%)	145 (45.3%)	111 (34.7%)	4.03
Consumers do recall specific brand names when shopping in University of Maiduguri retail shops.	6 (1.9%)	22 (6.9%)	22 (6.9%)	79 (24.7%)	191 (59.7%)	4.33
Average	10.8 (3.4%)	21.3 (6.6%)	23.8 (7.4%)	115 (35.9%)	149.3 (46.7%)	4.16

Source: Author's Field Work (2025)

Table 3 shows an average mean of 4.16 out of the maximum of 5. This is a strong indication of the respondents' positive evaluation of Brand Awareness in the University of Maiduguri. It also clearly shows that the majority of the respondents, 46.7% and 35.9%, strongly agreed and agreed with the statements, respectively. On the other hand, 3.4% and 6.6% strongly disagreed and disagreed with the statements, respectively, while 7.4% were undecided.

Table 4: Brand Perceived Quality

STATEMENTS	SD	D	U	A	SA	MEAN
Consumers believe that the products sold in these retail shops are of good quality.	13 (4.1%)	19 (5.9%)	16 (5.0%)	145 (45.3%)	127 (39.7%)	4.11
Consumers trust the durability of the brands available in the University of Maiduguri retail shops	4 (1.3%)	18 (5.6%)	22 (6.9%)	108 (33.8%)	168 (52.5%)	4.31
Consumers consider products from well-known brands in these shops to be superior to lesser-known brands	5 (1.6%)	12 (3.8 %)	28 (8.8%)	139 (43.4%)	136 (42.5%)	4.22
Consumers prefer purchasing from retail shops that sell brands with a good reputation for quality.	9 (2.8%)	5 (1.6%)	25 (7.8%)	121 (37.8%)	160 (50.0%)	4.31
Average	7.8 (2.5%)	13.5 (4.2%)	22.8 (7.1%)	128.3 (40.1%)	147.8 (46.2%)	4.24

Source: Author's Field Work (2025)

Table 4 reveals an overall mean score of 4.24 out of 5, demonstrating a strong positive perception of Brand Perceived Quality among respondents at the University of Maiduguri. The distribution further indicates that a substantial proportion of participants expressed favourable views, with 46.2% strongly agreeing and 40.1% agreeing with the statements presented. Conversely, only a small minority—2.5% and 4.2%—strongly disagreed and disagreed, respectively, while 7.1% of respondents remained neutral.

Table 5: Brand Associations

STATEMENTS	SD	D	U	A	SA	MEAN
Consumers associate themselves with the brands in University of Maiduguri retail shops because of its reliability and trust.	6 (1.9%)	18 (5.6%)	9 (2.8%)	88 (27.5%)	199 (62.2%)	4.43
Consumers feel connected to certain brands available in these retail shops because of past experiences.	8 (2.5%)	7 (2.2%)	21 (6.6%)	167 (52.2%)	117 (36.6%)	4.18
Consumers perceive brands in these shops as having a good reputation.	7 (2.2%)	25 (7.8%)	17 (5.3%)	121 (37.8%)	150 (46.9%)	4.19
Certain brands in these retail shops reflect consumers personal lifestyle and preferences.	1 (0.3%)	17 (5.3%)	22 (6.9%)	127 (39.7%)	153 (47.8%)	4.29
Average Mean	5.5 (1.73%)	16.8 (5.23%)	17.3 (5.4%)	125.8 (39.3%)	154.8 (48.4%)	4.27

Source: Author's Field Work (2025)

Table 5 presents an overall mean score of 4.27 out of 5, indicating a strong positive perception of Brand Associations among respondents at the University of Maiduguri. The results further reveal that a substantial majority—48.4% and 39.3%—strongly agreed and agreed with the statements, respectively. In contrast, only a small proportion of respondents expressed negative views, with 5.5% strongly disagreeing and 5.23% disagreeing. Additionally, 5.4% of the participants remained undecided.

Table 6: Retail Shop Atmosphere

STATEMENTS	SD	D	U	A	SA	MEAN
The cleanliness and Organization of a retail shop influence Consumers decision to buy the products.	4 (1.3%)	10 (3.1%)	53 (16.6%)	124 (38.8%)	129 (40.3%)	4.14
Consumers prefer shopping in retail shops that provide a pleasant ambiance with good (lighting, air conditioning, and music).	7 (2.2%)	12 (3.8%)	21 (6.6%)	176 (55.0%)	104 (32.5%)	4.12
The arrangement of Products in the retail shops makes it easy for consumers to find what they need.	5 (1.6%)	11 (3.4%)	33 (10.3%)	168 (52.5%)	103 (32.2%)	4.10
The customer service in these retail shops influences consumers' willingness to buy certain brands.	5 (1.4%)	9 (3.9%)	22 (10.7%)	132 (52.1%)	152 (31.8%)	4.30
Average Mean	5.25 (1.63%)	10.5 (3.55%)	32.3 (11.1%)	150 (49.6%)	122 (34.2%)	4.17

Source: Author's Field Work (2025)

Table 6 reports an overall mean score of 4.17 out of 5, suggesting that respondents hold a strongly positive perception of the Retail Shop Atmosphere at the University of Maiduguri. The distribution further indicates that most participants expressed favorable views, with 34.2% strongly agreeing and 49.6% agreeing with the statements. Conversely, only a small fraction—1.63% and 3.55%—strongly disagreed and disagreed, respectively, while 11.1% of the respondents were undecided.

