



A Study on the Impact of Social Media, Digital Media, And Artificial Intelligence (AI) in Marketing as Tools for Promoting Digital Payment Systems in India

Dr. P. Govindan

Assistant Professor in Commerce, Department of commerce, KS Rangasamy College of Arts and Science (Autonomous)
Tiruchengode 637 215, Namakkal, Tamil Nadu, India, Orcid Id: <https://orcid.org/0000-0002-3841-8299>

ARTICLE INFO	ABSTRACT
Published Online: 07 May 2026	India's rapid digital transformation has significantly changed the marketing landscape and financial structure, particularly in the promotion of digital payment systems. This study examines the impact of social media, digital marketing, and artificial intelligence (AI) on accelerating the adoption of digital payments in India. The analysis is based on secondary data collected from reports, journals, articles, and industry publications relevant to the expansion of digital marketing and fintech. The findings indicate that widespread internet access, affordable data plans, and the increasing use of smartphones have contributed to the rise of social media platforms such as YouTube, WhatsApp, and Instagram, which serve as powerful tools for influencing consumer behavior. Digital marketing strategies, including targeted advertising, influencer marketing, and video content, have enhanced awareness and trust in digital payment systems. Furthermore, AI-driven technologies, such as chatbots, predictive analytics, and personalized recommendations, have improved customer engagement and facilitated seamless transactions. The results imply that the integration of AI with digital marketing has significantly increased user adoption, transaction frequency, and customer satisfaction. However, challenges such as data privacy concerns, technological hurdles, and gaps in digital literacy remain. The study concludes that social media, digital marketing, and AI are crucial enablers in promoting digital payments and achieving financial inclusion in India.
Corresponding Author: Dr.P.Govindan	
KEYWORDS: Social Media, Digital Media, and Artificial Intelligence (AI), Marketing, Digital Payment Systems, India, RBI	

I. INTRODUCTION

India has emerged as one of the fastest-growing digital economies globally, propelled by swift technological advancements, government initiatives, and enhanced internet accessibility. Over the last decade, the nation has experienced a significant transition from traditional cash-based transactions to digital payment systems. This change has been bolstered by initiatives such as Digital India, which seek to improve digital infrastructure and foster financial inclusion. The widespread adoption of smartphones and affordable internet services has been instrumental in broadening access to digital platforms. With smartphone penetration reaching around 85.5% and internet users surpassing 750 million, India now stands as the second-largest online market in the world. Digital marketing has emerged as a crucial strategy for businesses seeking to

promote their products and services, including digital payment systems.



“A Study on the Impact of Social Media, Digital Media, And Artificial Intelligence (AI) in Marketing as Tools for Promoting Digital Payment Systems in India”

The transition from traditional advertising to digital platforms has been substantial, with digital advertising representing over 40% of total advertising expenditure in India. Social media marketing, online video content, and search engine marketing have demonstrated effectiveness in reaching varied audiences and fostering user adoption.

Social media usage is anticipated to exceed 900 million users by 2026, establishing it as a potent medium for communication, information sharing, and marketing. Social media platforms have transformed into influential ecosystems that influence consumer behavior and decision-making. Platforms such as YouTube, WhatsApp, and Instagram are extensively utilized for entertainment, education, and commerce, offering businesses opportunities to connect with consumers directly. The emergence of short-form videos, influencer marketing, and regional content has further boosted user engagement, especially among younger demographics.



Artificial Intelligence (AI) has further revolutionized digital marketing by facilitating data-driven decision-making, personalization, and automation. AI technologies such as machine learning, predictive analytics, and chatbots empower businesses to comprehend consumer behavior, optimize their campaigns, and provide customized experiences. These innovations have enhanced customer engagement and bolstered trust in digital payment systems. Nevertheless, challenges such as digital literacy, concerns regarding data privacy, and limitations in infrastructure continue to exist. Consequently, this study intends to investigate the role of social media, digital marketing, and AI in advancing digital payment systems in India. The primary objectives include assessing the effectiveness of digital marketing strategies, analysing the influence of AI on consumer behavior, and identifying the challenges and opportunities associated with the adoption of digital payments.

II. METHODOLOGY

This study employs a descriptive and analytical framework based on secondary data sources. It utilizes information obtained from a diverse range of published materials, including academic journals, research articles, industry reports, government publications, and studies focused on digital marketing. To facilitate a comprehensive examination of the topic, sources such as fintech reports, analyses of digital advertising, and statistics regarding social media usage have been included. The research investigates prior studies related to digital marketing, artificial intelligence, and digital payment systems to identify trends, patterns, and correlations. Insights into digital advertising expenditures, user behavior, and market growth are extracted from reports published by industry organizations and financial institutions. Moreover, government publications and policy documents offer information on initiatives designed to promote digital payments and improve digital literacy.

The data collection process involves acquiring relevant information from credible sources and thematically organizing it into categories such as social media usage, digital marketing strategies, applications of AI, and the uptake of digital payments. Content analysis is employed as the primary analytical method to interpret the data and emphasize key findings. In addition, the study includes comparative analysis to explore differences in adoption rates among various demographics and regions. It examines trends in digital advertising spending, mobile usage, and the integration of AI to evaluate their impact on the promotion of digital payments. While the research provides valuable insights, it is limited by its reliance on secondary data. The absence of primary data collection methods, such as surveys or interviews, may restrict the depth of the analysis. Nonetheless, the inclusion of multiple reliable sources enhances the validity and reliability of the conclusions reached.

III. REVIEW LITERATURE

Chatterjee, S et al (2020) found that Indian SMEs are rapidly adopting various social media platforms for digital marketing. Mason, A. N et al (2021) emphasized the growing importance of social media in consumer decision-making, which is likely relevant to most nations. Guha S, et al (2021) asserted that the results of this study will certainly motivate the handicraft sector to create a strong social media presence across various platforms to market their products both domestically and internationally. Mukherjee K (2020) suggests that the effective use of social media for marketing communications can cultivate a passion for the advertised brands in the minds of social media users, as well as encourage an intention to purchase the brand.

