PROJECT REPORT

ON

INFLUENCE OF DIGITAL NUDGING ON BRAND EQUITY AND BRAND ATTACHMENT IN DIGITAL PAYMENT APPS

Submitted in partial fulfilment of the requirements for the award of degree of Master of commerce of the University of Calicut

Submitted by

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CERTIFICATE ON PLAGIARISM CHECK

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(Affiliated to the University of Calicut)

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This is to certify that the project report entitled **"INFLUENCE OF DIGITAL NUDGING ON BRAND EQUITY AND BRAND ATTACHMENT IN DIGITAL PAYMENT APPS"** is bonafide record of project work carried out by **ASIFA E C** in partial fulfillment of her Master of Commerce of the University of Calicut. This independent project report was completed under my supervision and guidance.

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DECLARATION

I, **ASIFA E C,** hereby declare that report entitled **"INFLUENCE OF DIGITAL NUDGING ON BRAND EQUITY AND BRAND ATTACHMENT IN DIGITAL PAYMENT APPS"** is bonafide record of project work carried out by me under the supervision and guidance of **Dr. SEFIYA K M** Assistant Professor, M.E. S Asmabi College P. Vemballur. The information and data given in the report is authentic to the best of my knowledge**.**

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Digital nudging involves leveraging design elements, interfaces, and behavioral psychology tactics to subtly guide user actions in digital contexts. In digital payment platforms, this strategy is crucial for building brand value and encouraging user loyalty. Through techniques like tailored alerts, social validation elements, and gamification, payment apps can boost user interaction and confidence. These subtle prompts shape how users perceive the brand, strengthening positive associations and emotional ties, ultimately fostering deeper brand loyalty and attachment.

Digital nudging involves utilizing elements of user-interface design to influence people's behaviour in digital choice environments, such as web forms and ERP screens. These environments require individuals to make assessments or choices and the outcome of these decisions can be influenced not just by rational considerations of available options but also by the design of the choice environment itself. This design can subtly affect individuals' decisions on a subconscious level. Digital nudging, a concept rooted in behavioral economics and psychology, has emerged as a powerful tool in influencing consumer behaviour in digital environments. By subtly guiding users' decisions through digital interfaces, such as choice architecture and persuasive messaging, digital nudging has garnered significant attention in various domains, including digital payment apps.

In the context of digital payment apps, understanding the influence of digital nudging on brand equity and brand attachment is crucial. Brand equity, representing the value and perception consumers associate with a brand, can be bolstered through effective digital nudges that enhance user experience, trust, and perceived utility. Likewise, brand attachment, reflecting consumers' emotional connection and loyalty to a brand, can be fostered through personalized and engaging digital nudges that resonate with users' preferences and values. Thus, investigating the interplay between digital nudging strategies and their impact on brand equity and brand attachment within digital payment apps provides valuable insights into enhancing user engagement and fostering long-term brand relationships in the digital landscape.

1.2 STATEMENT OF THE PROBLEM

In the rapidly changing environment of digital payment apps, the affect of digital nudging on shaping user perceptions of brand equity and fostering brand attachment remains insufficiently explored. While digital nudging techniques have demonstrated effectiveness in influencing consumer behavior across various digital platforms, there is a lack of research specifically examining their effects within the domain of digital payment apps. This study seeks to fill these gaps in the literature by exploring the complex dynamics of digital nudging and its influences on brand equity and brand attachment within the unique setting of digital payment applications.

1.3 OBJECTIVES OF THE STUDY

1. To investigate the influence of digital nudge on brand equity.
2. To identify the relationship between continuous intention and brand attachment.
3. To explore the influence of digital nudging, brand attachment and brand equity on continuance intention on digital payment apps.

1.4 SIGNIFICANCE OF THE STUDY

Studying influence of digital nudging on brand equity and brand attachment in digital payment apps holds significant relevance in today's digital economy. It is crucial to understand how different types of digital nudges, such as interface design elements and persuasive messaging, affect users' views of brand equity metrics (such as trust and utility) and their emotional connections to brands (such as loyalty and attachment). This understanding is vital for businesses operating in this competitive arena. Furthermore, identifying the key factors that influence the relationship between digital nudging, brand equity, and brand attachment in digital payment apps is essential for devising effective strategies to increase user engagement and cultivate enduring brand relationships.

1.5 SCOPE OF THE STUDY

The study is conducted around the individual having different age sectors. A sample of 100 selected from various payment app users through using a well structured questionnaire distributed via google forms. This study examines various digital nudging techniques in digital payment apps, analyzing their impact on user perceptions of brand equity and emotional connections to brands. It explored demographic and behavioral factors influencing these relationships and provide recommendations for businesses to enhance user engagement and brand equity in the digital payment app market.

1.6 HYPOTHESES

H1: Digital nudges have a positive influence on continuance intention

H2: Continuance intention and brand attachment have a positive relationship

H3: Digital nudging, brand attachment and continuance intention have a positive influence on brand equity.

1.7 RESEARCH METHODOLOGY

1.7.1 Research Design

The study is descriptive and empirical in nature.

1.7.2 Type of data is used

Primary data for the study collected through questionnaires using Google form.

1.7.3 Tools for data collection

Questionnaires are used to collect the data

1.7.4. Questionnaire construction

The questionnaire is constructed by using scales of previous studies

1.7.5 Population of the study

Digital payment app users of various age sectors.

1.7.6 Sampling technique

Non probability sampling is used.

1.7.7 Sampling method

The convenience sampling method is used.

1.7.8 Sample size

The sample size is 100.

1.7.9 Tools for data analysis

Percentage analysis, linear regression, correlation and multiple regression was used for analyzing the data. The analyses were done using Jamovi 2.3.28.

1.7.10 Period of the study

The study was conducted during the period between January 2024 to June 2024.

1.7.11 Variables used in the study

Digital nudge, continuance intention, brand attachment and brand equity were variables used in this study.

1.8 LIMITATIONS OF THE STUDY

1. Only individual consumers are taken here, business consumers are not taken.
2. Factors such as cultural differences, technological advancements and changes in user behavior over time could affect the applicability of the findings to different contexts or future scenarios.

3. Collecting data through questionnaires using Google forms may limit the depth of information obtained.

1.9 CHAPTER SCHEME

Chapter I - Introduction

Chapter II - Review of literature

Chapter III - Theoretical framework

Chapter IV - Data analysis and interpretation.

Chapter V - Findings, Suggestions and Conclusion

CHAPTER 2
REVIEW OF LITERATURE

REVIEW OF LITERATURE

Lin et al. (2010) investigated the impact of brand equity, brand attachment, product involvement, and repurchase intention on bicycle users' choices in Taiwan's bicycle industry, particularly in the northern areas of Taichung. Using a convenient sampling method with 400 questionnaires post the 15^{th} COP, the research reveals the increasing importance of ecological considerations globally. Taiwan's bicycle industry is observed to shift towards medium and high-end bicycles, with a notable total export value of USD 1.2 billion in 2009, indicating enhanced added values. The competitive landscape necessitates diversification of product offerings by bicycle brands to meet diverse consumer needs. Brands are recognized as crucial intangible assets, drawing attention from major global players. Brand equity is identified as a key influencer, positively affecting brand attachment, repurchase intention, and product involvement. Additionally, product involvement positively influences both brand attachment and repurchase intention, indirectly impacting brand attachment. In conclusion, the study provides valuable insights for Taiwanese bicycle companies, emphasizing the strategic development and marketing of brands aligned with consumer preferences. The findings lay a foundation for effective marketing strategies and operational management to enhance brand appeal and drive repurchase intentions. Limitations include the regional focus on northern Taichung and a specific demographic, potentially limiting the generalizability of the findings. Future research is recommended to explore a broader spectrum of users and regions for a more comprehensive understanding of consumer behaviour in the bicycle industry.

Rafi (2011) examined the significance of effective marketing strategies for brand creation, emphasizing the importance of establishing unique customer associations. With a focus on evaluating brand performance through customer attitude, awareness, and association, the study explores the direct and significant impact of knowledge metrics, specifically Brand Awareness and Brand Association, on the creation of Brand Attachment and Brand Attitude Strength. The findings emphasize the heightened effectiveness of these metrics, particularly in the context of introducing and promoting new brands. The practical implications suggest that managers and policymakers should prioritize building strong Knowledge metrics among the target audience to achieve favorable outcomes and design more effective strategies. The research concludes by recommending strategic investments in Brand Awareness and Brand Association, highlighting their crucial role in fostering positive brand attachments and attitudes, especially during the launch of new brands. Overall, the study contributes valuable theoretical insights for practitioners in brand creation and marketing strategy development, guiding informed decision-making in the field of brand management.

Said (2013) investigated brand equity development in Social Networking Sites (SNS) and virtual brand communities. The objectives include understanding how consumer identification, participation on official brand pages, and attachment to the brand contribute to brand equity in SNS. The research methodology involves a two-stage approach, utilizing focus groups for scale development and validation, followed by quantitative data collection from 436 UK consumers through online panels. The findings indicate a positive impact of consumer identification on participation and attachment. Brand attachment emerges as a crucial predictor for brand loyalty, perceived quality, willingness to pay a premium, and word-of-mouth. The study introduces three distinct member types on brand pages—tourists, minglers, and fans—revealing the multi-level nature of consumer participation. Implications of the study extend to providing a fresh perspective on online consumer behaviour and guiding brands in tailoring strategies for engaging consumers in virtual brand communities. Ultimately, the research contributes valuable insights to the understanding and cultivation of consumer-brand relationships in the dynamic landscape of Social Networking Sites.

Bhattacherjee & Lin (2013) presented a comprehensive model of IT continuance, integrating reasoned action, experiential response, and habitual response. Conducted through a longitudinal survey among insurance agents in Taiwan, the research establishes the interdependence and complementary roles of these influences. Significant findings highlight the pivotal integration of these perspectives and unveil crossover effects. This contributes substantially to the IT continuance field by providing nuanced insights for researchers and practitioners, fostering a holistic approach to understanding and managing IT continuance in workplace settings.

Ahmad&Thyagaraj (2015) examined the intricate relationship between brand personality and brand equity, aiming to understand how brand personality influences brand equity through intermediary variables like trust, attachment, and commitment. With a survey involving 220 respondents, the research utilizes structural equation modeling for a systematic analysis of these complex dynamics. The findings confirm the hypothesized indirect impact of brand personality on brand equity through the intermediary variables, emphasizing the significant role of a brand's personality in shaping consumer perceptions. The study's contribution lies in providing a model that highlights the interplay between these elements, offering valuable insights for brand managers in developing effective branding strategies. Practical implications include the encouragement for brand managers to prioritize trust, attachment, and commitment in their strategies. Acknowledging limitations like sample size and demographic specifics, the study suggests future research directions to validate and expand upon these findings across diverse industry contexts and consumer segments for a comprehensive understanding.