Table 7:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.798	.638	.633	.550	.639	111.113	5	314	.000	1.225

Source: Author's computation (2025)

a. Predictors (constant), RETAILATM, BRANDPER, BRANDASS, BRANDAW
b. Dependent Variable: CONSBUY1

The model summary indicates a robust positive relationship between the independent variables—brand awareness, perceived brand quality, brand association, and retail shop atmosphere—and the dependent variable, consumer buying decision. The multiple correlation coefficient ($R = 0.798$) demonstrates a strong association between the predictors and the outcome variable. Similarly, the coefficient of determination ($R^2 = 0.638$) shows that the model accounts for approximately 63.8% of the variance in consumer buying decisions, signifying that these predictors substantially contribute to explaining consumer purchasing behaviour within retail outlets at the University of Maiduguri.
The adjusted R^2 value of 0.633 reinforces the model's adequacy by adjusting for the number of predictors, thereby indicating minimal risk of overfitting. The standard error of the estimate (0.550) implies that the predicted consumer buying decisions differ from the actual observations by an average of 0.55 units, which is relatively small and suggests strong predictive accuracy. Furthermore, the F-statistic of 111.113 at a significance level of 0.000 confirms that the overall regression model is statistically significant, meaning that the inclusion of brand image dimensions and retail atmospheric factors enhances the prediction of consumer buying behaviour.
Although the Durbin–Watson statistic of 1.225 indicates mild positive autocorrelation among the residuals, it does not reach a critical threshold. Overall, the regression analysis provides a robust explanatory framework for consumer buying behaviour and highlights the central role of brand-related attributes and retail shop atmosphere in influencing purchase decisions within the University of Maiduguri's retail context.

Table 8: ANOVA[a]

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	168.343	5	33.668	111.113	.000[b]
Residual	95.145	314	.303		
Total	263.488	319			

Source: Author's computation (2025) a.

Dependent Variable: CONSBUY1
b. Predictors: (Constant), RETAILATM, BRANDPER, CONSBUY, BRANDASS, BRANDAW
The Analysis of Variance (ANOVA) output offers additional clarity on the overall statistical significance of the regression model assessing the effects of brand image components—brand awareness, perceived brand quality, brand association, and retail shop atmosphere—on consumer buying decisions in retail shops at the University of Maiduguri. The regression sum of squares is 168.343 with 5 degrees of freedom, while the residual sum of squares stands at 95.145 with 314 degrees of freedom. Together, these yield a total sum of squares of 263.488, representing the entire variability in consumer purchasing decisions.
The computed mean square value for the regression is 33.668, whereas the residual mean square is 0.303. The resulting F-statistic of 111.113 is notably high, indicating that the regression model accounts for a significantly greater portion of the variation in consumer buying decisions compared to a model without explanatory variables. The associated significance value ($p = 0.000$), which is well below the 0.05 threshold, confirms that the overall model is statistically significant. This signifies that the set of independent variables meaningfully predicts the dependent variable.
Overall, the ANOVA findings affirm that brand image dimensions and the retail shop atmosphere exert a statistically significant influence on consumer buying decisions. These results validate the model and underscore the importance of further examining the individual contributions of each predictor within the retail environment of the University of Maiduguri.

DISCUSSION OF FINDINGS

The findings from the regression analysis indicate that brand image dimensions and the retail shop atmosphere exert a significant and positive influence on consumer buying decisions within retail outlets at the University of Maiduguri. The model establishes a strong relationship between the independent variables—brand awareness, perceived brand quality, brand association, and retail shop atmosphere—and the dependent variable, consumer buying decision. This is demonstrated by a multiple correlation coefficient (R) of 0.798, which reflects a high degree of association among the variables included in the model.
Moreover, the coefficient of determination (R Square) of 0.638 reveals that approximately 63.8% of the total variation in consumer buying decisions is accounted for by the predictors. This underscores the substantial role that brand-related attributes and the retail environment play in shaping purchasing behaviour among consumers within the university setting. The adjusted R Square value of 0.633 further supports the robustness of the model by confirming its suitability after adjusting for the number of variables considered.
The results from the ANOVA analysis reinforce the model's validity and significance. The F-statistic of 111.113, accompanied by a p-value of 0.000, signifies that the regression model provides a statistically significant explanation of consumer buying decisions. This implies that the combined effects of brand image elements and retail shop atmosphere meaningfully contribute to understanding consumer purchasing patterns.
Overall, the study's findings confirm that brand awareness, perceived quality, brand associations, and the overall retail shop environment collectively and significantly predict consumer buying behaviour within the University of Maiduguri retail context. These insights highlight the importance for retailers to strategically enhance both brand-related factors and the shopping environment to positively influence consumer decisions.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study investigated the influence of brand image on consumer buying decisions within retail shops at the University of Maiduguri, focusing on four key dimensions: brand awareness, perceived brand quality, brand association, and retail shop atmosphere. The regression results demonstrated a strong and statistically significant relationship between these dimensions of brand image and consumer purchasing behaviour. Specifically, the model accounted for 63.8% of the variance in consumer buying decisions, indicating that brand-related factors and the retail environment play substantial roles in shaping purchasing tendencies among members of the university community.

The ANOVA results further confirmed the significance of the model, showing that the independent variables jointly exert a meaningful influence on consumer buying decisions. These findings highlight that consumers within the university setting are more inclined to purchase products from brands they recognize, perceive as high quality, associate with favourable experiences, and encounter in a well-organized and appealing retail environment. Overall, the study concludes that brand image is a critical determinant of purchasing behaviour in the retail context of the University of Maiduguri. Retailers and marketers must therefore adopt strategies that strengthen brand value and enhance the shopping experience to effectively attract and retain consumers.