Yadav M, Rahman Z (2018) illustrate a significant and positive impact on customer loyalty towards e-commerce

websites. Banerji R, Singh A (2024) plays a crucial role in mediating the relationship between perceived social media marketing activities and the enhancement of customer loyalty. Husain, R et al (2022) recommend that luxury brand managers should focus on status consumption and brand equity in their social media strategies, which should improve the intention to purchase. Mishra Y, Singh A (2021) emerged as the most influential aspect of social currency for Indian users, followed by identity and affiliation. Ahmad K et al (2024) observed that the impact of metaverse technology is still in its nascent stages in India, especially regarding hotel bookings and tourism. Sharma, S et al (2021) concluded that the customer-brand relationship has a positive and statistically significant effect on consumers' purchase intentions through social media marketing. Saji K, et al (2013) indicated that both the type of content and its context significantly influence the number of likes and comments. Khan, M. F et al (2025) discovered that social media marketing activities impact various elements of brand equity and other outcomes. Sharma A et al (2022) suggest that social media marketing is the most significant predictor of consumer purchase intention.

Selvanayagam K et al (2019) indicate that the era of social media technology promotes individualistic values among Indian consumers. Mishra AS (2019) examines the effects of three levels of consumer engagement on brand equity and purchase intentions. Agnihotri, A et al (2021) discuss the influence of social media on consumers who are focused on promotion. Upadhyay, Y et al (2022) highlight the role of marketing communications in strengthening brands through social media. Gupta M, Syed AA (2022) find a significant and positive correlation between consumers' willingness to pay a premium for green products. Hosain MS, Mamun AMA (2023) advise policymakers on developing and executing Facebook-based marketing strategies.

Ahuja, V et al (2024) emphasize the importance of social media presence in enhancing brand trustworthiness, relationships, congruence, and positioning. Gautam, V (2017) discusses how social media marketing activities can deliver value to customers. Chatterjee, S et al (2024) demonstrate that social media marketing positively affects both utilitarian and hedonic value. Dutta, N., & Bhat, A. (2016) focus on social media marketing, specifically on consumer-perceived store-controlled factors that serve as antecedents to trust. Baber R, et al (2023) explore how social media platforms can provide a competitive advantage over rivals. Jain NK et al (2018) offer insights into understanding consumer-brand relationships on social media platforms. Kumar, A et al (2026) provide valuable insights for social media managers. Tatik T, Setiawan D (2025) investigate the factors influencing the adoption of social media marketing (SMM) by small and medium-sized enterprises.

Yadav, M et al (2016) clarifies the significance of digital marketing and social media in front-end innovation. Tarsakoo P et al (2020) highlights the important connection between social media pricing capabilities and two dimensions of firm performance. Mathai, S et al (2021) states that in the current era, businesses are driven by the Internet, marking the onset of the digital age. Abid, A et al (2025) indicates that the field is expanding. Solanki, M. S et al (2025) asserts that social media serves as an effective tool for communication and information sharing among tourism enterprises and organizations. Khaki, A. et al (2026) examines the impact of social media marketing on hotel performance, emphasizing the mediating role of customer relationship management capabilities. Saima, & Khan, M. A. (2021) introduces a new digital marketing strategy that has recently emerged: social media influencer marketing.

Patma, T. S et al (2021) discusses the adoption of technology and social media marketing. Kumar S, Hsieh J (2024) explores the influence of social media marketing activities (SMMA) on brand experience and its correlation with continued usage intentions (CUI) and brand loyalty. Arora, T et al (2019) presents findings that confirm the relationship between identified predictors and social media advertising. Al-Hujri, A et al (2025) identifies social media platforms as a crucial factor in converting marketing efforts into enhanced brand loyalty and awareness. Chahal H, Rani A (2017) investigates the moderating role of trust in the relationship between social media brand engagement and brand equity. Shaheen, H (2025) discusses the increasing importance of social media as a transformative marketing tool. Perera, C. H et al (2023) notes that social media marketing has enabled prospective students to communicate and collaborate in gathering information. Pawar, S. K. (2024) addresses the role of social media in marketing within higher education. Shuyi J et al (2024) emphasizes the need for government and policymakers to develop and regulate rules and regulations for e-commerce and social media.

Kumar, P et al (2022) discuss how social media has enabled tourists to become content creators and influencers. Rehman AU et al (2026) highlight that virtual influencers (VIs) are increasingly influential in shaping online user engagement and consumer behavior. Mohamed Sadom, N. Z et al (2024) examine the role of social media marketing (SMM) for fast-food brands in promoting purchase decisions. Sinha, M., & Srivastava, M. (2023) assert that social media has revolutionized the way businesses connect with consumers and disseminate information about their brands. Tariyal, A et al (2024) analyze the impact of various social media characteristics on the perceived usefulness of social media in India.

Ibrahim, B. (2022) investigates the strength of the relationship between social media marketing activities (SMMA) and brand loyalty (BL). Duffett RG (2017) explores how interactive social media marketing

communications affect teenagers' cognitive, affective, and behavioral attitudes. Gupta A et al (2013) define social media as an overarching term that encompasses online technologies and practices used for sharing opinions, insights, experiences, and perspectives. S. S, Sarkar JG, et al (2020) find that media richness enhances the consumer-brand relationship through the mediation of community identification. Khaki, A. A et al (2024) uncover the future of artificial intelligence in the Indian hospitality sector. Azhar, M et al (2023) investigate the influence of social media marketing on purchase intention, brand trust, and brand loyalty within the context of online travel booking platforms.

Chintalapati, S et al (2022) discuss the ongoing transformation driven by the rapid adoption of AI within the marketing sector. Kumar, V et al (2019) explore the AI-driven landscape concerning branding and customer management practices in both developed and developing nations. Behera, M., & Nigam, S. (2025) highlight that the global market is undergoing significant changes due to the rise of automation and artificial intelligence (AI). Shaikh AA et al (2024) provide insights for the effective utilization of AI in shaping the future of the banking industry. Thakur, J et al (2024) note that the marketing environment has seen considerable advancements owing to the transformative impact of technologies like artificial intelligence.

Ramtiyal B et al (2025) discuss the transformative potential of AI as a trend in defining the future trajectory of born-global entrepreneurship in India. Behera RK et al (2024) emphasize that with the progression of digital transformation, it is crucial for e-retailers to leverage artificial intelligence for customer engagement, which enables e-retail brands to thrive. Kumar, P et al (2023) state that the healthcare sector has been leading the way in the adoption of artificial intelligence (AI) technologies. Bhushan S (2021) assesses the current and future implications of artificial intelligence (AI) and machine learning on the global economy. Manrai, R et al (2023) investigate investor perceptions regarding artificial intelligence (AI) advisory services and the factors that influence behavioral intentions. Anil K, Misra A (2022) report findings that suggest AI has reached a critical tipping point in India. Ameen, N et al (2022) focus on the understanding of how AI integrates into creativity within marketing. Tiwari, R et al (2020) present the application of artificial intelligence techniques. Ravi H, Vedapradha R (2024) analyze the effects of an artificial intelligent service agent on customer services for the rural population.