Dennis et al. (2016) investigated brand attachment in Higher Education Institutions, emphasizing the role of brand meaning as a key antecedent. With a sample of 605 participants, including current students and recent graduates, the study reveals that brand meaning significantly influences attachment strength, impacting satisfaction, trust, commitment, and brand equity. Noteworthy distinctions are found in the effects on satisfaction for current students and commitment for recent graduates. The practical implications underscore the importance of tailored branding strategies for these distinct student cohorts, providing valuable insights for higher education managers and policymakers. In summary, the paper contributes essential knowledge on brand attachment dynamics within HEIs, offering actionable recommendations for effective brand engagement and equity.

Djurica&Figl (2017), addressed the impact of digital nudging techniques on customers' product choices and attitudes in e-commerce. Using an experimental design with eye-tracking technology, the study explores the interaction effects of defaulting, customer reviews, and purchase pressure cues with the centrality choice bias. Preliminary findings reveal nuanced relationships, showing that defaulting influences choices, customer reviews significantly affect product perceptions, and purchase pressure cues impact decision-making. Importantly, the study uncovers intriguing interaction effects, emphasizing the interconnected dynamics during user interactions. Overall, this research contributes valuable insights to the field, offering practical implications for optimizing user experiences in e-commerce through strategic application of digital nudging strategies.

Hummel et al. (2018) introduced a design science approach to enhance the effectiveness of digital nudging by addressing observed limitations. The study identifies the perceived ineffectiveness of digital nudges, emphasizing users' lack of notice and cognitive processing. Proposing attentive user interfaces utilizing eye-tracking technology, the research aims to bridge this cognitive gap. In an e-commerce context, the study's experimental design includes an artifact offering real-time interactive feedback to users who miss digital nudges. The findings recommend that this approach significantly improves the impact of digital nudging, contributing valuable insights for both academia and practitioners in optimizing digital nudging strategies.

Mirsch et al. (2018) this study aimed to bridge the gap in the limited uptake of digital nudging by devising a structured approach for professionals in digital design. Employing a design science research methodology, the investigators crafted the Digital Nudge Design technique. This strategy drew from reviews of relevant literature on digital nudging and persuasive systems, along with inputs gathered through interviews with practitioners from five organizations. The results indicate that the Digital Nudge Design method offers a valuable framework for integrating digital nudging into design practices, thus advancing the evolution of impactful user interface design methodologies.

Sobole (2018) explored the symbiotic relationship between behavioral science and information technology, positioning digital nudging as a powerful tool for behaviour modification and habit formation. With a focus on design and data, the objectives encompass an in-depth investigation into applications spanning consumer choices, health behaviour, and daily work. Using a conceptual and analytical approach, the chapter draws on real-world examples to substantiate discussions on design and data's pivotal role in digital nudging. The proposed principles—choice of technology, use of data, and digital experimentation—offer a practical framework for guiding future research and applications. The findings underscore the significant impact of digital nudging, exemplified by smart feedback, reminders, and technology defaults, showcasing its versatility across diverse domains. The chapter concludes by contributing valuable insights and guidelines for advancing research and implementation in the dynamic field of digital nudging.

Schaer & Slabeva (2019) explored the application of digital nudging within multi-channel, multi-owner customer journeys. While existing research primarily focuses on companies' owned conversion screens, this study highlights the need to guide users across diverse digital touch points throughout the entire customer journey. The literature review uncovers a lack of explicit cross-referencing to nudging and behavioural economics research in customer journey-related studies, emphasizing the necessity for a more holistic understanding of digital nudging's application. The paper contributes significantly by identifying research gaps and proposing a research agenda, laying the groundwork for future exploration and effective implementation of digital nudging strategies across various digital channels.

Gyimah (2019) investigated the predictors of continuous intention to use Google Classroom in three Ghanaian universities, addressing a literature gap in African higher institutions. Analyzing 749 student responses, the study utilized descriptive analysis and Partial Least Square Structural Equation Modelling. The findings emphasize the mediating role of Attitude towards Use, revealing its impact on the relationship between Perceived Usefulness and Perceived Ease of Use in influencing continuous intention to use Google Classroom. The study recommends interventions like tailored computer literacy courses for adults and enhanced usability features for visually impaired users to enhance the user experience and promote sustained Google Classroom usage in Ghanaian universities, contributing valuable insights to e-learning dynamics in an African context.

Von Briel (2019) explored the success of digital platform business models, emphasizing the crucial role of sustaining user activity for harnessing network effects. Findings reveal a predominant focus on user attraction in existing research, highlighting a gap in understanding sustained user engagement. By incorporating insights from behavioural economics, information systems, and management literature leads to the development of a robust framework for digital nudges, identifying four key types. This framework serves as a valuable analytical tool for researchers and offers practical insights for practitioners, enabling effective design and orchestration of user activity to maximize sustained network effects.

Meske et al. (2020) investigated the effectiveness of behavioural economic nudges in promoting charitable participation within virtual environments. Rooted in design science-oriented IS research, the study compares two alternative nudges – an opt-in checkbox and a forced-choice text box – with a focus on encouraging users to engage with charity features on an e-commerce platform. The findings highlight the superiority of the forced-choice text box in significantly nudging participants towards charitable utilization. The practical contribution of a new nudge and UI element combination enhances the potential for achieving targeted results, emphasizing the study's application of nudging theory. Overall, the research not only addresses immediate objectives but also contributes valuable insights to the theoretical discourse on nudging within the IS research domain, bridging the gap between theory and practical application.

Korhonen (2020) addressed the impact of consumer personality on the effectiveness of digital nudges in online retail. The study, employing a web survey with 237 participants, focuses on two nudges: a limited-time discounted price rooted in loss aversion bias and customer ratings leveraging conformity bias. Findings highlight a negative correlation between Openness to Experience and susceptibility to nudges, while high Conscientiousness reduces susceptibility to conformity bias-based nudges. Although other correlations were identified, they didn't reach statistical significance, likely due to sample size constraints. The study emphasizes the need for tailored nudge strategies in online retail based on consumer personality, offering promising insights for future research.

Wijaya &Kevin (2020) investigated online repurchase intention in the travel retail sector, focusing on Traveloka Online Agent. Using a sample of 207 participants, the research employs various analyses, including simple regression and path analysis. Findings reveal positive impacts of online brand equity on product involvement and brand attachment. Brand attachment serves as a mediator, influencing online repurchase intention in conjunction with online brand equity. The study also identifies store types as moderators, shaping the relationship between online brand equity and brand attachment. Overall, the research contributes practical insights for travel retail practitioners, offering implications for tailored marketing strategies and recognizing the importance of diverse store environments. Limitations include the sample size and specificity of the chosen platform, suggesting opportunities for broader research encompassing diverse platforms and larger samples to enhance generalizability. Ongoing exploration is recommended to adapt to evolving trends in online consumer behaviour and technology within the travel retail landscape.

Ntaukira et.al (2021), research conducted in Malawi, delves into the challenges surrounding mobile payment adoption despite widespread mobile phone use. Using the Technology Acceptance Model as a framework, the study identifies key factors influencing users' continuous commitment to mobile payments. Employing a survey-based approach and Structural Equation Modeling Partial Least Squares analysis, the research reveals societal norms as a significant factor ($p=0.012$). Notably, prior knowledge ($p=0.000$) and seamlessness ($p=0.000$) exert the strongest influence, surpassing structural assurance ($p=0.008$). The findings suggest implications for industry refinement, marketing strategies, and regulatory considerations, providing a nuanced foundation for advancing the mobile payments agenda in Malawi.

Jesse et al. (2021) Study investigated the effect of digital nudging on online users' food choices. Employing a two-phase approach, the study explored various nudging techniques, including highlighting, defaults, social information, and warnings, to understand their effects on decision-making processes. The findings revealed that a hybrid nudge, combining standard settings and social information, significantly increased the likelihood of users selecting the nudged item. Importantly, this hybrid nudge also demonstrated a reduction in the time required for decision-making without compromising participant satisfaction and confidence. The study underscores the need to carefully evaluate different digital nudges in practical applications, emphasizing that specific combinations of nudging techniques can effectively guide online food selection. Ultimately, the research advocates for the continued exploration and application of digital nudging strategies to promote healthier lifestyles through online recipe platforms.

Martins (2021) discovered alleviate challenges faced by site managers in implementing digital nudges on websites by developing a user-friendly WordPress plugin. Three distinct nudges were created and assessed on two similar sites—one with nudges and another without—using Google Analytics. The results highlighted a substantial positive impact on user behaviour, with the nudged website showing a 75% increase in intended actions and a 32.35% higher click rate. The findings underscore the potential of the WordPress plugin to facilitate widespread adoption of digital nudging, emphasizing its ease of use and minimal technical requirements. This study contributes significantly to user experience optimization discussions, paving the way for further research in the realm of digital behavior influence.

Puspitasari et al. (2021) investigated the impact of the COVID-19 pandemic on university brand equity, focusing on adjustments made by higher education institutions in their brand-building strategies. The objectives include exploring student perceptions of various brand equity dimensions and their influence on the learning experience. Conducted at a private university in Lampung with a sample of 400 students spanning pre-pandemic, pandemic, and post-pandemic periods, the research likely employs a quantitative approach, utilizing surveys to gather data. Findings reveal a significant relationship among dimensions such as brand awareness, perceived quality, trust, and emotional and learning environments, collectively influencing the student learning experience. The study concludes by emphasizing the importance of strategic adjustments in brand equity strategies for universities during the pandemic, offering valuable insights and implications for higher education institutions navigating these challenges. Acknowledging potential limitations, it suggests future research opportunities to explore additional factors shaping university brand equity and delve deeper into students' nuanced experiences.

Byrne et al. (2022) investigated the impact of digital nudges on student engagement with a gamified online learning, aiming to improve quiz test performance in language learning. Employing a mixed methods approach, including regression discontinuity design and a follow-up survey, the study explores how a digitally nudged call to action influences active participation in gamified language activities. Despite a modest number of participants, a notable 5% treatment effect is observed, showcasing the efficacy of digital nudges in motivating students to complete language learning tasks. The findings also suggest the potential of gamification for voluntary engagement, especially among first-year students at a Japanese university. In conclusion, the research highlights the successful integration of digital nudges and gamified online learning, offering valuable insights for enhancing student engagement and performance in language learning within the realm of technology-enhanced education.

