Fostering Digital Engagement and Customer Retention in Indian Insurance : An Empirical Study

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Abstract

Purpose : Internet penetration in India has significantly increased over the past decade, making digital engagement accessible and affordable. This paper investigated the digital engagement of life insurance customers in India, its influence on customer retention, and the impact of perceived usefulness, perceived ease of use, and perceived value.

Methodology : A mixed method approach was adopted based on an exploratory sequential design to identify the constructs and test their relationship. The authors analyzed data from 375 respondents and used confirmatory factor analysis and path analysis to test the main hypotheses using the AMOS v24 software.

Findings : The findings showed that perceived ease of use and usefulness positively impacted consumers' digital engagement. In the life insurance industry, digital engagement has a large and favorable impact on perceived value and customer retention, with perceived value acting as a partly mediating factor in customer retention.

Practical Implications : Promoting the digital adoption of services among consumers is imperative for service providers to ensure better customer management, irrespective of sector and service or product. The consumer decision-making process is intricate in the life insurance sector due to the product's complexity and the long-term association between the consumer and service provider. The study findings will help service providers focus on significant touchpoints to improve customer engagement by enhancing the engagement activities' ease of use, usefulness, and perceived value.

Originality : The paper extended our understanding of the determinants of digital engagement and its subsequent impact on consumers in the context of life insurance, which has not been explored in the existing literature.

Keywords : **digital engagement, customer retention, insurance, technology acceptance model, structural equation modeling**

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Life insurance purchase decisions are long-term commitments in which parties (insurer and consumer) must stay in the contract for its complete duration to be mutually beneficial. Insurance purchase decisions are difficult given competing interests of product complexity and emotion-laden objectives and demand clear communication from involved parties. As a service-oriented product, there is a need to track and manage customer experiences carefully (Bolton et al., 2014) to improve the perceived value and ensure customer retention along the purchase journey.

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However, digitalization has changed how consumers acquire, process, and use services, leading to an influx of digital touchpoints for customer engagement. In addition to the traditional sources of knowledge dissemination like print and television, digital mediums like websites, mobile applications, and social media have emerged as multi-use platforms in the customer journey (Shimpi, 2018). Modern customers are no longer passive recipients of information but co-creators through social media channels (Leeflang et al., 2014). Digital mediums have significantly influenced consumer buying behavior due to consumers' increased online presence and purchases. The rise of social media influences customer purchase decisions by shaping brand awareness, satisfaction, and intent to purchase (Colicev et al., 2018). It is crucial to find out what drives customers to become more digitally engaged and whether this involvement has a substantial influence on their behavior in light of this paradigm change. Digital engagement strategies can connect, engage, coordinate, and collaborate (Drummond et al., 2020). Products and services offered online have better value propositions (Ruggieri et al., 2018); hence, engaging customers digitally is gaining strategic importance.

However, the extant literature has made a limited contribution to investigating digital engagement in the context of the life insurance domain and its subsequent relationship with customer retention. In the Indian context, a series of public–private interventions in recent years has led to massive infrastructural changes in affordable access to internet connectivity and devices, thus increasing many possibilities for consumers and service providers. An inquiry into the impacting factors of digital engagement will provide better insight into customer behavior and subsequently improve their digital engagement strategies. Thus, this study addresses a significant research gap in the extant literature and investigates the stated research questions:

- ***RQ1 :*** What factors influence the digital engagement of life insurance customers?
- ***RQ2 :*** What is the relationship between digital engagement, perceived value, and customer retention?

The paper adopts a mixed-method approach to choose and test the constructs and their relationship. The constructs and study hypotheses were selected based on focus group discussions and a review of existing literature. The literature review highlights the prominent research on technology usage, adoption, and customer purchase behavior. Since the constructs highlighted in the focus group discussion were similar to the existing theoretical model – the technology acceptance model – it has been taken as the conceptual framework of this study. We hypothesize that the digital engagement of customers is impacted by their perceived usefulness and ease of use of technology. We propose a conceptual framework to explore the impact of these constructs on the digital engagement of customers and its subsequent effect on customer perceived value and retention.