Kumar P (2025) investigates the components of artificial intelligence that enhance knowledge management capabilities and their effects on clinical performance within the healthcare industry. Mukherjee AN (2022) discusses the role of artificial intelligence in maximizing human potential within the labor-intensive, pandemic-affected Indian economy. Jain, R., & Kumar, A. (2024) highlight how

artificial intelligence (AI) has profoundly altered marketing strategies and consumer behavior. Chatterjee S (2020) offers suggestions for a policy framework regarding artificial intelligence (AI) in India. Mor S et al (2021) examine the application of artificial intelligence technology in the agricultural sector. Bag S et al (2022) analyze the influence of digital artificial intelligence (AI) technologies on user engagement and conversion, which has led to increased online activities and sales in contemporary India.

Bhatia A, et al (2021) focus on automated online advisory platforms that assist investors in wealth management and portfolio allocation. Saxena M, Mishra DK (2025) explore the relationship between artificial intelligence and employee engagement in corporate India. Zhou X, et al (2022) discuss the rapid development of artificial intelligence (AI) technologies and their implications for businesses in emerging markets. Maheshwari H et al (2026) note that in today's financial environment, Artificial Intelligence (AI) is becoming increasingly important, providing substantial economic benefits. Chopra K (2019) seeks to understand the motivations of young consumers in utilizing artificial intelligence (AI) tools such as chatbots, voice assistants, and augmented reality in their shopping experiences.

Srivastava S et al (2024) assess users' behavioral intentions regarding the acceptance and adoption of digital payment FinTech services in India. Aljaradat, A., Shukla, S (2026) investigates the key factors influencing user behavior towards digital payment systems in India. Srinivasan R et al (2025) have impacted individual consumers across both dimensions of the digital divide. Sam, J. S (2023) notes that digital payments have gained unprecedented significance in India's economic landscape. Mir, I. U. R et al (2025) found that m-payment companies have implemented technological solutions, including speaker-based instant audio confirmations for transactions.

Saroy, R et al (2023) indicate that the adoption of digital payment technologies by Indian banks has significantly improved their cost efficiency. Mukhopadhyay, B (2016) analyzes the decisions made by consumers and sellers regarding the adoption of cashless payment methods. Jain, S et al (2026) explore the economic forces that underpin digital payment systems. Mani, S., & Iyer, C. G. (2023) discuss the growth of digital payments in terms of both volume and value, while employing the sectoral system of innovation. Singh, R., & Malik, G. (2019) provide insights into digital technology and the strategies adopted by banks in rural India. Iyer, C. G. (2025) utilizes an innovation systems approach to argue that reducing the costs of adoption and usage is essential.

Aljaradat A, Shukla SK (2025) examine the factors influencing trust in digital payments and perceived cybersecurity in India. Lonkar A et al (2025) evaluate consumers' readiness to address digital payment fraud.

“A Study on the Impact of Social Media, Digital Media, And Artificial Intelligence (AI) in Marketing as Tools for Promoting Digital Payment Systems in India”

Chauhan, Y., & Sharma, P. (2024) state that digital payment is a method for exchanging currency electronically without the need for physical cash. Yadav P et al (2024) discuss the impact of digital payments on the behavioral intentions of consumers living in both rural and urban settings. Sinha M et al (2019) analyze their readiness for adoption within the broader framework of their technological preparedness and privacy concerns.

Putrevu J, Mertzanis C (2024) emphasize the necessity for developing suitable infrastructure to facilitate the delivery of digital payment services. Raman P, Aashish K (2021) focus on mobile payment services in response to evolving consumer behavior. Banerjee, A. K et al (2024) highlight the promising expansion of digital payments in India. Hussain S et al (2025) examine the adoption and utilization of digital payment systems in India. Shree, S. et al (2021) note that technological advancements position India's digital payment system as a potentially successful narrative in progress. Sivathanu B (2019) investigate the actual utilization of digital payment systems by consumers.

The current body of research emphasizes the growing importance of digital marketing and social media in influencing consumer behavior and aiding the promotion of financial technologies. Studies indicate that social media platforms are crucial in shaping perceptions and increasing awareness about digital payment systems. Research shows that platforms such as YouTube and Instagram are especially effective in providing visually attractive and engaging content, which in turn enhances user understanding and trust. Previous studies on digital marketing highlight the shift from traditional advertising techniques to data-driven strategies. Digital advertising enables businesses to focus on specific demographics, interests, and online behaviors. Research has proven that personalized marketing efforts significantly boost customer engagement and conversion rates. Additionally, influencer marketing has become an essential element in building consumer trust, particularly among younger demographics.

Theoretical models like the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) have been widely applied to explain the adoption of digital payment systems. These frameworks suggest that perceived usefulness, ease of use, and social influence are critical factors impacting user adoption. Social media and digital marketing significantly contribute to these factors by providing information, demonstrations, and endorsements from peers. Research on artificial intelligence in marketing highlights its importance in enhancing efficiency and personalization. AI-driven tools enable marketers to analyse large datasets, predict consumer behavior, and optimize campaigns in real time. Chatbots and virtual assistants have proven their capability to improve customer service by providing instant responses and personalized recommendations.

Furthermore, AI-based segmentation allows businesses to more effectively target particular user demographics. However, the current literature also identifies several challenges associated with digital marketing and the incorporation of AI. Issues related to data privacy, ethical concerns, and technological barriers pose significant limitations. Moreover, studies indicate a lack of digital literacy among certain demographic groups, which impedes the adoption of digital payment solutions. Despite extensive research on digital marketing and fintech, there is still a gap in understanding the combined effects of social media, digital marketing, and AI in promoting digital payments in the Indian context. This research aims to fill this gap by providing a thorough analysis of these interconnected factors.