Calboli (2022) investigated the impact of digital nudges in modern liberal democracies, concentrating on personalization within digital environments. The research adopts a multidisciplinary methodology, incorporating ethics, political science, and technology, likely utilizing qualitative analysis and case studies. The findings underscore the ethical imperative of transparency in digital nudges, advocating for individual deliberation and public scrutiny. The paper explores the normative question of policymakers utilizing personalized safeguards, recognizing potential limitations. Although specific findings are not detailed, the research contributes significantly to the ethical discourse around digital nudges, calling for nuanced understanding and setting the stage for future empirical studies or experiments. In conclusion, this thought-provoking paper enriches the ongoing discussion on digital nudges, transparency, and personalized safeguards, inviting further exploration in this dynamic field.

Al-Dwairi & Al-Ali (2022) encompassed 880 respondents, explored challenges faced by customers during the pandemic, emphasizing repeated closures of traditional institutions. Employing a mixed-methods approach, it identified trust and satisfaction as pivotal factors influencing continuous mobile payment adoption. The study emphasized the significance of resilient payment infrastructures, offering implications for policymakers and businesses. By contributing to academic knowledge and providing practical insights, it serves as a foundation for navigating uncertainties in the evolving landscape of digital financial technologies.

Oceid (2023) examined effectiveness of digital nudges delivered through smartphones, aiming to bridge a research gap in understanding their impact on decision-making compared to traditional nudges. Employing a systematic review methodology with a quantitative analysis, the study recognizes the prevalence of personal devices and heightened screen time. Findings suggest a medium level of effectiveness for digital nudges on smartphones, challenging the assumption that they outperform traditional nudges. However, the limited number of included papers (N=14) is acknowledged as a constraint, emphasizing the need for further research. Despite this limitation, the study underscores the potential of digital nudges on personal devices, contributing valuable insights to the evolving discourse on choice architecture interventions.

Heidari (2023) explored the impact of social media marketing on online purchase intention in Iran through a case study focused on Digikala. With objectives centered on understanding factors influencing online purchasing decisions, the study employs a sound methodology, utilizing a simple random sampling method and surveying 363 participants. The analysis, conducted through the partial least squares method and structural equation modeling, uncovers several key findings. Social media marketing is identified as a positive and significant influencer on brand equity, customer brand attachment, brand trust, and online purchase intent. Importantly, the study establishes the interplay between brand equity, customer brand attachment, brand trust, and online purchase intention. The increase in brand trust is found to significantly boost online purchase intentions, highlighting the integral role of trust in the online shopping decision-making process. Additionally, the study underscores the positive impact of social media marketing on online purchase intentions through the mediation of customer brand attachment and brand equity. Overall, the research contributes valuable insights for practitioners seeking to enhance online marketing strategies, particularly in the Iranian context, shedding light on factors influencing the relatively low adoption of online shopping despite the increasing popularity of the internet.

CHAPTER 3

THEORETICAL FRAMEWORK

NUDGING

Nudging is a nuanced strategy rooted in the disciplines of behavioral economics and psychology, aimed at subtly guiding individuals towards beneficial choices or outcomes while preserving their autonomy. It operates on the premise that small alterations in the presentation of options can significantly impact decision-making processes without overt coercion. Within the landscape of behavioral economics and decision science, nudging entails the strategic deployment of interventions, ranging from minor adjustments to more pronounced alterations, all crafted to influence decisions in a predictable manner. The overarching goal is to empower individuals to make choices that enhance their well-being, whether it pertains to health, finance, or other facets of life. Unlike traditional forms of persuasion that rely on explicit instructions or mandates, nudging operates in a more understated manner, leveraging the subtleties of human cognition and perception. By re framing choices or modifying aspects of the environment, nudges gently steer individuals towards options that are aligned with their long-term interests, fostering positive behavior change without compromising freedom of choice.

DIGITAL NUDGING

The concept of nudging, as introduced by Thaler and Sunstein, involves influencing people's behavior in predictable ways without restricting their choices or significantly changing their economic incentives. This approach, known as libertarian paternalism, allows both private and public institutions to guide individuals towards decisions that promote their welfare. Nudges leverage the idea that individuals don't always make decisions in their best interest, and by adjusting the choice architecture, such as how options are presented, institutions can encourage better outcomes without imposing mandates. Nudges, as Described by the authors, contain "any aspect of the choice architecture that alters individuals behavior in A predictable way without forbidding any options or significantly changing their economic incentives" (Thaler and Sunstein, 2009).To be successful, nudges leverage particular mental shortcuts by modifying the decision-making context, thereby tapping into and influencing specific psychological tendencies. While classical economic theory assumes rational behavior, nudging relies on human susceptibility to cognitive biases. However, the increasing use of Digital technologies has led people to frequently make decisions within online environments.

How does digital nudging differ from traditional nudging

While studies have explored attachment within personal relationships, research within marketing indicates that consumers can form emotional connections with entities in the marketplace, such as brands of products. Strong brand attachment frequently triggers emotions, as emotions are integral to the connection between the brand and the self, influenced by factors like prominence. The emotional aspect of attachment has even prompted the development of a measurement solely focused on emotional attachment. Brand attachment presupposes that elevated levels of its components stem from significant brand-related cognitive processing. Brand attachment carries implications for consumer behaviors pertinent to marketing, such as brand acquisition, repeat purchases, and brand advocacy. Furthermore, it is posited that when consumers exhibit strong brand attachment, they are likely to hold a favourable and robust attitude towards the brand.

Main principles of digital nudging

- **Default Options:-** Setting favourable choices as the default can greatly shape user behavior. For example, defaulting to high privacy settings encourages users to maintain strong privacy practices.
- **Ease of Use:-** Simplifying tasks and reducing complexity can lead users to decide actions. For instance, optimizing the checkout process on e-commerce sites can decrease the likelihood of cart abandonment.
- **Immediate Feedback:-** providing real-time feedback helps users understand the impact of their actions.

- **Visibility:-** Making key information more important can attract user attention. Highlighting important features or benefits can guide users to make better choices.
- **Peer Influence:-** Showing what others are doing can affect user decisions. Indicating a product's popularity or how many people have signed up for a service can encourage more users to follow suit.
- **Information Framing:-** How information is presented can influence decisions.
- **Reference Points:-** Providing a benchmark or anchor can shape user choices. Showing the original price next to the discounted price establishes perceived value and makes the discount more attractive.
- **Customization:-** Personalizing content and recommendations based on user behavior and preferences can enhance engagement and satisfaction.
- **Notifications:-** Timely reminders or alerts can prompt users to take actions, such as reminding them of an abandoned cart or an upcoming deadline.
- **Commitment Strategies:-** Encouraging small commitments can lead to consistent behavior overtime. For example, asking users to agree to minor actions initially can lead to larger commitments later.
- **Gamification:-** Adding game-like features such as points, badges or leader-boards can motivate users through competition and rewards.

Benefits and Drawbacks of Digital Nudging

Benefits:

- **Improved User Experience:-** Digital nudging enhances user experience by guiding individuals towards beneficial decisions in digital environments.
- **Increased Business Performance:-** It can lead to positive impacts on sales and conversion rates, contributing to improved business outcomes

- **Versatility:-** Digital nudging is universally applicable across industries and target groups, making it a valuable tool for companies
- **Cost-Effectiveness:-** Implementing digital nudges can be cost-efficient, with low development costs and significant value contributions in customer engagement and loyalty
- **Behavioral Insights:-** By leveraging behavioral science, digital nudging helps users make better decisions, ultimately enhancing user experiences and satisfactionn.
- **Enhanced decision making:-** Digital nudging can help users make better decisions by highlighting important information, simplifying complex choices and reducing cognitive overload
- **Increased Engagement:** Nudges can increase user engagement by encouraging interactions with digital platforms in a way that aligns with user goals and interests.
- **Personalization:** Tailored nudges based on user data can provide more relevant suggestions, improving the likelihood of positive outcomes for individuals.
- **Scalability:** Digital nudging can be easily scaled to reach a large number of users across different platforms and devices.
- **Enhanced Compliance:** Nudges can help ensure users comply with necessary procedures or regulations, such as privacy policies or security protocols.

Drawbacks:

- **Limited Focus:-** Digital nudging often concentrates on promoting specific behaviors rather than addressing broader outcomes like financial well-being, potentially limiting its impact
- **Condescension Concerns:-** Some critics argue that nudges may come across as condescending by assuming consumers' motivations and abilities are inferior, raising ethical considerations
- **Effectiveness Challenges:-** Ensuring the effectiveness of digital nudges can be challenging, with the risk of them being too weak to influence consumer behavior significantly

- **Ethical Considerations:-** There are ongoing debates about the ethical implications of nudging, especially when it involves influencing decisions without individuals' full awareness or consent
- **Privacy Issues:-** Personalizing nudges typically involves gathering and analyzing user data, raising privacy concerns and the potential for misuse of personal information.
- **Transparency and Trust:-** If users are unaware they are being nudged, it can reduce transparency and trust in the platform or organization.
- **Cultural Variability:-** Nudges that are effective in one cultural setting might fail or even be counterproductive in another, making it challenging to create universally effective nudges.
- **Complexity in Design:-** Developing successful digital nudges necessitates a thorough grasps of user behavior and psychology, coupled with continuous testing and improvement, which can be demanding in terms of resources and intricacy.
- **Risk of Exploitation:-** There is a potential for misuse of nudges to manipulate users in to behaviors that don't serve their best interests, like making unnecessary purchases or spending excessive time on addictive apps

CONTINUANCE INTENTION

Continuous intention, also known as continuance intention, refers to an individual's commitment to persistently using a specific information system or technology over time, rather than just initially. It demonstrates users' ongoing interest and dedication to engaging with a system or technology. In the realm of online technologies, continuous intention is crucial for businesses to foster user retention and sustained interaction, contributing to long-term growth. Understanding the factors influencing continuous usage intention is vital for organizations seeking to maintain user interest and drive ongoing engagement with their platforms. Research indicates that factors like perceived critical mass, social interaction ties, trust, image, and para-social interactions can impact users' intentions to continue using online platforms or technologies. These factors shape users' attitudes and motivations towards sustained usage, highlighting the intricate interplay between social dynamics and individual perceptions in influencing user behaviour. Essentially, continuous intention reflects users' ongoing commitment and readiness to consistently interact with a technology or system, influenced by various social and psychological factors that shape their attitudes and behaviours towards continued usage.