Literature Review

Digital Engagement : An Overview

The rapid advent of digitalization has expanded consumer engagement research into the domain of digital engagement. The importance of increased digital engagement has risen drastically in online consumption and purchasing behaviors (Jiang & Stylos, 2021) and positively influenced consumer empowerment (Gupta & Prusty, 2023). Digital engagement strategies have become a viable medium for companies to promote their brand image by communicating their value propositions to the targeted customers (Patra et al., 2019). Recent research in the domain is focused on studying the influencing factors (Farhat et al., 2021) and the impact of these strategies (Drummond et al., 2020; Padival et al., 2019). However, limited studies have been conducted in the financial industry context, such as those of banks and insurance companies (Khan & Akhtar, 2021). This study aims to address this gap.

Technology Acceptance Model (TAM)

Several theoretical stances have been put up in recent decades to try to explain the factors that influence technology use. A critical line of research is the use of theoretical models in various studies, wherein the technology acceptance model (TAM) has emerged as a parsimonious and effective way to investigate technology usage by individual users. The TAM is a robust and well-recognized model for understanding user behavior toward technology. The model has been used widely to check the acceptance of digital services (Tabeck & Singh, 2022). The main argument in TAM is that intention to use technology is determined by perceived usefulness and perceived ease of use. The model is inspired by the theory of reasoned action proposed by Fishbein and Ajzen and has led to different versions and improvisations and subsequent use in various studies (Nomi & Sabbir, 2020). The multiple constructs of the model have been used (partially or entirely) in different research settings, fortifying its relevance and generalizability. This study partially uses the model and tests the impact of perceived usefulness and ease of use on digital engagement and customer retention. It also hypothesizes the mediating role of perceived value.

Theoretical Framework and Hypotheses Development

The constructs and relationships for this study have been established from the literature review and interviews. The analysis relies on confirmatory factor analysis (CFA) to establish the latent factors derived from existing literature and theories. This section highlights the supporting literature for the conceptual model being tested.

Relationship Between Perceived Usefulness and Digital Engagement

Perceived technology usefulness and perceived technology ease of use are the two major TAM variables. In TAM, perceived usefulness refers to the subjective probability of the user that using a particular application or technology will increase their job performance (Davis et al., 1989). It positively impacts the intention to go cashless and use fintech services. The direct effect of perceived usefulness on intention to use is found to be greater than behavioral intention-based factors like social influence and attitude (Wang et al., 2017). In this context, technology is adding newer dimensions to user engagement, with consumers playing an active role in marketing (Schultz, 2016). Perceived usefulness is also found to impact customers' regular website usage. Recent studies have established the significant role of perceived usefulness in online purchase intention (Mahadevan et al., 2023) and the adoption of e-services (Basri & Shetty, 2018). Digital engagement practices are online behaviors and expressions of customers' engagement with a brand. They are generally categorized into five types: Fun, learning, feedback, talking about a brand, or working for it (Eigenraam et al., 2018). However, the concept of digital engagement needs to be researched and established further, seeing the increased usage of technology in every walk of life.

The present research aims to establish that the perceived usefulness of online insurance services and engagement activities leads to digital engagement, resulting in increased perceived value and customer retention. Thus, we hypothesize:

- **H1 :** Perceived usefulness has a direct and positive impact on digital engagement.
- **H2 :** Perceived usefulness has an indirect and positive impact on perceived value.
- **H3 :** Perceived usefulness has an indirect and positive impact on customer retention.

Relationship Between Perceived Ease of Use and Digital Engagement

The TAM model emphasizes the importance of perceived ease of use along with perceived usefulness on behavioral intention to use technology. The same has been exemplified in various studies (Al-Abdullatif & Gameil, 2021; Givi et al., 2023). In this study, perceived ease of use is the degree to which customers believe engagement in digital services is free from effort. The interaction with services, including usability, significantly impacts customers' overall satisfaction with the digital medium (Givi et al., 2023). The research on wearable technologies highlights that though the users recognize the potential usefulness of the technology, the effort required to use it significantly impacts their engagement levels (Drehlich et al., 2020).

The present research aims to establish that the perceived ease of use of online insurance services and engagement activities leads to digital engagement, resulting in increased perceived value and customer retention. Thus, we hypothesize:

- **H4 :** Perceived ease of use has a direct and positive impact on digital engagement.
- **H5 :** Perceived ease of use has an indirect and positive impact on perceived value.
- **H6 :** Perceived ease of use has an indirect and positive impact on customer retention.