IV. RESULTS AND DISCUSSION

The findings of the research suggest that social media, digital marketing, and artificial intelligence play a significant role in advancing digital payment systems in India. The widespread use of social media platforms has improved awareness and accessibility of digital payment options. Platforms such as YouTube and Instagram provide visual demonstrations and tutorials, helping users to effectively comprehend how to use digital payment applications. Digital marketing strategies have been essential in increasing adoption rates. Social media advertising accounts for approximately 30% of digital advertising spending, while online video content makes up 29%. These formats are particularly effective in engaging users and spreading information about digital payment systems. Furthermore, paid search and display advertising are crucial in targeting users based on their online behavior.

The integration of artificial intelligence has enhanced the effectiveness of digital marketing campaigns. AI-driven tools enable businesses to analyze customer data, predict preferences, and deliver personalized content. This has resulted in higher engagement rates and improved customer satisfaction. Chatbots and virtual assistants provide real-time support, making digital payment systems more user-friendly. The research also indicates that mobile platforms dominate digital marketing, accounting for 78% of total digital media spending. This highlights the importance of mobile-first strategies in promoting digital payments. The increasing dependence on smartphones for online transactions further solidifies this trend.



Nevertheless, several challenges have been identified. Issues related to data privacy and security risks continue to present significant barriers to adoption. Users often show hesitation in sharing personal information due to fears of data breaches. Additionally, differences in digital literacy, particularly in rural areas, impede the adoption of digital payment systems. When these findings are compared to previous studies, it becomes evident that the impact of social media and digital marketing has significantly increased with the integration of AI. While earlier research mainly focused on awareness and accessibility, current trends emphasize the significance of personalization and user experience. In conclusion, the results indicate that a successful approach to promoting digital payment systems in India requires a combination of social media engagement, targeted digital marketing, and AI-driven personalization.

IV. CONCLUSION

This research highlights the crucial role of social media, digital marketing, and artificial intelligence in enhancing digital payment systems in India. The rapid growth in internet usage, smartphone adoption, and social media platforms has created a conducive environment for digital transformation. Digital marketing strategies, including social media advertising, video content, and influencer marketing, have significantly improved awareness and acceptance of digital payment systems. Additionally, artificial intelligence has further strengthened these efforts by enabling personalization, predictive analytics, and real-time customer engagement. AI-driven tools have enhanced user experience, increased engagement, and facilitated seamless transactions, thus making digital payments more accessible and efficient. Nevertheless, despite these advancements, challenges such as data privacy issues, technological barriers, and gaps in digital literacy must be addressed to ensure widespread adoption. Policymakers, businesses, and stakeholders need to collaborate to strengthen digital infrastructure, enhance security measures, and promote digital literacy. Future research could focus on primary data collection to gain deeper insights into consumer behavior and preferences.

Moreover, exploring the impact of emerging technologies like blockchain and advanced AI systems could provide further understanding of the evolving digital payment landscape. In conclusion, the integration of social media, digital marketing, and AI represents a powerful strategy for promoting financial inclusion and accelerating the growth of digital payments in India.

REFERENCES

1. Chatterjee, S., & Kar, A. K. (2020). Why do small and medium enterprises use social media marketing and what is the impact: Empirical insights from India. *International journal of information management*, 53, 102103.
<https://doi.org/10.1016/j.ijinfomgt.2020.102103>
2. Mason, A. N., Brown, M., Mason, K., & Narcum, J. (2021). Pandemic effects on social media marketing behaviors in India. *Cogent Business & Management*, 8(1).
<https://doi.org/10.1080/23311975.2021.1943243>
3. Guha S, Mandal A, Kujur F (2021). The social media marketing strategies and its implementation in promoting handicrafts products: a study with special reference to Eastern India. *Journal of Research in Marketing and Entrepreneurship*, Vol. 23 No. 2 pp. 339–364,
doi: <https://doi.org/10.1108/JRME-07-2020-0097>
4. Mukherjee K (2020). Social media marketing and customers' passion for brands. *Marketing Intelligence & Planning*, Vol. 38 No. 4 pp. 509–522,
doi: <https://doi.org/10.1108/MIP-10-2018-0440>
5. Yadav M, Rahman Z (2018). The influence of social media marketing activities on customer loyalty: A study of e-commerce industry. *Benchmarking: An International Journal*, Vol. 25 No. 9 pp. 3882–3905,
doi: <https://doi.org/10.1108/BIJ-05-2017-0092>
6. Banerji R, Singh A (2024). Do social media marketing activities promote customer loyalty? A study on the e-commerce industry. *LBS Journal of Management & Research*, Vol. 22 No. 1 pp. 93–109,
doi:<https://doi.org/10.1108/LBSJMR-04-2023-0016>
7. Husain, R., Ahmad, A., & Khan, B. M. (2022). The role of status consumption and brand equity: A comparative study of the marketing of Indian luxury brands by traditional and social-media. *Global Business and Organizational Excellence*, 41(4), 48–67. <https://doi.org/10.1002/joe.22156>
8. Mishra Y, Singh A (2021). Identifying the factors of social currency for social media marketing strategy. *South Asian Journal of Business Studies*, Vol. 10 No. 3 pp. 305–321,