What factors influence continuance intention

- **Perceived Usefulness and Ease of Use:-** Users are more likely to continue using a platform if they find it useful and easy to navigate. Positive perceptions of usability enhance the likelihood of continued engagement.
- **User Satisfaction:-** Satisfied users are inclined to continue using a platform over time. When users are pleased with their experience, they are more likely to remain active users
- **Environmental Awareness:-** Users who prioritize environmental sustainability may prefer eco-friendly platforms. Their commitment to sustainability influences their choice to continue engaging with online shopping platforms that align with their values.
- **Social Influence :-** Social interactions and ties can affect users' decisions to continue using online technologies. Recommendations from friends or influencers can impact users' intentions to remain active on particular platforms.
- **Effort Expectancy and Habit Formation Systems:-** That are easy to use and integrate into users' routines are more likely to retain users. Effort expectancy and habit formation are key predictors of continuance intention, emphasizing the importance of seamless user experiences.
- **Performance Expectations:-** Users' expectations regarding the performance of a platform influence their decision to continue using it. Consistent performance and meeting user needs are crucial for retaining users over time.
- **Trust in Peers and Social Connections**::- Trust in peers can positively influence the perceived usefulness of shared services like car sharing, affecting users' intentions to continue using them. Social connections play a significant role in shaping users' attitudes towards shared services.

How do psychological factors affect continuance intention

Psychological factors can significantly influence continuance intention in various contexts. Some key psychological factors include:

- **Satisfaction:** Users' overall satisfaction with a system or technology is a key factor affecting their intention to continue using it
- **Perceived usefulness:** The perceived usefulness and benefits of a system or technology positively impact continuance intention
- **Perceived ease of use:** The ease of use and effort required to interact with a system influence users' intention to continue using it
- **Habit:** Developing a habit of using a system can positively impact continuance intention, making it more likely for users to continue engaging with the technology
- **Social influence:** The influence of peers or social connections can also affect continuance intention, although its significance may vary depending on the context
- **Environmentalism and trust:** Factors like environmental awareness, trust in peers, and familiarity can positively influence users' satisfaction and continuance intention
- **Motivation:** Hedonic motivation, a sense of originality, aspirations for career promotion, and rewards can also impact continuance intention.
- **Quality of Service:-** The reliability ,responsiveness and overall quality of service produced.

What is the relationship between user satisfaction and continuance intention

User satisfaction is a crucial factor in determining the intention to continue using a particular service or technology. Research indicates that satisfaction acts as a mediator between service quality and continuance intention. Studies have shown that users who are satisfied with a system or technology are more likely to continue using it. The confirmation of expectations and perceived usefulness of the system plays a significant role in determining user satisfaction, which, in turn, influences continuance intention.

Improving user satisfaction can strengthen the relationship between service quality and continuance intention as it acts as a mediating variable. Therefore, to foster continued engagement and usage of technology over time, it is essential to enhance user satisfaction by meeting expectations and providing a useful system.

BRAND ATTACHMENT

Brand attachment refers to the emotional bond that consumers develop with a brand over time, stemming from repeated interactions and experiences. Unlike brand loyalty, which is primarily based on satisfaction with a product or service, brand attachment is characterized by feelings of affection, connection, and passion towards the brand. Although satisfaction can be a significant precursor to brand attachment, the two concepts are not interchangeable. Satisfaction may arise from immediate or singular interactions, whereas brand attachment evolves gradually through ongoing engagement. Despite this, satisfaction can still serve as an indicator of consumers' overall sentiment towards a brand.

What are the consequences of strong brand attachment

Strong emotional connections with a brand can result in various outcomes:

- **Brand loyalty and resistance to switching:** Consumers deeply attached to a brand are more likely to remain loyal and less likely to switch to competitors.
- **Purchase intentions and willingness to pay:** Strong brand attachment often leads to heightened purchase intentions and a willingness to pay premium prices for the brand's offerings.
- **Desire for proximity:** Emotional bonds with a brand can motivate consumers to maintain close proximity to the brand.
- **Enhanced satisfaction:** Brand attachment can elevate consumer satisfaction levels, driving repeat purchases and positive behavioral intentions.
- **Commitment:** Consumers with strong brand attachment exhibit higher levels of commitment to the brand.

- **Repurchase behaviour:** Brand attachment fosters a positive cycle where increased satisfaction encourages repeat purchases, reinforcing the attachment.
- **Impulse buying:** While brand attachment can lead to favourable behaviors, it may also trigger impulsive buying, which isn't always advantageous for consumers.

How to measure brand attachment

Researchers have created various scales designed to measure consumers' emotional connections to brands. These scales allow for the quantification of how attached consumers feel to specific brands, providing a more objective way to assess this subjective relationship. For instance, in sectors like automotive and banking, these scales have been used to evaluate how strongly customers feel connected to different brands. To further the research in brand attachment, it is advised that new, context-specific measurements be developed. This means creating scales that consider the unique characteristics and nuances of different industries or consumer groups. Additionally, employing robust methodologies is crucial. One such methodology is firm-level data analysis, which involves examining detailed data from individual companies to understand how brand attachment influences their financial outcomes. This approach can help clarify the tangible benefits of strong brand attachment, such as increased customer loyalty and higher sales. It is important to note that brand attachment is distinct from brand attitude. While brand attitude refers to a consumer's overall evaluation and feelings towards a brand, brand attachment delves deeper into the emotional bonds that tie a consumer to a brand. These bonds often lead to a sense of loyalty and a willingness to maintain a long-term relationship with the brand, regardless of changing circumstances or the availability of alternative options.

What are the factors that influence brand attachment

- **Brand Experience**: Positive and memorable interactions with a brand enhance attachment. This includes the quality of products or services, customer service, and the overall experience during purchase and use.

- **Brand Personality:** Brands that exhibit a personality aligning with consumers' self-concept or aspirations foster stronger attachment. This involves traits like sincerity, excitement, competence, sophistication, and ruggedness.
- **Emotional Branding**: Brands that evoke strong emotions through storytelling, advertising, and marketing campaigns can create deeper connections. Emotional appeals often resonate more deeply than functional attributes.
- **Self-Concept Connection:** When a brand aligns with a consumer's self-identity or the image they wish to project, attachment grows stronger. This connection can be actual (reflecting their current identity) or aspirational (reflecting who they want to become).
- **Brand Trust:** Trust in a brand's reliability, integrity, and commitment to quality and customer satisfaction is crucial. Trust builds over time through consistent positive experiences.
- **Customer Involvement:** Active engagement with the brand through social media, brand communities, or loyalty programs enhances attachment. It provides a sense of belonging and fosters a deeper emotional bond.
- **Brand Heritage:** A brand's history, tradition, and legacy can enhance attachment, particularly if the brand has a long-standing presence and reputation. Heritage adds a layer of authenticity and reliability.
- **Perceived Quality:** High perceived quality of products or services enhances satisfaction and attachment. Consistently delivering superior quality reinforces positive perceptions and loyalty.
- **Symbolic Meaning:** Brands that symbolize certain values, lifestyles, or social status can create strong attachments. Consumers often use brands to communicate their values and identity to others.
- **Interpersonal Influences:** Recommendations and endorsements from friends, family, and influencer can significantly impact brand attachment. Social proof and word-of-mouth play vital roles in shaping perceptions and emotional connections.
- **Customer Satisfaction:** Overall satisfaction with the brand's offerings and service leads to repeat purchases and stronger attachment. Dissatisfaction, conversely, can weaken the bond.

- **Cultural Relevance:** Brands that resonate with cultural values, norms, and practices can create a stronger attachment. This relevance can be at a global, national, or local level.
- **Innovative Capabilities:** Brands that continuously innovate and stay ahead of market trends can enhance attachment. Innovation signals that the brand is dynamic and forward-thinking, appealing to consumers who value progress.
- **Corporate Social Responsibility:** Brands that engage in ethical practices, sustainability, and social responsibility initiatives can foster deeper attachment. Consumers increasingly prefer brands that align with their values on social and environmental issues.
- **Consistency Across Touch points**: Consistent brand messaging and experience across various touch points (e.g., online, in-store, advertising) strengthen attachment by providing a cohesive and reliable brand image.

How does brand attachment affect brand equity

Brand attachment significantly influences brand equity, with research indicating its positive effect on a company's profitability and brand equity, underscoring the importance of establishing a strong emotional bond with consumers. This attachment results in outcomes like heightened consumer satisfaction, brand commitment, positive word-of-mouth promotion, willingness to pay premium prices, and brand loyalty, all contributing to bolstering brand equity. Moreover, brand attachment correlates with consumers' readiness to defend the brand, participate in brand advocacy efforts, and withstand negative information, further strengthening the brand's equity and reputation. Ultimately, nurturing brand attachment among consumers directly enhances a brand's financial performance and overall standing in the market.

How does brand attachment influence consumer behavior

- **Enhanced Loyalty:-** Consumers deeply attached to a brand tend to remain loyal, consistently choosing it over competitors and making repeat purchases
- **Increase Willingness to pay:-** Strong brand attachment often results in a higher willingness to pay premium for the brand's offerings driven by perceived value and emotional connection.
- **Positive word of Mouth:-** Attached consumers are inclined to recommend the brand to others, generating positive word-of- mouth and serving as brand advocates.
- **Reduced sensitivity to price changes:-** Consumers with strong brand attachment are less influenced by price fluctuations and are unlikely to switch to competitors merely due to price fluctuations.
- **Greater Resilience to Failures:-** Consumers with a strong attachment to the brand are more tolerant of occasional mistakes or service issues as their emotional connection helps offset negative experiences.
- **Heightened Engagement:-** These consumers actively engage with the brand through various channels including social media, events and marketing campaigns fostering deeper connections.
- **Intensified Emotional Responses:-** Brand attachment elicits stronger emotional reactions to the brand's marketing efforts amplifying the effectiveness of advertising and promotions.
- **Preference for New Offerings:-** Consumers with strong brand attachment are more open to trying new products or services from the brand driven by trust in its quality and reputation.
- **Increased Commitment:-** Attached consumers invest time and effort into nurturing the relationship with the brand, participating in loyalty programs and providing feedback.
- **Brand Advocacy:-** Highly attached consumers are more likely to defend the brand against criticism or negatively publicity, bolstering its reputation.

