

SCHOLARLY PUBLICATIONS School of Economics & Commerce KIIT Deemed to be University

Journal Name: Management of Environmental Quality

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Title: What provokes consumers to purchase organic food? Examining the moderated-mediation role of relative consumption, perceived awareness and source of interest

Author: Dash S.; Priyadarshini S.; Dulla N.; Swain S.C.

Details: 12 June 2025, Article

Abstract: Purpose: This study is grounded within the investigation on understanding how perceived health concern (PHC) and perceived environmental concern (PEC) of consumers lead to switching their consumption preference from conventional to organic food consumption (OFC), considering the mediating impact of purchasing intention (PI). Further, the moderating roles of perceived awareness (PA), anticipated pride (AP), moral obligation (MO) and relative consumption (RC) are assessed in the proposed framework. Design/methodology/approach: The proposed conceptual

framework is tested through a mediation and moderated-mediation analysis (SmartPLS 4.1) of data collected from 420 consumers from five major representative districts of Odisha, namely Khordha, Gajapati, Sambalpur, Balasore and Anugul within the time frame of January to March 2024. Findings: The research findings indicate that in the presence of PI as a mediator the relationship between PHC with OFC (β = 0.459) and PEC with OFC (β = 0.151) is stronger in comparison to the direct relationship between them. Further, results are also consistent with the moderated mediation model as all the moderators



are significantly related to the mediating path. Practical implications: The empirical insights of the study can substantiate key contributions for policymakers, suggesting that health-centered initiatives, improved food labeling standards and greater social visibility of organic products can effectively boost OFC among consumers. Originality/value: The novelty of the study lies in laying the foundation for introducing the construct RC as a moderated mediator in the proposed model for gaining empirical insights along with emphasizing the significance of the collective impact of proposed moderators and mediators on OFC.

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SCHOLARLY PUBLICATIONS School of Economics & Commerce KIIT Deemed to be University

Journal Name: Sustainability

Title: Assessing the Role of Financial Literacy in FinTech Adoption by MSEs: Ensuring Sustainability Through a Fuzzy AHP Approach

Author: Mohapatra N.; Das M.; Shekhar S.; Singh R.; Khan S.; Tewari L.M.; Félix M.J.; Santos G.

Details: Volume 17, Issue 10, May 2025, Article number 4340

Abstract: The transformation from traditional financial methods to the adoption of new financial technologies is a key challenge for micro and small business enterprises in ensuring sustainability. Therefore, the purpose of this study is to identify the key factors of financial literacy and examining their significance in adoption of FinTech by MSEs in Odisha that leads to sustainability of the firm. The study has been conducted using the MCDM technique integrating grey Delphi for relevant factor identification and Fuzzy AHP for prioritizing the factors of financial literacy. In total, 33 financial literacy factors were initially identified through extensive literature review, which were

reduced to 18 factors using grey Delphi. Further, these factors were prioritized on the level of their significance towards FinTech adoption, using fuzzy AHP. The results of the study highlighted that financial knowledge holds greater significance among all four criteria of financial literacy, i.e., financial knowledge, financial behaviour, financial attitude, and financial



training, towards adoption of FinTech ensuring sustainability in MSEs. The prioritization of the factors further revealed that knowledge of current products and services, evaluation of FinTech products, expenditure behaviour, assurance for the future security, and financial education have the most significant impact on the adoption of FinTech services by entrepreneurs. The study is innovative as it shows the importance of financial literacy factors in influencing the adoption of FinTech by micro and small businesses, which helps in ensuring firms' sustainability. The results of the study have come up with some key factors, which need to be considered at priority basis if an MSE is willing to adopt FinTech services for its operations to ensure sustainable practices.

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