- doi: <https://doi.org/10.1108/SAJBS-01-2020-0022>
9. Ahmad K, Sharma B, Khatwani R, Mishra M, Mitra PK (2024). Impact of metaverse technology on hospitality and tourism industry: an interplay of social media marketing on hotel booking in India. *International Journal of Tourism Cities*, Vol. 10 No. 4 pp. 1533–1550, doi: <https://doi.org/10.1108/IJTC-11-2023-0232>
10. Sharma, S., Singh, S., Kujur, F., & Das, G. (2021). Social Media Activities and Its Influence on Customer-Brand Relationship: An Empirical Study of Apparel Retailers’ Activity in India. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(4), 602-617. <https://doi.org/10.3390/jtaer16040036>
11. Saji K, Chauhan K, Pillai A (2013). Role of content strategy in social media brand communities: a case of higher education institutes in India. *Journal of Product & Brand Management*, Vol. 22 No. 1 pp. 40–51, doi: <https://doi.org/10.1108/10610421311298687>
12. Khan, M. F., Amin, F., Jan, A., & Hakak, I. A. (2025). Social media marketing activities in the Indian airlines: Brand equity and electronic word of mouth. *Tourism and Hospitality Research*, 25(4), 537-554. <https://doi.org/10.1177/14673584241237436>
13. Sharma A, Fadahunsi A, Abbas H, Pathak VK (2022). A multi-analytic approach to predict social media marketing influence on consumer purchase intention. *Journal of Indian Business Research*, Vol. 14 No. 2 pp. 125–149, doi: <https://doi.org/10.1108/JIBR-08-2021-0313>
14. Selvanayagam K, Rehman V (2019). Materialism, television and social media – analysis of the transformation of post-colonial Indian market. *Journal of Historical Research in Marketing*, Vol. 11 No. 3 pp. 250–270, doi: <https://doi.org/10.1108/JHRM-03-2018-0011>
15. Mishra AS (2019). Antecedents of consumers’ engagement with brand-related content on social media. *Marketing Intelligence & Planning*, Vol. 37 No. 4 pp. 386–400, doi: <https://doi.org/10.1108/MIP-04-2018-0130>
16. Agnihotri, A., & Bhattacharya, S. (2021). Endorsement Effectiveness of Celebrities versus Social Media Influencers in the Materialistic Cultural Environment of India. *Journal of International Consumer Marketing*, 33(3), 280–302. <https://doi.org/10.1080/08961530.2020.1786875>
17. Upadhyay, Y., Paul, J., & Baber, R. (2022). Effect of online social media marketing efforts on customer response. *Journal of Consumer Behaviour*, 21(3), 554–571. <https://doi.org/10.1002/cb.2031>
18. Gupta M, Syed AA (2022). Impact of online social media activities on marketing of green products. *International Journal of Organizational Analysis*, Vol. 30 No. 3 pp. 679–698, doi: <https://doi.org/10.1108/IJOA-02-2020-2037>
19. Hosain MS, Mamun AMA (2023). Facebook-based social media marketing and Facebook-based online purchases: evidence from the Facebook page admins of selected South Asian fashion retailers. *Journal of Electronic Business & Digital Economics*, Vol. 2 No. 2 pp. 191–212, doi: <https://doi.org/10.1108/JEBDE-03-2023-0005>
20. Ahuja, V., & Tabeck, P. S. (2024). Enhancing brand trustworthiness, relationships, congruence and positioning through social media marketing in the FMCG sector. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2434203>
21. Gautam, V., & Sharma, V. (2017). The Mediating Role of Customer Relationship on the Social Media Marketing and Purchase Intention Relationship with Special Reference to Luxury Fashion Brands. *Journal of Promotion Management*, 23(6), 872–888. <https://doi.org/10.1080/10496491.2017.1323262>
22. Chatterjee, S., Chaudhuri, R., & Vrontis, D. (2024). Antecedents and consequence of social media marketing for strategic competitive advantage of small and medium enterprises: mediating role of utilitarian and hedonic value. *Journal of Strategic Marketing*, 32(8), 1106–1125. <https://doi.org/10.1080/0965254X.2021.1954070>
23. Dutta, N., & Bhat, A. (2016). Exploring the Effect of Store Characteristics and Interpersonal Trust on Purchase Intention in the Context of Online Social Media Marketing. *Journal of Internet Commerce*, 15(3), 239–273. <https://doi.org/10.1080/15332861.2016.1191053>
24. Baber R, Baber P (2023). Influence of social media marketing efforts, e-reputation and destination image on intention to visit among tourists: application of S-O-R model. *Journal of Hospitality and Tourism Insights*, Vol. 6 No. 5 pp. 2298–2316, doi: <https://doi.org/10.1108/JHTI-06-2022-0270>
25. Jain NK, Kamboj S, Kumar V, Rahman Z (2018). Examining consumer-brand relationships on social media platforms. *Marketing Intelligence & Planning*, Vol. 36 No. 1 pp. 63–78, doi: <https://doi.org/10.1108/MIP-05-2017-0088>
26. Kumar, A., & Sharma, A. (2026). Social media marketing activities for influencing voter citizenship behaviour: brand relationship quality as