What are some factors that can negatively impact brand attachment

Several factors can have adverse effects on brand attachment:

- **Brand Misconduct:** Negative actions or behaviours by a brand can diminish consumer attachment, potentially triggering anti-brand actions like boycotts or negative word-of-mouth, particularly when consumers feel let down by the brand.
- **Attachment Anxiety and Avoidance:** Consumers with high levels of attachment anxiety and avoidance may demonstrate more demanding behaviour, lower loyalty, and may exhibit negative responses when brands fail to meet their expectations, potentially leading to anti-brand action.
- **Trash-Talking:** Consumers might resort to trash-talking as a means to express dissatisfaction or justify their choices, especially if they feel unfulfilled by the brand. This behaviour can erode brand attachment.
- **Oppositional Brand Loyalty:** Brand attachment can foster oppositional brand loyalty, where consumers display loyalty to a brand while also engaging in actions against it. This contradictory behaviour arises when consumers are conflicted about their attachment to the brand, resulting in negative actions towards the brand.
- **Effective Marketing Efficiency:-** Marketing efforts are more effective and efficient since a strong brand already has established recognition and trust, reducing the cost of customer acquisition.
- **Increased Bargaining Power:-** Strong brands have greater leverage with suppliers and retailers leading to better terms and conditions.
- **Attracting talent:-** Companies with well-regarded brands find it easier to attract and retain top talent as employees prefer to work for reputable and successful brands.
- **Financial performance:-** Strong brand equity contributes to better financial performance, including higher revenue, profitability and overall company valuation.
- **Crisis Management:-** Brands with strong equity can better with stand negative publicity or crises as their established reputation helps mitigate damage and retain customer trust.

BRAND EQUITY

Brand equity denotes the value derived by a company from a product bearing a well-known name in contrast to a generic counterpart. It represents the favourable perception or emotional connection consumers hold towards a brand, impacting their buying choices and loyalty. Consistent marketing endeavours, positive customer interactions, and the brand's reputation contribute to building brand equity. Firms with robust brand equity typically enjoy a competitive edge in the market and can set higher prices for their goods, as consumers tend to opt for brands they view as dependable and credible.

What are the key drivers of brand equity

- **Brand Awareness:** The level of consumer familiarity and recognition of the brand. High brand awareness ensures the brand is prominent in consumers minds during purchase decisions.
- **Brand Association:** The attributes, benefits and experiences linked to the brand. Positive and relevant associations enhance brand equity by creating favorable image.
- **Brand Loyalty:** The degree of consumer attachment and commitment to the brand. Loyal customers significantly contribute to brand equity through repeat purchases and advocacy.
- **Brand Credibility:** The trustworthiness, expertise and likability of the brand. Credible brands are seen as reliable and honest, which enhances consumer trust and brand equity.
- **Innovation:** The brand's ability to introduce new and relevant products or services. Continuous innovation keeps the brand relevant and appealing, enhancing brand equity.
- **Emotional Connection:** The emotional bonds formed between consumers and the brand. Strong emotional connections lead to higher brand loyalty and advocacy, driving brand equity.

- **Customer Satisfaction:** The level of satisfaction consumers feel after using the brand's products or services. High customer satisfaction leads to repeat business, positive word-of-mouth and stronger brand equity.
- **Brand Experience:** Consumers overall experience with the brand across various touch points such as product use, customer service and marketing interactions. Positive and consistent experiences build strong brand equity.

How can a company measure its brand equity

Numerous approaches exist for evaluating brand equity, including:

- Assessing Brand Awareness through surveys, website analytics, and social media metrics.
- Evaluating Brand Relevance via surveys and online focus groups to gauge alignment with consumer needs.
- Analyzing Competitive Metrics by comparing performance against competitors through market research.
- Considering the Total Value of the Brand, encompassing financial and non-financial factors like market share and sustainability.
- Measuring Share of Voice on specific platforms to indicate market share.
- Calculating Price Premium by comparing branded and generic product prices and multiplying by sales volume.
- Employing methods such as Royalty Relief, Excess Earnings, Comparable, Equity Valuation, Residual, and Income-Based Brand Valuation to assess brand value.

What are the benefits of having strong brand equity

Strong brand equity offers several advantages for businesses:

1. **Enhanced Customer Loyalty:** Robust brand equity fosters increased customer loyalty, encouraging repeat purchases and long-term customer retention.

2. **Premium Pricing Opportunities:** Brands with high brand equity can justify premium pricing for their products or services, as customers are willing to pay more for trusted brands.
3. **Improved Negotiating Power:** Companies with strong brand equity often wield greater negotiating leverage with suppliers, manufacturers, and distributors, potentially resulting in cost savings and favourable terms.
4. **Credibility for New Offerings:** Strong brand equity simplifies the introduction of new products or services, as customers are more receptive to offerings from reputable brands, reducing marketing efforts and expediting product launches.
5. **Attraction of Top Talent:** Brands with positive equity attract and retain top-tier talent due to clear missions, values, and strong reputations, thereby enhancing recruitment endeavours.
6. **Expansion of Market Share:** Positive brand equity enables companies to capture a larger share of the market, driving revenue growth, and facilitating expansion into new product categories or geographical regions.

Limitations of measuring brand equity

Some limitations of measuring brand equity include:

1. **Subjectivity:** Assessing brand equity often involves subjective measures, such as consumer perceptions and preferences, which can be challenging to quantify accurately.
2. **Time Lag:** Brand equity metrics may not reflect immediate changes in consumer behavior or market dynamics, as they often require time to develop and manifest.
3. **Complex Causality:** Brand equity is influenced by various factors, including marketing efforts, product quality, customer experiences, and external events, making it difficult to isolate the impact of individual variables.
4. **Incomplete Metrics:** Not all aspects of brand equity can be adequately captured by existing measurement methods, leading to an incomplete understanding of a brand's true value

5. **Context Sensitivity:** Brand equity metrics may not be universally applicable across different markets, industries, or cultural contexts, requiring customization or adaptation for accurate assessment.
6. **Lack of Direct Link to Financial Performance:** While brand equity is crucial for long-term success, its direct correlation with financial performance, such as sales or profitability, may be challenging to establish definitively.
7. **Competitive Benchmarking Challenges:** Comparing brand equity across competitors can be difficult due to differences in market positioning, target audiences, and brand strategies.
8. **Data Availability and Reliability:** Access to reliable data for measuring brand equity can be limited, particularly for small or emerging brands, leading to potential inaccuracies or biases in analysis.
9. **Intangible Factors:** Many elements of brand equity such as emotional connection and brand associations are intangible and difficult to quantify.
10. **Dynamic Nature:** Brand equity is not static, it can change overtime due to market trends, competitive actions and changes in consumer preferences, requiring continuous monitoring and adjustment of measurement approaches.

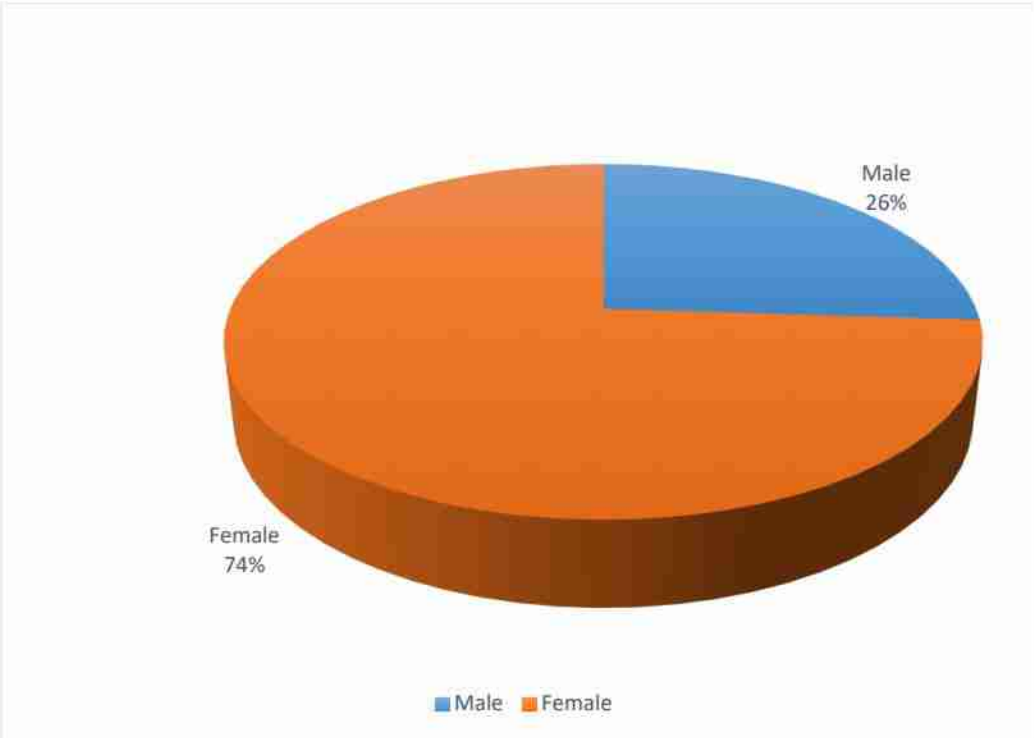
CHAPTER 4
DATA ANALYSIS AND INTERPRETATION

Table 4.1 Gender-wise classification of the respondents

Gender	No. of respondents	Percentage
Male	26	26
Female	76	76
Total	100	100

Source: Primary data

Figure 4.1 Gender-wise classification of the respondents



INTERPRETATION

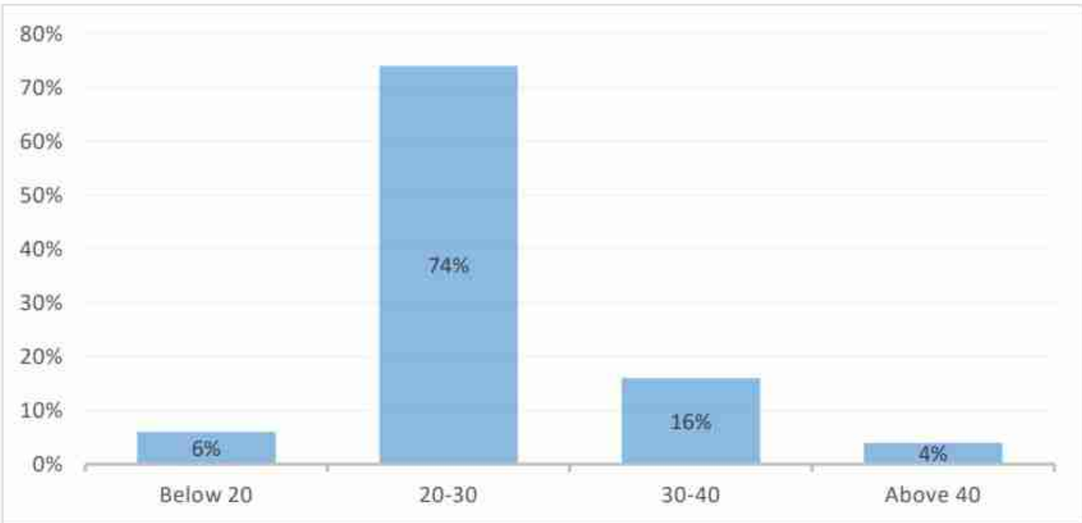
From the above table, 74% of respondents are female and 26% are male. The majority of respondents participated in the study is female.