Relationship Between Digital Engagement, Perceived Value, and Customer Retention

Customer retention is a continuous challenge for service providers, given the ever-expanding and changing competition, and perceived value is considered an important measure to gain a competitive edge (Parasuraman, 1997). The definitions of perceived value differ depending on the study's setting and scope, ranging from behavioral perspectives to utilitarian notions (Boksberger & Melsen, 2011). Customer perceived value has been found to impact customer loyalty significantly (Shetty et al., 2018) and, thus, customer retention. The relationship between perceived value and customer retention has been explored in previous research (Al-Gharaibah, 2020; Milan et al., 2015). Technology has become a significant determinant of buying behavior in the financial sector as innovation has given rise to market competition. In this regard, the research on customers born after 1990 and early 2000 in Malaysia established that the influencing factors for them to buy a new insurance product are the perceived value of policy and service quality variables, as with the help of technology, they have an awareness of the products as well as convenience to compare and analyze the effects themselves without the use of traditional information sources like family or sales agent (Abdullah et al., 2020). The impact of perceived value on the dissemination of information is becoming a significant area for researchers. Additionally, recent research has identified the importance of customer engagement in customer loyalty (Srivastava, 2019).

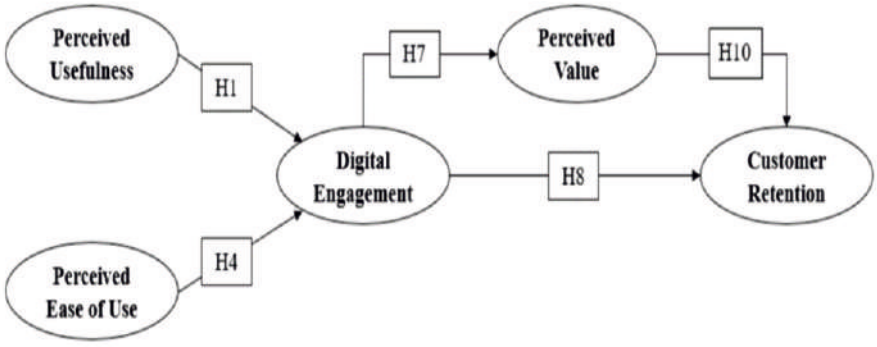
The goal of the current study is to demonstrate how consumer digital involvement with life insurers' platforms and services raises the perceived value of those services and improves customer retention. Thus, we hypothesize:

- **H7 :** Digital engagement has a direct and positive impact on perceived value.
- **H8 :** Digital engagement has a direct and positive impact on customer retention.
- **H9 :** Digital engagement has an indirect and positive impact on customer retention.
- **H10 :** Perceived value has a direct and positive impact on customer retention.

Proposed Research Framework

The proposed conceptual model, developed through an exploratory sequential design, is presented in Figure 1.

Figure 1. ***Research Framework***



Note. H2, H3, H5, H6, H9, Test Indirect Relations.

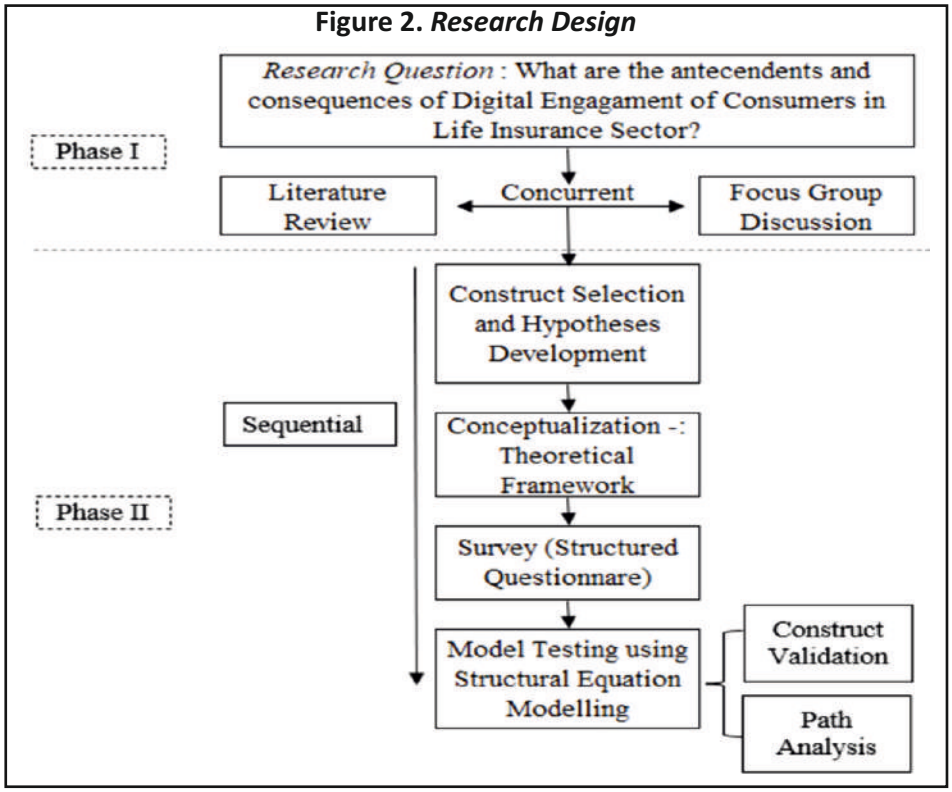
The model intends to test the causal relationship between digital engagement, perceived usefulness, and perceived ease of use. In the life insurance business, we suggest that customer retention is a consequence of digital consumer involvement, with the perceived value of engagement serving as a mediating factor.