- a mediator. *Journal of Marketing Communications*, 32(2), 170–202.
<https://doi.org/10.1080/13527266.2024.2371832>
27. Tatik T, Setiawan D (2025). Does social media marketing important for MSMEs performance in Indonesia?. *Asia Pacific Journal of Marketing and Logistics*, Vol. 37 No. 1 pp. 99–114, doi: <https://doi.org/10.1108/APJML-01-2024-0090>
 28. Yadav, M., Kamboj, S. & Rahman, Z (2016). Customer co-creation through social media: The case of ‘Crash the Pepsi IPL 2015’. *J Direct Data Digit Mark Pract* 17, 259–271.
<https://doi.org/10.1057/dddmp.2016.4>
 29. Tarsakoo P, Charoensukmongkol P (2020). Dimensions of social media marketing capabilities and their contribution to business performance of firms in Thailand. *Journal of Asia Business Studies*, Vol. 14 No. 4 pp. 441–461, doi: <https://doi.org/10.1108/JABS-07-2018-0204>
 30. Mathai, S., & Jeswani, S. (2021). Effectiveness of Print Media Marketing in Digital Age: A Study on Indian Telecommunication Industry. *FIIB Business Review*, 10(3), 242-254.
<https://doi.org/10.1177/2319714521992631>
 31. Abid, A., Roy, S.K., Lees-Marshment, J. et al (2025). Political social media marketing: a systematic literature review and agenda for future research. *Electron Commer Res* 25, 741–776.
<https://doi.org/10.1007/s10660-022-09636-7>
 32. Solanki, M. S., & Thomas, J. (2025). Evaluation of Social Media Marketing Literature in the Tourism Industry Using PRISMA. *Journal of Creative Communications*, 20(2), 263-279.
<https://doi.org/10.1177/0973258623120>
 33. Khaki, A. A., & Khan, T. A. (2026). Social media marketing and its influence on the hotel performance: Mediating role of customer relationship management capabilities. *Journal of Vacation Marketing*, 32(1), 70-90.
<https://doi.org/10.1177/13567667241266968>
 34. Saima, & Khan, M. A. (2021). Effect of Social Media Influencer Marketing on Consumers’ Purchase Intention and the Mediating Role of Credibility. *Journal of Promotion Management*, 27(4), 503–523.
<https://doi.org/10.1080/10496491.2020.1851847>
 35. Patma, T. S., Wardana, L. W., Wibowo, A., Narmaditya, B. S., & Akbarina, F. (2021). The impact of social media marketing for Indonesian SMEs sustainability: Lesson from Covid-19 pandemic. *Cogent Business & Management*, 8(1).
<https://doi.org/10.1080/23311975.2021.1953679>
 36. Kumar S, Hsieh J (2024). How social media marketing activities affect brand loyalty? Mediating role of brand experience. *Asia Pacific Journal of Marketing and Logistics*, Vol. 36 No. 10 pp. 2300–2323, doi: <https://doi.org/10.1108/APJML-09-2023-0900>
 37. Arora, T., & Agarwal, B. (2019). Empirical Study on Perceived Value and Attitude of Millennials Towards Social Media Advertising: A Structural Equation Modelling Approach. *Vision: The Journal of Business Perspective*, 23(1), 56-69.
<https://doi.org/10.1177/09722629188212>
 38. Al-Hujri, A., Al-Hakimi, M. A., Alshageri, S., Vasant Keshavrao, B., & Al Koliby, I. S. (2025). The impact of social media marketing activities on brand loyalty and awareness: the mediating role of customer satisfaction in Yemen’s telecom industry. *Cogent Business & Management*, 12(1).
<https://doi.org/10.1080/23311975.2025.2509793>
 39. Chahal H, Rani A (2017). How trust moderates social media engagement and brand equity. *Journal of Research in Interactive Marketing*, Vol. 11 No. 3 pp. 312–335, doi: <https://doi.org/10.1108/JRIM-10-2016-0104>
 40. Shaheen, H (2025). Social media marketing research: a bibliometric analysis from Scopus. *Futur Bus J* 11, 41 (2025).
<https://doi.org/10.1186/s43093-025-00465-2>
 41. Perera, C. H., Nayak, R., & Nguyen, L. T. V. (2023). The impact of social media marketing and brand credibility on higher education institutes’ brand equity in emerging countries. *Journal of Marketing Communications*, 29(8), 770–795.
<https://doi.org/10.1080/13527266.2022.2086284>
 42. Pawar, S. K. (2024). Social media in higher education marketing: a systematic literature review and research agenda. *Cogent Business & Management*, 11(1).
<https://doi.org/10.1080/23311975.2024.2423059>
 43. Shuyi J, Mamun AA, Naznen F (2024). Social media marketing activities on brand equity and purchase intention among Chinese smartphone consumers during COVID-19. *Journal of Science and Technology Policy Management*, Vol. 15 No. 2 pp. 331–352, doi: <https://doi.org/10.1108/JSTPM-02-2022-0038>
 44. Kumar, P., Mishra, J. M., & Rao, Y. V. (2022). Analysing tourism destination promotion through Facebook by Destination Marketing Organizations of India. *Current Issues in Tourism*, 25(9), 1416–1431.
<https://doi.org/10.1080/13683500.2021.1921713>
 45. Rehman AU, Hassan SH, Behera RK (2026). Attractiveness vs similarity: how attributes of AI-based virtual influencers impact credibility, parasocial interaction and purchase intentions of

- social-media user". Asia Pacific Journal of Marketing and Logistics, Vol. 38 No. 2 pp. 205–222,
doi: <https://doi.org/10.1108/APJML-01-2025-0144>
46. Mohamed Sodom, N. Z., Mat Yusoff, S. H., & Mohd Sauh, S. (2024). The Relationship Between Social Media Marketing, Trust, Reputation and Purchase Intention: Empirical Evidence from Fast-Food Industry. *Journal of International Food & Agribusiness Marketing*, 36(5), 956–984.
<https://doi.org/10.1080/08974438.2023.2246957>
 47. Sinha, M., & Srivastava, M. (2023). Augmented Reality: New Future of Social Media Influencer Marketing. *Vision: The Journal of Business Perspective*,
<https://doi.org/10.1177/0972262922114712>
 48. Tariyal, A., Bisht, S., Roy, S. et al (2024). Assessing the impact of perceived social media usefulness on Indian millennials' online booking decision. *J Market Anal* 12, 639–655.
<https://doi.org/10.1057/s41270-023-00219-5>
 49. Ibrahim, B. (2022). Social Media Marketing Activities and Brand Loyalty: A Meta-Analysis Examination. *Journal of Promotion Management*, 28(1), 60–90.
<https://doi.org/10.1080/10496491.2021.1955080>
 50. Duffett RG (2017). Influence of social media marketing communications on young consumers' attitudes. *Young Consumers: Insight and Ideas for Responsible Marketers*, Vol. 18 No. 1 pp. 19–39, doi: <https://doi.org/10.1108/YC-07-2016-00622>
 51. Gupta A, Tyagi M, Sharma D (2013). Use of Social Media Marketing in Healthcare. *Journal of Health Management*.15(2):293-302.
doi:[10.1177/0972063413489058](https://doi.org/10.1177/0972063413489058)
 52. S. S, Sarkar JG, Sarkar A (2020). CSR through social media: examining the intervening factors. *Marketing Intelligence & Planning*, Vol. 38 No. 1 pp. 103–120,
doi: <https://doi.org/10.1108/MIP-12-2018-0569>
 53. Khaki, A. A., & Khan, T. A. (2024). Social Media Marketing and Its Influence on the Performance of Micro, Small, and Medium-Sized Tourism Enterprises: Mediation of Innovation Capabilities. *Journal of Global Marketing*, 37(1), 1–23.
<https://doi.org/10.1080/08911762.2023.2250998>
 54. Azhar, M., Husain, R., Hamid, S. et al(2023). Effect of social media marketing on online travel purchase behavior post-COVID-19: mediating role of brand trust and brand loyalty. *Futur Bus J* 9, 13.
<https://doi.org/10.1186/s43093-023-00192-6>
 55. Chintalapati, S., & Pandey, S. K. (2022). Artificial intelligence in marketing: A systematic literature review. *International Journal of Market Research*, 64(1), 38–68.
<https://doi.org/10.1177/14707853211018428>
 56. Kumar, V., Rajan, B., Venkatesan, R., & Lecinski, J. (2019). Understanding the Role of Artificial Intelligence in Personalized Engagement Marketing. *California Management Review*, 61(4), 135–155. <https://doi.org/10.1177/00081256198593>
 57. Behera, M., & Nigam, S. (2025). Automation, Artificial Intelligence (AI) and Labour Market in India: Challenges and Road Ahead. *Indian Journal of Human Development*, 19(1), 159–167.
<https://doi.org/10.1177/09737030251346765>
 58. Shaikh AA, Kumar A, Mishra A, Elahi YA (2024). A study of customer satisfaction in using banking services through Artificial Intelligence (AI) in India. *Public Administration and Policy*, Vol. 27 No. 2 pp. 167–181,
doi: <https://doi.org/10.1108/PAP-05-2023-0060>
 59. Thakur, J., & Kushwaha, B. P. (2024). Artificial intelligence in marketing research and future research directions: Science mapping and research clustering using bibliometric analysis. *Global Business and Organizational Excellence*, 43, 139–155. <https://doi.org/10.1002/joe.22233>
 60. Ramtiyal B, Sakka G, Mehmood K, Narula S, Verma S (2025). Harnessing the power of AI for unlocking Indian born-global entrepreneurs in the global market profile. *International Marketing Review*, Vol. 42 No. 6 pp. 1175–1204,
doi: <https://doi.org/10.1108/IMR-10-2024-0428>
 61. Behera RK, Bala PK, Rana NP, Algharabat RS, Kumar K (2024). Transforming customer engagement with artificial intelligence E-marketing: an E-retailer perspective in the era of retail 4.0. *Marketing Intelligence & Planning*, Vol. 42 No. 7 pp. 1141–1168, doi: <https://doi.org/10.1108/MIP-04-2023-0145>
 62. Kumar, P., Dwivedi, Y.K. & Anand, A(2023). Responsible Artificial Intelligence (AI) for Value Formation and Market Performance in Healthcare: the Mediating Role of Patient's Cognitive Engagement. *Inf Syst Front* 25, 2197–2220.
<https://doi.org/10.1007/s10796-021-10136-6>
 63. Bhushan S (2021). The impact of artificial intelligence and machine learning on the global economy and its implications for the hospitality sector in India. *Worldwide Hospitality and Tourism Themes*, Vol. 13 No. 2 pp. 252–259, doi: <https://doi.org/10.1108/WHATT-09-2020-0116>
 64. Manrai, R., Gupta, K.P(2023). Investor's perceptions on artificial intelligence (AI) technology adoption in investment services in