Table 4.2 Age wise classification of the respondents

Age	No. Of respondents	Percentage
Below 20	6	6
20-30	74	74
30-40	16	16
Above 40	4	4
TOTAL	100	100

Source: primary data

Figure 4.2 Age wise classification of the respondents



INTERPRETATION

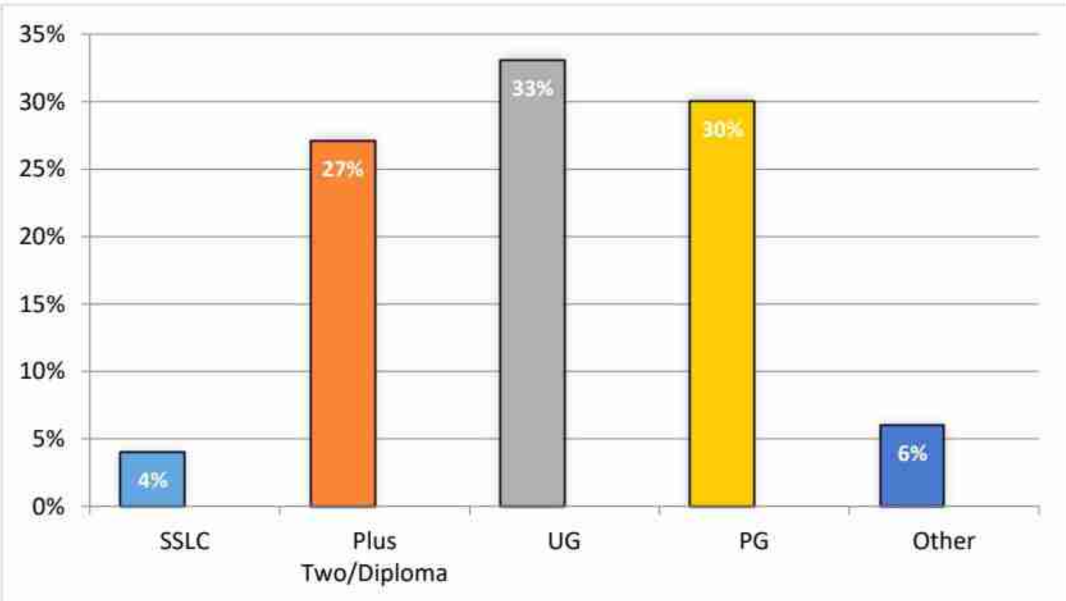
The above table reveals that the highest number of respondents comes under the category of age between 20-30, that is 74%. Between the ages 30-40 having the percentage of 16%. 6% of respondents belong to the category of age below 20. The age group above 40 falls under 4%.

Table 4.3 Educational Qualifications of Respondents

Educational Qualification	No. of respondents	Percentage
SSLC	4	4
Plus Two/Diploma	27	27
UG	33	33
PG	30	30
Others	6	6
Total	100	100

Source: primary data

Figure 4.3 Educational Qualifications of Respondents



INTERPRETATION

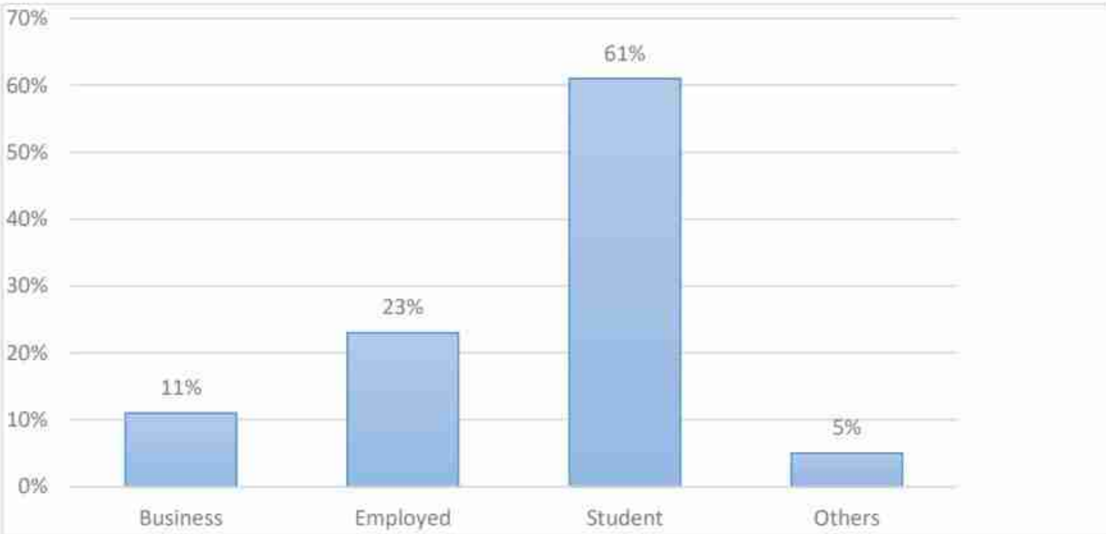
From the data we can see that the majority of respondents are under graduates, that is 33%. Post graduates are 30%. 27% respondents are Plus two/Diploma holders. 6% belong to other and only 4% are SSLC qualified.

Table 4.4 Occupational Classification of Respondents

Occupation	No. of Respondents	Percentage
Business	11	11
Employed	23	23
Student	61	61
Others	5	5
Total	100	100

Source: primary data

Figure 4.4 Occupational Classification of Respondents



INTERPRETATION

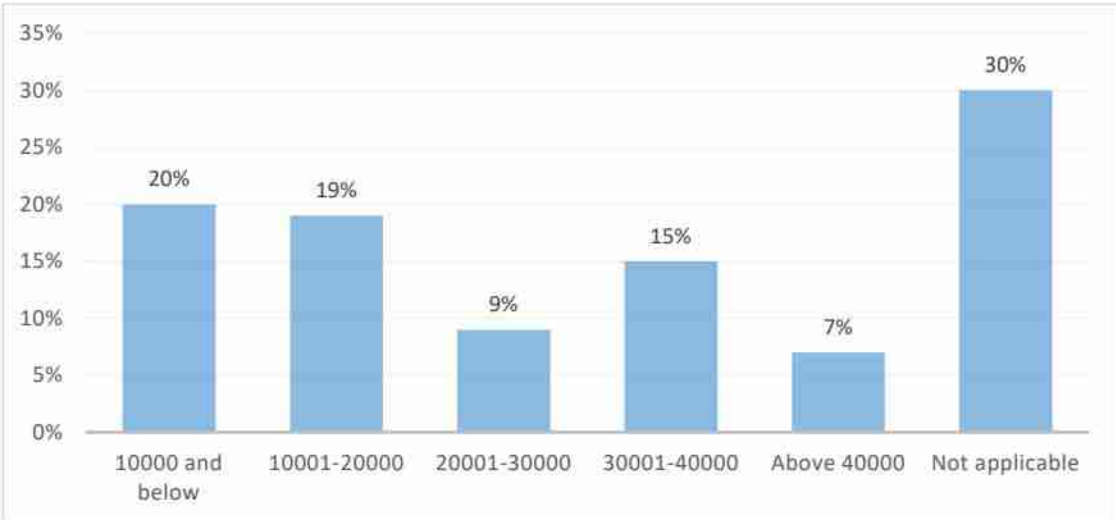
Among the 100 respondents, 61% are students, 23% are employed, 11% have business and the remaining 5% belong to others

Table 4.5 Average Monthly Income

Average Monthly income	No. of Respondents	Percentage
10000 and below	20	20
10001-20000	19	19
20001-30000	9	9
30001-40000	15	15
Above 40000	7	7
Not applicable	30	30
Total	100	100

Source: primary data

Figure 4.5 Average Monthly Income



INTERPRETATION

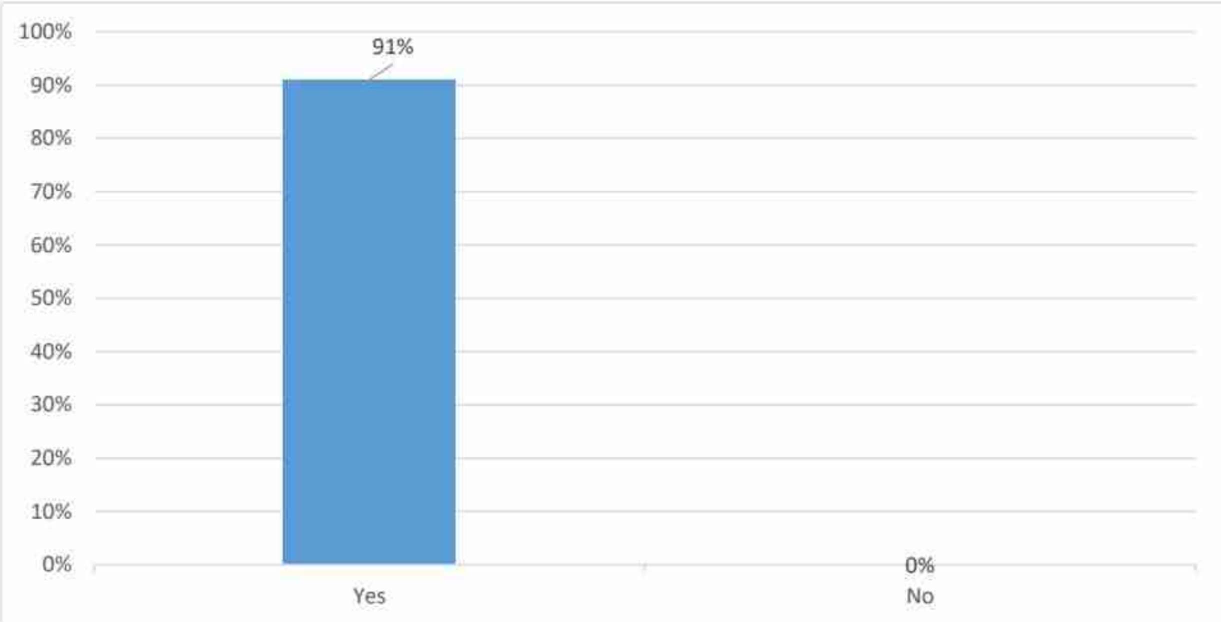
From the above table and graph it is shown that 30% of respondents barely have any monthly income. 20% of respondents have a monthly income of 10000 and below. 19% of respondents have income between 100001-20000, 15% have income between 30001-40000, 9% of respondents have income between 20001-30000 and 7% of respondents have income above 40000.