Recommendations

Based on the findings of this study, the following recommendations are proposed:

1. Enhance Brand Awareness Through Targeted Communication
   Retailers and brand managers operating within the university should implement focused promotional strategies such as in-store displays, branded merchandise, digital advertisements, jingles, and social media campaigns tailored to both students and staff. Increased visibility will heighten brand recognition and trust, thereby positively influencing buying decisions.
2. Maintain and Communicate High Perceived Quality
   Products sold in retail outlets should consistently meet high-quality standards. Retailers should collaborate with reputable brands known for durability and reliability. Efforts should also be made to highlight quality through improved packaging, clear labelling, and consumer testimonials. This will reinforce consumers' confidence in the value and performance of the products offered.
3. Strengthen Positive Brand Associations
   Retailers should cultivate meaningful brand experiences that create emotional or psychological connections with consumers. This may involve supporting campus events, sponsoring student activities, or integrating storytelling approaches in marketing campaigns. Brands that reflect consumers' lifestyles or aspirations are more likely to influence their purchase behaviour.
4. Improve Retail Shop Atmosphere
   Retail shops within the university should ensure that their physical environment is clean, visually appealing, and comfortable. Factors such as organized product displays, adequate lighting, good ventilation, and courteous customer service contribute significantly to a positive shopping experience. An inviting atmosphere encourages longer store visits and increases the likelihood of purchase.

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Determinants of Homebuyer Decision-Making in Government-Sponsored Affordable Housing: A Study of Deen Dayal Awas Yojana Beneficiaries

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Purpose

Affordable housing has emerged as a critical policy instrument to address urban housing shortages in rapidly urbanizing regions of India. Despite the increasing implementation of government-sponsored housing schemes, limited empirical research has examined the factors influencing homebuyer decision-making in such policy-driven housing markets. This study aims to identify and analyse the key determinants influencing home purchase decisions of beneficiaries under the Deen Dayal Awas Yojana (DDAY) in Haryana.

Design/Methodology/Approach

The study adopts a quantitative, explanatory research design grounded in consumer behaviour and decision-making theories. Primary data were collected from beneficiaries of DDAY across selected districts of Haryana using a structured questionnaire. The measurement scale captures economic, locational, policy-related, psychological, and informational factors influencing housing choice. Data were analysed using Exploratory Factor Analysis (EFA) and Structural Equation Modelling (SEM) to examine the relationships between identified determinants and homebuyer decision-making.

Findings

The results reveal that perceived affordability, policy trust, location accessibility, and perceived value for money significantly influence homebuyer decision-making in government-sponsored affordable housing. Psychological assurance related to ownership security and transparency of the allotment process also plays a crucial role. Contrary to traditional real estate markets, speculative investment motives exert minimal influence, indicating a predominantly need-based purchase behaviour among beneficiaries.

Practical Implications

The findings offer actionable insights for policymakers, urban planners, and housing authorities to enhance scheme design, communication strategies, and beneficiary satisfaction. Strengthening institutional trust and improving infrastructure connectivity can significantly improve scheme effectiveness.

Originality/Value

This study contributes to the limited empirical literature on consumer behaviour in state-led affordable housing markets by integrating marketing and public policy perspectives. It provides a validated framework for understanding homebuyer decision-making in government-sponsored housing schemes within emerging economies.

KEYWORDS: Affordable Housing, Consumer Behaviour, Homebuyer Decision-Making, Deen Dayal Awas Yojana, Residential Real Estate, Haryana, India

1. INTRODUCTION

Housing is widely recognised as a fundamental human need and a critical component of social and economic well-being. Rapid urbanisation, population growth, and migration towards urban and peri-urban centres have intensified housing shortages across developing economies, particularly in India. The challenge is not merely the availability of housing units but the provision of affordable, adequate, and accessible residential options for low- and middle-income households. In response, governments have increasingly adopted policy-driven affordable housing schemes to promote inclusive urban development and enhance residential security.

In India, the affordable housing segment has gained renewed policy attention over the past decade, with both central and state governments introducing targeted interventions to address housing deficits. While national-level initiatives such as Pradhan Mantri Awas Yojana have attracted scholarly and policy interest, state-specific affordable housing schemes remain underexplored, particularly from a consumer behaviour perspective. Understanding how beneficiaries perceive, evaluate, and decide upon housing options within such schemes is essential for assessing policy effectiveness and long-term sustainability.

The Deen Dayal Awas Yojana (DDAY), implemented by the Government of Haryana, represents a significant state-led intervention aimed at promoting affordable residential development in urban and peri-urban areas. The scheme seeks to facilitate access to housing for economically weaker sections and lower-income groups through regulated pricing, planned development, and public–private collaboration. By enabling the development of plotted and group housing projects with predefined affordability norms, DDAY aims to bridge the gap between housing demand and supply while ensuring planned urban expansion.

Despite the scale and policy significance of DDAY, existing academic research has largely focused on housing supply mechanisms, regulatory frameworks, and urban planning outcomes, with limited attention to homebuyer decision-making behaviour within such schemes. Residential real estate decisions are inherently complex, involving high financial commitment, long-term risk, and emotional investment. In government-sponsored affordable housing, these decisions are further shaped by policy-induced factors such as subsidies, institutional trust, transparency of allotment processes, and perceived security of ownership.

From a marketing and consumer behaviour standpoint, homebuyers under affordable housing schemes differ markedly from participants in open-market real estate transactions. Unlike speculative or investment-driven buyers, beneficiaries of schemes such as DDAY are predominantly need-oriented, risk-averse, and policy-dependent consumers. Their decision-making process is influenced not only by traditional factors such as price and location but also by perceived value, trust in government institutions, procedural fairness, and information accessibility. However, these behavioural dimensions remain insufficiently captured in existing housing and urban studies literature.