“A Study on the Impact of Social Media, Digital Media, And Artificial Intelligence (AI) in Marketing as Tools for Promoting Digital Payment Systems in India”

- India. J Financ Serv Mark 28, 1–14.
<https://doi.org/10.1057/s41264-021-00134-9>
65. Anil K, Misra A (2022). Artificial intelligence in Peer-to-peer lending in India: a cross-case analysis. International Journal of Emerging Markets, Vol. 17 No. 4 pp. 1085–1106, doi: <https://doi.org/10.1108/IJOEM-05-2021-0822>
66. Ameen, N., Sharma, G. D., Tarba, S., Rao, A., & Chopra, R. (2022). Toward advancing theory on creativity in marketing and artificial intelligence. Psychology & Marketing, 39, 1802–1825. <https://doi.org/10.1002/mar.21699>
67. Tiwari, R., Srivastava, S., & Gera, R. (2020). Investigation of artificial intelligence techniques in finance and marketing. Procedia Computer Science, 173, 149–157.
<https://doi.org/10.1016/j.procs.2020.06.019>
68. Ravi H, Vedapradha R (2024). Artificial intelligence service agents: a silver lining in rural India". Kybernetes, Vol. 53 No. 8 pp. 2662–2678, doi: <https://doi.org/10.1108/K-09-2022-1239>
69. Kumar P (2025). Artificial intelligence (AI)-augmented knowledge management capability and clinical performance: implications for marketing strategies in health-care sector. Journal of Knowledge Management, Vol. 29 No. 2 pp. 415–441, doi: <https://doi.org/10.1108/JKM-01-2024-0111>
70. Mukherjee AN (2022). Application of artificial intelligence: benefits and limitations for human potential and labor-intensive economy – an empirical investigation into pandemic ridden Indian industry. Management Matters, Vol. 19 No. 2 pp. 149–166, doi: <https://doi.org/10.1108/MANM-02-2022-0034>
71. Jain, R., & Kumar, A. (2024). Artificial Intelligence in Marketing: Two Decades Review. NMIMS Management Review, 32(2), 75–83. <https://doi.org/10.1177/097110232412723>
72. Chatterjee S (2020). AI strategy of India: policy framework, adoption challenges and actions for government. Transforming Government: People, Process and Policy, Vol. 14 No. 5 pp. 757–775, doi: <https://doi.org/10.1108/TG-05-2019-0031>
73. Mor S, Madan S, Prasad KD(2021). Artificial intelligence and carbon footprints: Roadmap for Indian agriculture. Strategic Change.30:269–280. <https://doi.org/10.1002/jsc.2409>
74. Bag S, Srivastava G, Bashir MMA, Kumari S, Giannakis M, Chowdhury AH (2022). Journey of customers in this digital era: Understanding the role of artificial intelligence technologies in user engagement and conversion. Benchmarking: An International Journal, Vol. 29 No. 7 pp. 2074–2098, doi: <https://doi.org/10.1108/BIJ-07-2021-0415>
75. Bhatia A, Chandani A, Atiq R, Mehta M, Divekar R (2021). Artificial intelligence in financial services: a qualitative research to discover robo-advisory services. Qualitative Research in Financial Markets, Vol. 13 No. 5 pp. 632–654, doi: <https://doi.org/10.1108/QRFM-10-2020-0199>
76. Saxena M, Mishra DK (2025). Artificial intelligence: the way ahead for employee engagement in corporate India. Global Knowledge, Memory and Communication, Vol. 74 No. 1-2 pp. 111–127, doi: <https://doi.org/10.1108/GKMC-09-2022-0215>
77. Zhou X, Yang Z, Hyman MR, Li G, Munim ZH (2022). Guest editorial: Impact of artificial intelligence on business strategy in emerging markets: a conceptual framework and future research directions. International Journal of Emerging Markets, Vol. 17 No. 4 pp. 917–929, doi: <https://doi.org/10.1108/IJOEM-04-2022-995>
78. Maheshwari H, Samantaray AK (2026). Beyond instinct: the influence of artificial intelligence on investment decision-making among Gen Z investors in emerging markets. International Journal of Accounting and Information Management, Vol. 34 No. 1 pp. 174–192, doi: <https://doi.org/10.1108/IJAIM-10-2024-0371>
79. Chopra K (2019). Indian shopper motivation to use artificial intelligence: Generating Vroom's expectancy theory of motivation using grounded theory approach". International Journal of Retail & Distribution Management, Vol. 47 No. 3 pp. 331–347, doi: <https://doi.org/10.1108/IJRDM-11-2018-0251>
80. Srivastava S, Mohta A, Shunmugasundaram V (2024). Adoption of digital payment FinTech service by Gen Y and Gen Z users: evidence from India. Digital Policy, Regulation and Governance, Vol. 26 No. 1 pp. 95–117, doi: <https://doi.org/10.1108/DPRG-07-2023-0110>
81. Aljaradat, A., Shukla, S(2026). Cybersecurity and trust formation in digital payment use behaviour in North India. Discov Sustain 7, 498 (. <https://doi.org/10.1007/s43621-026-02769-x>
82. Srinivasan R, Singh S, Diatha KS, London J (2025). Cash and cashless payment systems usage among consumers: did India's demonetization bridge the digital divide?. Industrial Management & Data Systems, Vol. 125 No. 9 pp. 2616–2641, doi: <https://doi.org/10.1108/IMDS-10-2024-1013>
83. Sam, J. S., Ray, R., & Chakraborty, A. (2023). Digital Payments on the Agenda: How Supply-side Actors Framed Cash and Digital Payments during