Table 4.6 Digital Payment Apps Usage of Respondents

Opinion	No. of Respondents	Percentage
Yes	100	100
No	0	0
Total	100	100

Source: primary data

Figure 4.6 Digital Payment Apps Usage of Respondents



INTERPRETATION

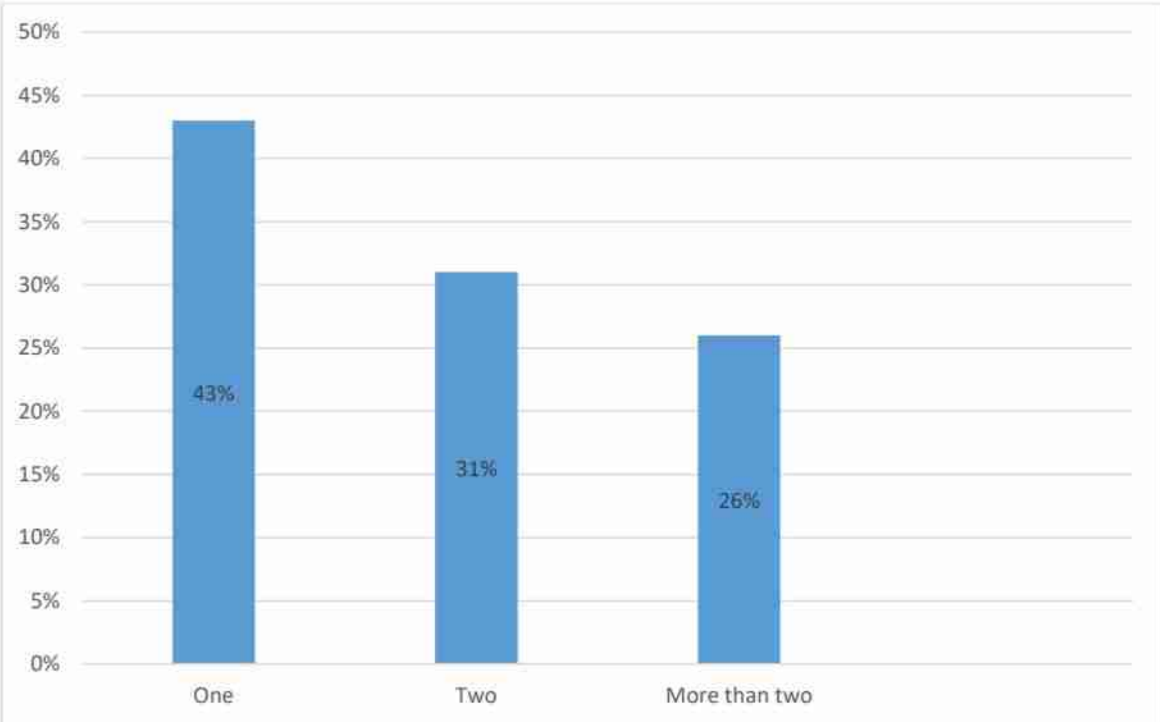
All respondents, ie 100% are using digital payment apps.

Table 4.7 Number of Payment Apps Used by Respondents.

No. of Payment Apps	No. of Respondents	Percentage
One	43	43
Two	31	31
More Than Two	26	26
Total	100	100

Source: primary data

Figure 4.7 Number of Payment Apps Used by Respondents



INTERPRETATION

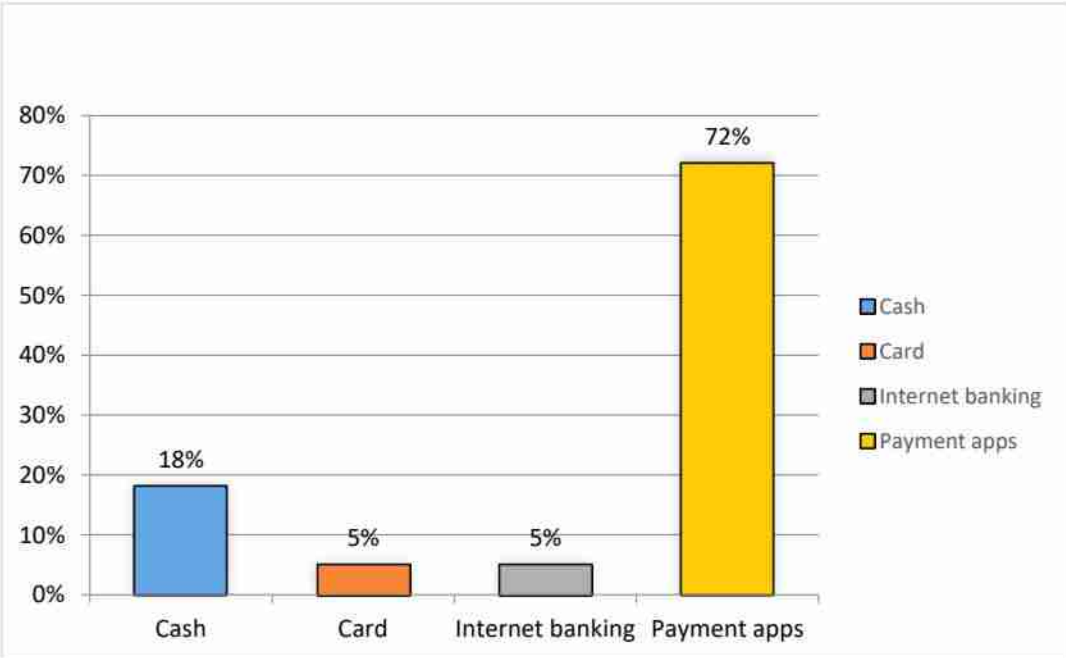
From the above table and graph, it is clear that majority of the respondents using only one payment app that is 43%. 31% of respondents using two payment apps and remaining 26% using more than two payment apps.

Table 4.8 Most Frequently Used Payment Methods by Respondents.

Payment methods	No. of Respondents	Percentage
Cash	18	18
Card	5	5
Internet Banking	5	5
Payment Apps	72	72
Total	100	100

Source: primary data

Figure 4.8 Most Frequently Used Payment Methods by Respondents.



INTERPRETATION

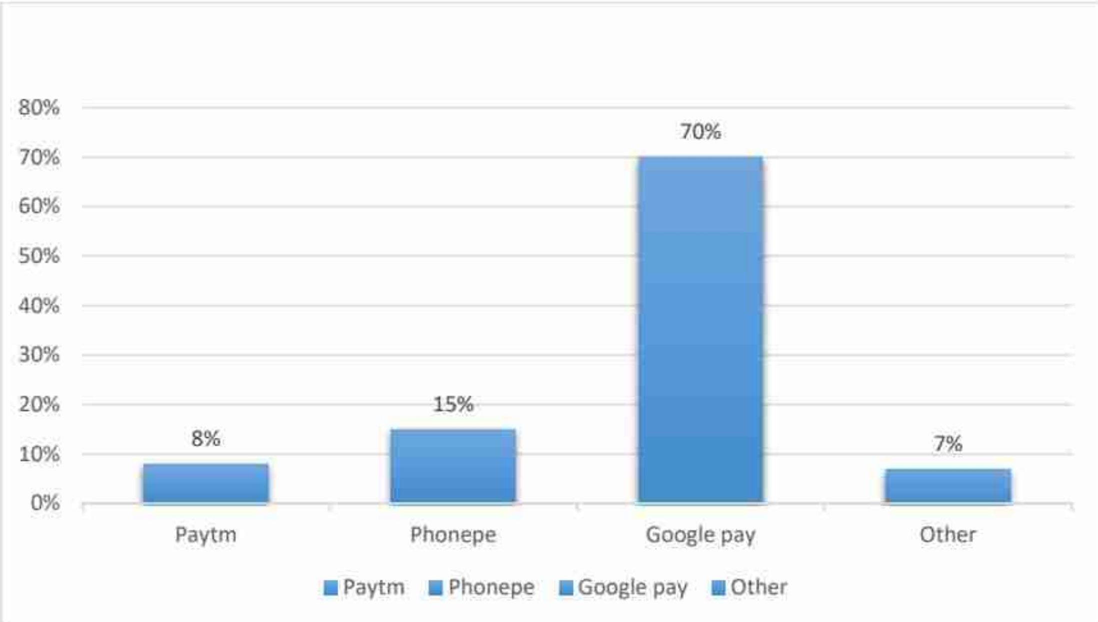
Out of 100 respondents, 72% of the respondents most frequently used payment method is payment apps. 18% of respondents prefer cash payments. 5% of respondents using card payment and remaining 5% using Internet banking.

Table 4.9 Easiest Digital Payment Methods

Digital Payment Methods	No. of respondents	Percentage
Paytm	8	8
Phonepe	15	15
Google pay	70	70
Amazon pay	0	0
Other	7	7
Total	100	100

Source: Primary data

Figure 4.9 Easiest Digital Payment Methods



INTERPRETATION

The above table and diagram, the majority, that is 70% of the respondents find it is easier to use Google pay. Phonepe seems to be easy for 15%. Paytm is only convenient for 8%. ATM card and Other payment methods are easy only for 5% and 2% of respondents respectively.

Table 4.10

Table shows the influence of digital nudge on brand equity.

Linear Regression

Model Fit Measures

			Overall Model Test			
Model	**R**	**R^2**	**F**	**df1**	**df2**	**p**
1	0.112	0.0125	1.24	1	98	0.269

INTERPRETATION

From the above table, the model fit measures of regression analysis between digital nudge and brand equity, R is 0.112, indicating a weak positive correlation. R^2 is 0.0125, suggesting that only about 1.25% of the variance in the brand equity is explained by the digital nudge. The F- value is 1.24 with 1 and 98 degrees of freedom, resulting in a p- value of 0.269. It indicates that the model is not statistically significant at the conventional significance level of 0.05

Omnibus ANOVA Test

	Sum of Squares	df	Mean Square	F	p
DG	0.524	1	0.524	1.24	0.269
Residuals	41.569	98	0.424		

Note. Type 3 sum of squares

Model Coefficients - BE

Predictor	Estimate	SE	t	p
Intercept	2.241	0.253	8.86	< .001
DG	0.147	0.132	1.11	0.269

INTERPRETATION

From the above table, the Omnibus ANOVA Test of regression analysis between digital nudge and brand equity. In DG model, Sum of squares is 0.524, 1 degrees of freedom, mean square is 0.524, F-value is 1.24 and P- value is 0.269. It indicates that the model as a whole might not be significantly better at predicting the outcome than using the mean alone. In residual section sum of squares is 41.569, degrees of freedom is 98 and mean variance is 0.424. It reflects the unexplained variance in the model. The absence of a p-value suggests that the significance level for this part of the test is not provided or the analysis might be incomplete.