Moreover, prior studies on residential satisfaction and housing choice in India have predominantly examined private housing markets or post-occupancy satisfaction, often overlooking the pre-purchase decision-making phase. This gap is particularly significant in the context of affordable housing, where beneficiaries' expectations, perceptions, and decision criteria directly influence scheme uptake, residential stability, and long-term satisfaction. A lack of alignment between policy design and consumer expectations may lead to underutilisation, dissatisfaction, or informal resale practices, undermining policy objectives.

Against this backdrop, the present study seeks to systematically examine the determinants of homebuyer decision-making in government-sponsored affordable housing, with specific reference to beneficiaries of Deen Dayal Awas Yojana in Haryana. By integrating insights from consumer behaviour theory and housing policy literature, the study aims to identify the economic, locational, psychological, informational, and institutional factors that shape purchase decisions in a policy-driven housing environment.

The study makes several important contributions. First, it extends the literature on residential real estate by incorporating a consumer-centric marketing perspective into the analysis of affordable housing schemes. Second, it offers empirical evidence from a state-led housing initiative, thereby addressing the contextual gap in India-focused housing research. Third, the findings provide actionable insights for policymakers, urban planners, and housing authorities to enhance scheme design, communication strategies, and beneficiary trust. Finally, the study contributes to the broader discourse on inclusive urban development by highlighting the behavioural dimensions of affordable housing consumption.

In line with these objectives, the study addresses the following research questions:

(i) What are the key determinants influencing homebuyer decision-making under Deen Dayal Awas Yojana?

(ii) How do economic affordability, policy trust, and perceived value interact to shape purchase decisions?

(iii) Which factors exert the strongest influence on beneficiary decision-making in a government-sponsored housing context?

2. REVIEW OF LITERATURE

2.1 Affordable Housing and Policy-Led Residential Development

Affordable housing has emerged as a central concern in urban development policy, particularly in rapidly urbanising economies such as India. The concept extends beyond low-cost housing to encompass accessibility, adequacy, tenure security, and quality of life (UN-Habitat, 2016). Government-sponsored housing schemes are designed to address market failures arising from high land prices, limited credit access, and exclusion of low- and middle-income households from formal housing markets.

Existing studies on affordable housing policies largely focus on supply-side dynamics, including land-use regulations, public–private partnerships, and fiscal incentives (Ball et al., 2020; Mulliner & Maliene, 2015). In the Indian context, scholars have examined the role of policy frameworks in promoting affordable housing supply, highlighting regulatory bottlenecks and implementation challenges. However, these studies tend to evaluate policy effectiveness through macro indicators such as housing stock and construction output, often overlooking beneficiary-level behavioural outcomes.

State-level housing initiatives, such as Deen Dayal Awas Yojana in Haryana, represent a decentralised approach to affordable housing delivery. Despite their significance, empirical research on such schemes remains sparse, particularly regarding how beneficiaries perceive and respond to policy-driven housing options. This indicates a need to shift analytical focus from policy design to consumer experience and decision-making.

2.2 Homebuyer Decision-Making in Residential Real Estate

Home purchase decisions are among the most complex consumer decisions due to their high financial stakes, long-term commitment, and emotional significance. Classical consumer behaviour models conceptualise homebuying as a multi-stage process involving problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation. In residential real estate, this process is influenced by both rational (economic) and non-rational (psychological and social) factors.

Prior research identifies price affordability, location, infrastructure, neighbourhood quality, and future appreciation as key determinants of homebuyer choice in market-driven housing environments (Opoku & Abdul-Muhmin, 2010). Studies also highlight the role of risk perception, financing constraints, and household lifecycle stages in shaping housing decisions. However, much of this literature is grounded in private real estate markets, where investment motives and speculative considerations play a dominant role.

In contrast, affordable housing beneficiaries typically prioritise functional utility and ownership security over speculative gains. Empirical evidence suggests that affordability and access to basic amenities exert a stronger influence than luxury features or resale value. Yet, limited research explicitly differentiates decision-making behaviour between market-driven and policy-driven housing consumers, representing a significant gap in existing literature.

2.3 Residential Satisfaction and Perceived Value

Residential satisfaction is a multidimensional construct reflecting residents' evaluation of their housing conditions relative to expectations. Studies link satisfaction to factors such as dwelling quality, neighbourhood environment, accessibility, and social cohesion. In affordable housing contexts, satisfaction is closely tied to perceived value for money, wherein residents assess benefits received relative to financial and non-financial costs.

Perceived value theory posits that consumers' purchase decisions are shaped by a trade-off between perceived benefits and perceived sacrifices. In housing consumption, perceived benefits include affordability, security, and access to services, while sacrifices involve financial burden, distance, and uncertainty. Research indicates that higher perceived value positively influences both purchase intention and post-purchase satisfaction.

However, most residential satisfaction studies focus on post-occupancy evaluation, offering limited insight into pre-purchase decision-making processes. Understanding how perceived value influences initial housing decisions is particularly important in affordable housing schemes, where mismatched expectations may lead to dissatisfaction and policy failure.

2.4 Trust, Institutional Assurance, and Policy Credibility

Trust plays a crucial role in high-involvement consumption decisions, especially in contexts characterised by uncertainty and information asymmetry. In government-sponsored housing schemes, institutional trust becomes a decisive factor influencing beneficiary participation. Trust in government agencies, transparency of procedures, and legal assurance of ownership reduce perceived risk and enhance confidence in decision-making.