“A Study on the Impact of Social Media, Digital Media, And Artificial Intelligence (AI) in Marketing as Tools for Promoting Digital Payment Systems in India”

- the COVID-19 Pandemic in India. *Asian Studies Review*, 47(2), 336–354.
<https://doi.org/10.1080/10357823.2022.2063253>
84. Mir, I. U. R., & Wani, M. I. (2025). Street Vendors Using Smartphones for Digital Payments: A Qualitative Study of Digital Opportunities and Inequalities From Kashmir Region in India. *Journal of Asian and African Studies*, 60(4), 2490-2504.
<https://doi.org/10.1177/00219096231218437>
 85. Saroy, R., Jain, P., Awasthy, S. et al (2023). Impact of digital payment adoption on Indian banking sector efficiency. *J BANK FINANC TECHNOL* 7, 1–13. <https://doi.org/10.1007/s42786-023-00047-2>
 86. Mukhopadhyay, B(2016). Understanding cashless payments in India. *Financ Innov* 2, 27. <https://doi.org/10.1186/s40854-016-0047-4>
 87. Jain, S., A. A.Mishra, and J. P.Sahu. (2026).The Economics of Digital Payments: A Systematic Literature Review and Future Research Agenda. *Journal of Economic Surveys*.
<https://doi.org/10.1111/joes.70068>
 88. Mani, S., & Iyer, C. G. (2023). Diffusion of digital payments in India, 2011–2012 through 2020–2021: role of its sectoral system of innovation. *Asian Journal of Technology Innovation*, 31(3), 479–502.
<https://doi.org/10.1080/19761597.2022.2125883>
 89. Singh, R., & Malik, G. (2019). Impact of Digitalization on Indian Rural Banking Customer: With Reference to Payment Systems. *Emerging Economy Studies*, 5(1), 31-41.
<https://doi.org/10.1177/239490151982591>
 90. Iyer, C. G. (2025). Diffusion of Digital Payments in India: A Tale of Two Technologies. *Journal of Entrepreneurship and Innovation in Emerging Economies*, 11(2), 309-324.
<https://doi.org/10.1177/23939575241292940>
 91. Aljaradat A, Shukla SK (2025). Trust and cybersecurity in digital payment adoption: socioeconomic insights from India. *Journal of Business and Socio-economic Development*, Vol. 5 No. 4 pp. 372–386,
doi: <https://doi.org/10.1108/JBSED-04-2025-0119>
 92. Lonkar A, Dharmadhikari S, Dharurkar N, Patil K, Phadke RA (2025). Tackling digital payment frauds: a study of consumer preparedness in India. *Journal of Financial Crime*, Vol. 32 No. 2 pp. 257–278,
doi: <https://doi.org/10.1108/JFC-01-2024-0029>
 93. Chauhan, Y., & Sharma, P. (2024). A Systematic Literature Review of Digital Payments. *Metamorphosis: A Journal of Management Research*, 23(2), 173-187.
<https://doi.org/10.1177/09726225241257730>
 94. Yadav P, Jain A, Pathak N, Sharma N(2024). Investigating the Behavior of Consumers Using Digital Payment: Comparative Study between Rural and Urban Areas. *Intelligent Decision Technologies*. 2024;18(3):2353-2370.
<https://doi.org/10.3233/IDT-240659>
 95. Sinha M, Majra H, Hutchins J, Saxena R (2019). Mobile payments in India: the privacy factor. *International Journal of Bank Marketing*, Vol. 37 No. 1 pp. 192–209,
doi: <https://doi.org/10.1108/IJBM-05-2017-0099>
 96. Putrevu J, Mertzanis C (2024). The adoption of digital payments in emerging economies: challenges and policy responses. *Digital Policy, Regulation and Governance*, Vol. 26 No. 5 pp. 476–500,
doi: <https://doi.org/10.1108/DPRG-06-2023-0077>
 97. Raman P, Aashish K (2021). To continue or not to continue: a structural analysis of antecedents of mobile payment systems in India. *International Journal of Bank Marketing*, Vol. 39 No. 2 pp. 242–271,
doi: <https://doi.org/10.1108/IJBM-04-2020-0167>
 98. Banerjee, A. K., & Pradhan, H. K. (2024). Influence of demographic profiles in adoption of digital payment system in India: a multigroup invariance analysis. *Technology Analysis & Strategic Management*, 36(10), 2285–2301.
<https://doi.org/10.1080/09537325.2022.2132928>
 99. Hussain S, Gupta S, Bhardwaj S (2025). Determinants inhibiting digital payment system adoption: an Indian perspective. *Qualitative Research in Financial Markets*, Vol. 17 No. 4 pp. 716–748,
doi: <https://doi.org/10.1108/QRFM-09-2023-0223>
 100. Shree, S., Pratap, B., Saroy, R. et al(2021). Digital payments and consumer experience in India: a survey based empirical study. *J BANK FINANC TECHNOL* 5, 1–20
<https://doi.org/10.1007/s42786-020-00024-z>
 101. Sivathanu B (2019). Adoption of digital payment systems in the era of demonetization in India: An empirical study. *Journal of Science and Technology Policy Management*, Vol. 10 No. 1 pp. 143–171,
doi: <https://doi.org/10.1108/JSTPM-07-2017-0033>