Table 4.11

Table showing the relationship between continuance intention and brand attachment.

Correlation Matrix

Correlation Matrix

		Continuance Intention	Brand Attachment
Continuance Intention	Pearson's r	—	
	df	—	
	p-value	—	
Brand Attachment	Pearson's r	0.578	—
	df	97	—
	p-value	< .001	—

INTERPRETATION

This correlation matrix assesses the association between two key factors are Continuance Intention (CI) and Brand Attachment (BA). The correlation co-efficient between CI and BA is 0.578,suggesting a moderate positive correlation between these two variables. The p-value lower than 0.05 usually signifies statistically significance. Consequently, the table suggests a moderate positive correlation between CI and BA. This implies that as CI value increases, BA values tend to increase as well, though not perfectly.

Table 4.12

Table shows the influence of digital nudging, brand attachment and brand equity on continuance intention on digital payment apps.

Linear Regression

Model Fit Measures

				Overall Model Test			
Model	**R**	**R^2**	**Adjusted R^2**	**F**	**df1**	**df2**	**p**
1	0.864	0.747	0.739	93.6	3	95	< .001

INTERPRETATION

From the above table, the model fit measures of regression analysis between digital nudge (DG) brand attachment (BA), brand equity (BE) and continuance intention (CI), R is 0.864, R^2 is 0.747, indicates that approximately 74.7% of the variance in the continuance intention (CI) can be explained by the digital nudge (DG), brand attachment (BA) and brand equity (BE). The adjusted R^2 is 0.739. The F-test statistic of 93.6 with 3 and 95 degrees of freedom is highly significant. P value is less than 0.001 it suggests that the model as a whole is statistically significant

Omnibus ANOVA Test

	Sum of Squares	df	Mean Square	F	p
DG	11.6167	1	11.6167	155.136	< .001
BA	0.0368	1	0.0368	0.491	0.485
BE	0.0362	1	0.0362	0.484	0.488
Residuals	7.1137	95	0.0749		

Note. Type 3 sum of squares

INTERPRETATION

This table presents the result of an ANOVA test, comparing the effects of digital nudge (DG), Brand attachment (BA) and brand equity (BE) on a continuance intention (CI). The digital nudge (DG) has a significant effect on the continuance intention (CI), as indicated by the very high F-value 155.136 and the P-value less than 0.001. This means the effect of digital nudge is statistically significant. In brand attachment (BA) doesn't have a significant effect on the continuance intention (CI). The F-value 0.491 is very low and the P-value 0.485 is much higher than the common significance level of 0.05, indicating no statistical significance. Similarly, the brand equity (BE) doesn't have a significant effect on the continuance intention (CI). The F-value 0.484 and the P-value 0.488 suggests that brand equity (BE) is not statistically significant. Residuals represents variation in the continuance intention not explained by the DG, BA and BE. The mean square of the residuals is 0.0749 indicates the average variance not accounted for by the model.

Model Coefficients - CI

Predictor	Estimate	SE	t	p
Intercept	0.0776	0.1507	0.515	0.608
DG	0.9007	0.0723	12.455	< .001
BA	0.0495	0.0706	0.701	0.485
BE	0.0307	0.0441	0.695	0.488

INTERPRETATION

From the table, the intercept is 0.0776 with standard error (SE) of 0.1507. The t-value associated with the intercept is 0.515 and the p-value is 0.608, indicating that the intercept is not statistically significant. The coefficient for digital nudge (DG) is 0.9007 with standard error (SE) 0.0723. The t-value is 12.455 and the p-value is less than 0.001 indicates that this effect is statistically significant. The coefficient for brand attachment (BA) is 0.0495 with a standard error 0.0706. t-value is 0.701 and the p-value is 0.485 that's quite high, indicating that this effect is not statistically significant. The coefficient for brand equity (BE) is 0.0307, suggesting a small positive effect on the continuance intention (CI) with a standard error (SE) of 0.0441. The t-value is 0.695 and p-value is 0.488 that is high, indicating that this effect is not statistically significant. In this model, only the digital nudge (DG) has a statistically significant effect on the continuance intention (CI). The effects of BA and BE are not statistically significant, implying that changes in these predictors are not reliably associated with the changes in the continuance intention within the context of this model.

CHAPTER 5

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- Most of the respondents are female (76%).
- The majority of respondents being between 20-30 age group (74%).
- From the sample of 100 respondents, the majority of them have under graduates (33%).
- The substantial majority of respondents being students (61%). It suggests a youthful demographic profile within the surveyed population.
- Most of the respondents barely have any monthly income. It shows that respondents being students they have not any monthly income.
- Every respondents are using digital payment applications for their financial transactions. It suggests a trend towards using technology-based platforms for making payments instead of traditional methods like cash or cheque.
- The survey highlights that the majority of respondents using only one digital payment app for their financial transactions, indicating a preference for simplicity and convenience. This could be influenced by trust, familiarity, or the features provided by that particular app.
- Majority of respondents most frequently used payment method is payment apps over traditional methods like cash or credit cards likely due to convenience, security and the widespread adoption of smartphones.
- Most of the respondents find the easiest app to use is Googlepay.This suggests that many respondents consider Googlepay to be the most user-friendly payment app compared to others. They likely find its interface intuitive and its features easy to navigate, leading them to prefer it over other options.
- Influence of digital nudge on brand equity through regression, this model indicates that brand equity and digital nudge shows a weak positive relationship.
- The relationship between continuance intention and brand attachment through correlation, it found that a connection between consumer's intention to continue using a product or service and their emotional connection to the brand.

- The influence of digital nudging on brand attachment and brand equity on continuance intention on digital payment apps through multiple regression, these models shows statistically significant. Indicating that the combination of digital nudging, brand attachment and brand equity does explain a substantial portion of continuance intention variability through digital nudging appears to be the primary driver of this relationship.

SUGGESTIONS

- Businesses can leverage the widespread use of payment apps by improving their digital payment systems. This includes seamlessly integrating with popular payment apps, prioritizing security and providing rewards for using app based transactions. Moreover, investing in mobile-friendly platforms can enhance customer convenience, leading to higher adoption rates and satisfaction levels.
- Since security and privacy are important factors influencing the preference for payment apps over traditional methods, prioritize educating users on the robust security measures and data protection protocols of the digital payment app. Transparency and clear communication about privacy policies can instill trust and confidence among users.

- With the majority of respondents finding Googlepay to be the easiest app to use, continue enhancing its user interface and featured to maintain its competitive edge. Regular updates, user-friendly design improvements and innovative functionalities can further solidify it position as the preferred payment app.
- Since there is a significant relationship between continuance intention and brand attachment, focus on building emotional connections with users. Implement strategies to evoke positive emotions and create memorable experiences that foster loyalty and encourage users to continue using the digital payment app.

CONCLUSION

"Influence of digital nudging on brand equity and brand attachment in digital payment apps" might emphasize the importance of digital nudging Strategies in shaping consumers' perceptions and behaviors towards digital payment brands. It reveals that how these nudges impact brand loyalty and attachment among users of digital payment apps. The study aims to understand the effectiveness of digital nudging strategies in enhancing brand equity and fostering stronger brand relationships in the context of digital payment platforms. It seeks to understand how subtle prompts and cues implemented in these apps influence user's perceptions of the brand's value and their emotional connection to the brand. With the increasing popularity of digital payment platforms, understanding how digital nudges affect user behavior and brand perception can provide valuable insights for businesses in this competitive landscape.

The study highlights the growing trend of digital payment apps usage among young adults, driven by convenience and technology. By understanding the influence of digital nudges, brand attachment and brand equity on continuance intention, digital payment providers can develop strategies to enhance user retention and satisfaction. The findings suggests that focusing on user experience, leveraging digital nudges and building strong brand connections are critical for maintaining a competitive edge in the digital payments market.

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WEBSITES

- https://www.researchgate.net
- https://scholar.google.com/scholar

APPENDIX

Questionnaire

Influence of Digital Nudging on Brand Equity and Brand Attachment in Digital Payment Apps

1. Name :
2. Gender :

   Male ☐

   Female ☐

   Others ☐
3. Age :

   Below 20 ☐

   20 - 30 ☐

   30 - 40 ☐

   Above 40 ☐
4. Educational Qualifications:

   SSLC ☐

   Plus Two/Diploma ☐

   UG ☐

   PG ☐

   Others ☐
5. Occupation :

   Business ☐

   Employed ☐

   Student ☐

   Others ☐
6. Average Monthly Income

   10000 and below ☐

   10001 - 20000 ☐

   20001 - 30000 ☐

   30001 - 40000 ☐

   Above 40000 ☐

   Not Applicable ☐

7. Are you using any digital payment app ?

   Yes ☐ No ☐

8. How many payment apps do you use ?

   One ☐

   Two ☐

   More ☐

9. What method of payment do you use most frequently?

   Cash ☐

   Card ☐

   Internet banking ☐

   Payment apps ☐

   Others ☐

10. What digital payment method did you find easiest to use ?

    Paytm ☐

    Phonepe ☐

    Googlepay ☐

    Amazonpay ☐

    Others ☐

11. Following statements regarding digital nudging. (Please read the statement and select the appropriate one in the scaling).

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I intend to accept digital payment apps knowing that they are helpful in life or work					
I intend to accept digital payment apps that seem easy to use					
Maintaining financial transactions and connections with family & friends through digital payment apps is important to me					

I intend to accept payment apps that safeguards my financial privacy					
I intend to accept digital payment apps that are used anytime, anywhere					
Having more badges or a higher level is important to me					

12. Following statements to measure how much you want to use this payment app continuously (Options should be selected keeping your favourite payment app in mind).

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I intend to continue using the digital payment apps rather than discontinue its use.					
My intentions are to continue using the digital payment apps rather than manual processing or other alternative means.					
I plan to continue using the digital payment app in my day to day life.					

13. The following questions are related to your attachment to favourite digital payment application.

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I have automatic thoughts/feelings for digital payment apps while using the apps.					
The thoughts/feelings come naturally for digital payment apps while seeing their notification/Ads on my phone.					
The presence of digital payment apps on my phone is attractive					
The presence of digital payment apps on my phone is like a part of who I am.					
I feel personally connected with digital payment apps.					

14. The following questions are related to brand equity of digital payment apps.

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
It makes senses to use my current payment apps, instead of any other apps, even if they are the same.					
Even if another digital payment apps has same features as my current payment app, I would not use another app.					
If there is another digital payment app as good as the current one I am using, I will continue to use my present app.					