Studies on public policy consumption suggest that beneficiaries' trust in institutions significantly affects uptake and compliance. In housing markets, institutional assurance related to land title security, construction quality, and timely delivery influences consumer confidence. Lack of transparency or bureaucratic complexity can deter participation, even when affordability conditions are favourable.

Despite its importance, trust remains an under-theorised variable in housing decision-making literature, particularly in the Indian context. Few empirical studies integrate trust as a core determinant in models of homebuyer behaviour under affordable housing schemes.

2.5 Information Sources and Social Influence

Information acquisition is a critical stage in the home purchase process. Homebuyers rely on multiple sources, including government communication, developers, real estate intermediaries, and peer networks. In affordable housing schemes, information asymmetry is often pronounced due to complex eligibility criteria and procedural requirements.

Social influence, particularly word-of-mouth from existing beneficiaries, plays a vital role in shaping perceptions and reducing uncertainty. Studies suggest that informal networks and community feedback significantly influence housing choices in low- and middle-income groups. However, the interaction between information sources, social influence, and policy trust remains insufficiently explored in existing literature.

2.6 Research Gap and Justification

A review of existing literature reveals several gaps. First, there is a lack of consumer behaviour–centric studies focusing on decision-making in government-sponsored affordable housing schemes. Second, existing research disproportionately emphasises post-occupancy satisfaction, neglecting the pre-purchase decision-making phase. Third, the role of policy trust and institutional assurance remains underexplored in empirical housing models. Finally, there is limited evidence from state-specific affordable housing initiatives in India, such as Deen Dayal Awas Yojana.

Addressing these gaps, the present study proposes an integrated framework to examine the determinants of homebuyer decision-making among DDAY beneficiaries in Haryana. By combining economic, locational, psychological, informational, and institutional factors, the study contributes to a more nuanced understanding of housing consumption in policy-driven real estate markets.

3. CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

3.1 Conceptual Foundation of the Study

Homebuyer decision-making in government-sponsored affordable housing operates within a policy-induced consumption environment, where conventional market signals are supplemented by institutional assurances and regulatory safeguards. Unlike open-market housing transactions, beneficiaries of schemes such as Deen Dayal Awas Yojana (DDAY) make purchase decisions under conditions of budget constraints, procedural complexity, and heightened risk aversion. Consequently, their decision-making process is influenced by a combination of economic rationality, psychological assurance, institutional trust, and informational clarity.

Drawing from the Theory of Planned Behaviour (Ajzen, 1991), consumer decision-making models, and perceived value theory, the present study conceptualises homebuyer decision-making as a behavioural outcome shaped by multiple latent constructs. The framework integrates insights from marketing literature with housing policy studies to explain decision-making in a state-led affordable housing context.

3.2 Development of the Conceptual Framework

Based on the synthesis of prior studies, the study identifies five key determinants influencing homebuyer decision-making under DDAY:

1. Economic Affordability
2. Location and Infrastructure Attributes
3. Policy Trust and Institutional Assurance
4. Psychological and Perceptual Factors
5. Information Sources and Social Influence

These determinants are theorised to exert direct effects on Homebuyer Decision-Making, which encompasses purchase intention, confidence in decision, and perceived appropriateness of the housing choice.

3.3 Description of Key Constructs

3.3.1 Economic Affordability

Economic affordability reflects the financial feasibility of housing purchase, including subsidised pricing, availability of housing finance, manageable EMI structures, and perceived long-term financial security. In affordable housing schemes, affordability reduces entry barriers and directly enhances purchase intention. Prior studies consistently identify affordability as a dominant factor influencing housing choice among low- and middle-income households.

H1: Economic affordability has a significant positive influence on homebuyer decision-making under Deen Dayal Awas Yojana.

3.3.2 Location and Infrastructure Attributes

Location-related factors such as accessibility to employment centres, transportation facilities, educational institutions, healthcare services, and civic amenities significantly influence residential choice. Even in policy-driven housing schemes, spatial convenience remains central to perceived utility and long-term livability.

H2: Location and infrastructure attributes have a significant positive influence on homebuyer decision-making under Deen Dayal Awas Yojana.

3.3.3 Policy Trust and Institutional Assurance

Policy trust refers to beneficiaries' confidence in government institutions, transparency of allotment procedures, legal security of ownership, and reliability of scheme implementation. Institutional assurance mitigates perceived risk and enhances confidence in high-involvement purchase decisions, particularly in government-sponsored housing.

H3: Policy trust and institutional assurance have a significant positive influence on homebuyer decision-making under Deen Dayal Awas Yojana.

3.3.4 Psychological and Perceptual Factors

Psychological factors include perceived value for money, sense of security, emotional satisfaction, and social recognition associated with homeownership. These factors influence both rational evaluation and emotional attachment, reinforcing purchase decisions in affordable housing contexts.

H4: Psychological and perceptual factors have a significant positive influence on homebuyer decision-making under Deen Dayal Awas Yojana.

3.3.5 Information Sources and Social Influence

Information availability and credibility play a crucial role in reducing uncertainty during the housing purchase process. Government communication, developers, intermediaries, and peer networks shape perceptions and influence decision-making. Social influence is particularly relevant among first-time homebuyers, where experiential knowledge reduces information asymmetry.

H5: Information sources and social influence have a significant positive influence on homebuyer decision-making under Deen Dayal Awas Yojana.

3.4 Proposed Conceptual Model

The proposed model assumes direct causal relationships between the five determinants and homebuyer decision-making. The framework is suitable for Structural Equation Modelling (SEM), enabling simultaneous estimation of multiple relationships and assessment of construct validity.

Dependent Variable:

- Homebuyer Decision-Making

Independent Variables:

- Economic Affordability
- Location and Infrastructure
- Policy Trust and Institutional Assurance
- Psychological and Perceptual Factors
- Information Sources and Social Influence

4. RESEARCH METHODOLOGY

4.1 Research Design

The present study adopts a quantitative, descriptive–explanatory research design to examine the determinants influencing homebuyer decision-making under the Deen Dayal Awas Yojana (DDAY) in Haryana. A quantitative approach is appropriate given the objective of testing hypothesised relationships among latent constructs derived from consumer behaviour and housing policy literature. The study is explanatory in nature, as it seeks to establish causal linkages between identified determinants and homebuyer decision-making in a government-sponsored affordable housing context.

4.2 Study Area and Context

The study is conducted in the state of Haryana, which has witnessed rapid urbanisation and significant implementation of DDAY across multiple urban and peri-urban locations. Haryana provides a suitable empirical context due to its diverse urban profile, proximity to the National Capital Region (NCR), and active promotion of affordable housing through state-led policy initiatives. Beneficiaries residing in DDAY-approved residential projects constitute the unit of analysis.

4.3 Population and Sampling

The target population comprises beneficiaries of Deen Dayal Awas Yojana who have either purchased or been allotted residential units under the scheme. Given the absence of a publicly accessible comprehensive beneficiary database, a multi-stage sampling approach was adopted.

In the first stage, major districts with active DDAY projects were purposively identified to ensure geographic representation. In the second stage, beneficiaries were selected using a convenience and snowball sampling technique, which is commonly employed in housing and policy research involving hard-to-reach populations.

A total of 450 questionnaires were administered, out of which 382 valid responses were retained for final analysis after data screening. The sample size exceeds the minimum threshold recommended for Structural Equation Modelling (SEM), ensuring adequate statistical power and model stability.

4.4 Instrument Development and Measurement

Data were collected using a structured questionnaire developed based on validated scales from prior studies, suitably adapted to the affordable housing and policy context of DDAY. The questionnaire comprised two sections:

- Section A: Socio-demographic profile of respondents (age, income, education, household size, employment status)
- Section B: Measurement of latent constructs related to homebuyer decision-making

All constructs were measured using multiple items on a five-point Likert scale, ranging from 1 (“Strongly Disagree”) to 5 (“Strongly Agree”).

Measurement of Constructs

- Economic Affordability: Price affordability, EMI feasibility, access to housing finance, subsidy adequacy
- Location and Infrastructure: Accessibility, connectivity, availability of civic amenities
- Policy Trust and Institutional Assurance: Transparency, trust in government agencies, legal security
- Psychological and Perceptual Factors: Perceived value, ownership security, emotional satisfaction
- Information and Social Influence: Awareness sources, peer influence, reliability of information
- Homebuyer Decision-Making: Purchase intention, confidence in decision, perceived suitability

4.5 Pilot Study

A pilot study was conducted with 40 respondents to assess clarity, reliability, and contextual relevance of the instrument. Based on pilot feedback, minor modifications were made to item wording and sequencing. The pilot study results indicated acceptable internal consistency across constructs, supporting the instrument’s suitability for full-scale data collection.

4.6 Data Collection Procedure

Primary data were collected through face-to-face surveys and online questionnaires, depending on respondent accessibility. Prior informed consent was obtained, and respondents were assured of confidentiality and anonymity. Data collection was carried out over a three-month period to ensure adequate coverage and response diversity.

4.7 Data Analysis Techniques

Data analysis was conducted in multiple stages using SPSS and AMOS/SmartPLS software:

1. Descriptive Statistics – to analyse respondent profile and general response patterns
2. Exploratory Factor Analysis (EFA) – to identify underlying factor structure
3. Confirmatory Factor Analysis (CFA) – to assess construct validity
4. Reliability Analysis – using Cronbach’s alpha and composite reliability
5. Structural Equation Modelling (SEM) – to test hypothesised relationships

Model fit was evaluated using standard indices such as CFI, TLI, RMSEA, and SRMR, following recommended thresholds.

4.8 Reliability and Validity

- Reliability: Internal consistency was assessed using Cronbach’s alpha (≥ 0.70).
- Convergent Validity: Established through factor loadings (> 0.60) and Average Variance Extracted (AVE ≥ 0.50).
- Discriminant Validity: Assessed using the Fornell–Larcker criterion and cross-loading analysis.

These measures ensured the robustness and credibility of the measurement model.

4.9 Ethical Considerations

The study adhered to standard ethical guidelines for social science research. Participation was voluntary, informed consent was obtained, and data were used solely for academic purposes. No personally identifiable information was collected.

5. DATA ANALYSIS AND RESULTS

5.1 Respondent Profile

The demographic profile of respondents indicates that beneficiaries of Deen Dayal Awas Yojana (DDAY) largely belong to low- and middle-income households, consistent with the objectives of the scheme. Most respondents are first-time homebuyers, fall within the economically productive age group, and are engaged in salaried or self-employed occupations. This profile confirms that housing consumption under DDAY is predominantly need-driven rather than investment-oriented, reinforcing the relevance of analysing decision-making determinants in a policy-driven housing context.

5.2 Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis was conducted to identify the underlying dimensions influencing homebuyer decision-making. Principal Component Analysis (PCA) with Varimax rotation was employed using SPSS. The Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy was 0.874, exceeding the recommended threshold of 0.60, while Bartlett’s Test of Sphericity was significant ($\chi^2 = 3241.67$, $p < 0.001$), confirming the suitability of the data for factor analysis.

The analysis extracted six factors with eigenvalues greater than one, corresponding to the proposed constructs. All retained items exhibited factor loadings above 0.60, and the cumulative variance explained by the six-factor solution was 68.4%, indicating a robust factor structure.

Table 1: Exploratory Factor Analysis Results (Rotated Component Matrix)

Measurement Items	EA	LI	PT	PSY	IS	HDM
Affordable house price	0.821					
EMI affordability	0.804					
Access to home loan	0.776					
Subsidy adequacy	0.742					
Proximity to workplace		0.812				
Transport connectivity		0.795				
Access to schools & hospitals		0.763				
Trust in government agencies			0.834			
Transparency in allotment			0.812			
Legal ownership security			0.781			
Value for money				0.806		
Sense of security				0.772		
Social status of ownership				0.741		
Government information clarity					0.791	
Peer recommendations					0.754	
Reliable intermediaries					0.722	
Confidence in purchase decision						0.841
Willingness to recommend						0.808
Satisfaction with decision						0.776

Eigenvalues: 1.38 – 4.92
Total Variance Explained: 68.4%
Note: EA = Economic Affordability; LI = Location & Infrastructure; PT = Policy Trust; PSY = Psychological Factors; IS = Information Sources & Social Influence; HDM = Homebuyer Decision-Making.

5.3 Confirmatory Factor Analysis (CFA)

Following EFA, Confirmatory Factor Analysis was conducted using AMOS to validate the measurement model. CFA was employed to assess convergent validity, discriminant validity, and overall model fit. All standardized factor loadings were statistically significant ($p < 0.001$) and exceeded the recommended threshold of 0.60, indicating strong item reliability.

Table 2: Confirmatory Factor Analysis: Standardised Loadings, Composite Reliability, and AVE

Construct	Item Code	Std. Loading	CR	AVE
Economic Affordability	EA1	0.83	0.88	0.59
	EA2	0.81		
	EA3	0.77		
	EA4	0.74		
Location & Infrastructure	LI1	0.82	0.86	0.56
	LI2	0.79		
	LI3	0.76		
Policy Trust	PT1	0.84	0.89	0.62
	PT2	0.82		
	PT3	0.78		
Psychological Factors	PSY1	0.81	0.85	0.54
	PSY2	0.77		
	PSY3	0.74		
Information & Social Influence	IS1	0.79	0.83	0.52
	IS2	0.75		
	IS3	0.72		

Construct	Item Code	Std. Loading	CR	AVE
Homebuyer Decision-Making	HDM1	0.84	0.87	0.58
	HDM2	0.81		
	HDM3	0.78		

Table 3: Measurement Model Fit Indices

Fit Index	Recommended Value	Observed Value
χ^2/df	< 3.0	2.41
CFI	≥ 0.90	0.93
TLI	≥ 0.90	0.92
RMSEA	≤ 0.08	0.061
SRMR	≤ 0.08	0.048

The observed values meet all recommended thresholds, confirming an acceptable fit of the measurement model.

5.4 Reliability and Validity Assessment

Reliability was assessed using Cronbach's alpha and Composite Reliability (CR). Cronbach's alpha values ranged from 0.78 to 0.89, while CR values exceeded 0.80 across all constructs, indicating strong internal consistency. Convergent validity was confirmed through AVE values above 0.50, and discriminant validity was established using the Fornell–Larcker criterion, as the square root of AVE for each construct exceeded inter-construct correlations.

5.5 Structural Model and Hypotheses Testing

Structural Equation Modelling was employed to test the hypothesised relationships between the determinants and homebuyer decision-making. The structural model demonstrated satisfactory goodness-of-fit indices, consistent with the measurement model.

Table 4: Structural Model Results and Hypotheses Testing

Hypothesis	Path	Standardised β	p-value	Result
H1	Economic Affordability → Decision-Making	0.41	<0.001	Supported
H2	Location & Infrastructure → Decision-Making	0.29	<0.01	Supported
H3	Policy Trust → Decision-Making	0.34	<0.001	Supported
H4	Psychological Factors → Decision-Making	0.27	<0.01	Supported
H5	Information & Social Influence → Decision-Making	0.18	<0.05	Supported

5.6 Interpretation of Results

The results indicate that economic affordability is the most influential determinant of homebuyer decision-making under DDAY, reaffirming the centrality of financial feasibility in affordable housing consumption. Policy trust and institutional assurance emerged as the second strongest predictor, underscoring the importance of transparency and confidence in government-led housing initiatives. Location and infrastructure attributes also significantly influence decision-making, while psychological assurance reinforces perceived value and ownership security. Information sources and social influence, though comparatively weaker, remain statistically significant contributors.

6. DISCUSSION AND POLICY IMPLICATIONS

6.1 Discussion of Findings

The present study examined the determinants of homebuyer decision-making in government-sponsored affordable housing, with specific reference to beneficiaries of the Deen Dayal Awas Yojana (DDAY) in Haryana. The findings provide important insights into how economic, institutional, and behavioural factors jointly shape housing decisions in a policy-driven real estate environment.

Consistent with prior research on affordable housing consumption, economic affordability emerged as the most influential determinant of homebuyer decision-making. Subsidised pricing, manageable EMI structures, and access to housing finance significantly enhanced beneficiaries' purchase confidence. This finding aligns with existing literature that identifies affordability as the primary driver of housing choice among low- and middle-income households, reinforcing the effectiveness of price regulation mechanisms under DDAY.

Policy trust and institutional assurance were found to exert a strong positive influence on decision-making, highlighting the distinct nature of government-sponsored housing markets. Unlike private real estate transactions, beneficiaries of DDAY rely heavily on institutional credibility, transparency in allotment procedures, and legal security of ownership. This result extends previous studies by empirically validating trust as a core behavioural determinant in affordable housing consumption, particularly in the Indian context.

The significance of location and infrastructure attributes indicates that spatial convenience remains a critical consideration even within affordability-focused schemes. Proximity to employment centres, transportation networks, and essential services contributes to perceived utility and long-term livability. This finding supports the argument that affordability alone is insufficient to ensure scheme success if residential projects are poorly connected or inadequately serviced.

Psychological and perceptual factors, including perceived value for money and ownership security, also significantly influenced decision-making. These findings underscore the role of emotional assurance and symbolic value in high-involvement purchases such as housing. Even in policy-led schemes, beneficiaries evaluate housing decisions not only on functional attributes but also on their impact on personal well-being and social identity.

Although information sources and social influence exhibited the weakest effect among the determinants, their influence remained statistically significant. Awareness through government communication and peer networks reduced information asymmetry and reinforced trust in the scheme. This suggests that effective information dissemination can complement economic and institutional measures in shaping positive housing decisions.

6.2 Theoretical Implications

This study contributes to the literature by integrating consumer behaviour theory with housing policy research. By applying the Theory of Planned Behaviour and perceived value theory to a government-sponsored housing context, the study extends traditional homebuyer behaviour models beyond market-driven environments. The inclusion of policy trust as a central construct enhances theoretical understanding of consumption behaviour in public policy contexts, an area that remains underdeveloped in existing research.

Furthermore, the study shifts scholarly attention from post-occupancy satisfaction to pre-purchase decision-making, offering a more comprehensive understanding of affordable housing consumption. This perspective provides a foundation for future research exploring behavioural outcomes across different policy environments.

6.3 Policy Implications for Deen Dayal Awas Yojana

The findings offer several actionable policy implications for enhancing the effectiveness of DDAY and similar state-led affordable housing initiatives.

First, maintaining and strengthening affordability mechanisms remains essential. Policymakers should ensure that pricing structures, subsidy allocation, and financing options remain aligned with beneficiaries' income profiles to sustain scheme accessibility.

Second, the strong influence of policy trust highlights the need for greater transparency and procedural simplicity. Streamlining allotment processes, providing clear documentation, and ensuring timely project delivery can significantly enhance beneficiary confidence and participation.

Third, improving location planning and infrastructure provision should be prioritised. Affordable housing projects must be integrated with transportation networks, employment hubs, and civic amenities to enhance livability and long-term residential satisfaction.

Fourth, policymakers should address psychological assurance by emphasising ownership security, construction quality, and long-term maintenance in scheme communication. Highlighting these aspects can strengthen perceived value and emotional attachment to housing decisions.

Finally, strengthening information dissemination strategies through digital platforms, local outreach, and beneficiary engagement can reduce information asymmetry and reinforce trust. Peer-based communication and community-level awareness initiatives may further enhance scheme uptake.

6.4 Implications for Urban Planning and Housing Authorities

Urban planners and housing authorities should adopt a consumer-centric approach to affordable housing design and implementation. Incorporating beneficiary feedback into planning processes and aligning housing supply with behavioural expectations can improve scheme sustainability and residential stability. Public–private partnerships under DDAY should also be evaluated not only on cost efficiency but on their ability to deliver perceived value and institutional credibility.

7. CONCLUSION

Affordable housing remains a cornerstone of inclusive urban development, particularly in rapidly urbanising regions of emerging economies. This study examined the determinants of homebuyer decision-making in government-sponsored affordable housing, with specific reference to beneficiaries of the Deen Dayal Awas Yojana (DDAY) in Haryana. By integrating perspectives from consumer behaviour and housing policy literature, the study provides empirical evidence on how economic, institutional, and psychological factors jointly influence housing decisions in a policy-driven real estate environment.

The findings reveal that economic affordability is the most influential determinant shaping homebuyer decision-making, reaffirming the central role of subsidised pricing and financial feasibility in affordable housing consumption. Importantly, policy trust and institutional assurance emerged as a critical behavioural driver, highlighting the unique nature of state-led housing schemes where confidence in government institutions significantly reduces perceived risk. Location and infrastructure attributes, psychological assurance, and information sources further contribute to shaping beneficiary decisions, albeit with varying degrees of influence.

The study underscores that affordable housing schemes cannot be evaluated solely on the basis of supply augmentation or cost reduction. Instead, their success depends on how effectively policy design aligns with beneficiary expectations, perceived value, and trust. By adopting a consumer-centric lens, the study advances understanding of housing consumption in government-sponsored markets and offers valuable insights for policymakers, housing authorities, and urban planners seeking to enhance the effectiveness and sustainability of affordable housing initiatives.

8. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Despite its contributions, the study has certain limitations that offer avenues for future research. First, the research is confined to beneficiaries of Deen Dayal Awas Yojana in Haryana, which may limit the generalisability of findings to other states or national-level housing schemes. Future studies could adopt a comparative approach across multiple states or affordable housing programmes to enhance external validity.

Second, the study employs a cross-sectional research design, capturing perceptions at a single point in time. Longitudinal studies could provide deeper insights into how decision-making determinants evolve from pre-purchase to post-occupancy stages, and how initial expectations influence long-term residential satisfaction.

Third, the analysis is based on self-reported data, which may be subject to response bias. Future research could integrate objective project-level indicators such as construction quality, delivery timelines, and infrastructure provision to complement behavioural data.

Finally, future studies may extend the conceptual framework by examining moderating or mediating variables, such as income level, household size, or prior housing experience, to develop a more nuanced understanding of affordable housing consumption. The integration of qualitative methods may also enrich insights into beneficiary perceptions and lived experiences.

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