Research Methodology

Research Design and Data Collection

For the purpose of ensuring the validity and applicability of the study, a mixed method approach is used (Figure 2)

Figure 2. ***Research Design***



that is founded on an exploratory sequential design (Creswell & Clark, 2017). In the first step, a focus group discussion and a review of the literature were conducted in parallel, using a qualitative approach. The findings of the first phase led to the proposition of the theoretical model (Figure 1) based on significant constructs, and the in-between relationships were identified. In the second stage, a structured questionnaire was developed, and primary data were collected from 375 individuals via online and offline modes between April and June 2023. A non-probability sampling method was used for the study. Participants were selected using purposive sampling. This sampling approach was adopted to select respondents who used technology daily and currently owned a single/more individual life insurance policy (irrespective of insurer). The sampling frame has been confined to Indian life insurance customers whose policies are in force. The sample did not include consumers who are only availing of employer and government-provided insurance schemes. The collected data was analyzed with the help of SPSS v23 and AMOS v24. Statistical techniques like descriptive analysis, reliability analysis, and CFA were used to analyze data and draw relevant inferences.

Measures

A literature review and semi-structured focus groups with consumers aged 18 to 60 who either had a life insurance policy or were willing to purchase one were used to identify the observed variables/indicators (Table 1). The focus groups were restricted to 5–8 participants, and a total of five discussions were carried out with different participants. To maintain content validity, the questionnaire was pretested with 20 respondents to test the clarity of the statements and instructions. All items on the questionnaire were rated on a five-point Likert scale, with "1" representing *strongly disagree* and "5" representing *strongly agree.* Construct confirmation was achieved by late testing the identified indicators using CFA.

Table 1. ***Details of Key Variables***

Latent Constructs	Observed Items	Adapted From
Perceived Usefulness *(PU)*	*PU1.* Using my insurer's digital services would enable me to accomplish my work/activity more quickly.	Davis (1989)
	PU2. Using my insurer's digital services is an effective way to communicate my needs.	
	PU3. Using my insurer's digital services makes my intended activity easier.	
	PU4. Using my insurer's digital services improves my understanding of processes and products better.	
	PU5. Using my insurer's digital services increases the intended response or delivery.	
Perceived Ease of Use *(PE)*	*PE1.* Learning to use my life insurer's digital services is easy for me.	Davis (1989)
	PE2. I find my life insurer's digital services clear and understandable.	
	PE3. I find my life insurer's digital services flexible to interact with.	
	PE4. I find my life insurer's digital services easy for me to become skillful at using.	
	PE5. I find my life insurer's digital services easy to use.	
Digital Engagement *(DE)*	*DE1.* I use the insurer's digital services for my policy updates.	Eigenraam et al. (2018)
	DE2. I check the social media updates of my life insurers.	
	DE3. I pay my premium and other policy-related work online.	
	DE4. I give online feedback and review on their digital platforms/accounts.	
Customer Retention *(CR)*	*CR1.* I feel loyalty toward my service provider.	Malhotra (2022)
	CR2. I am willing to make an effort to stay associated for the entire policy period.	
	CR3. I am willing to continue my premiums regularly.	

	CR4. I care for the reputation and stability of my service provider.	
	CR5. I am willing to purchase other (if needed) life insurance products from my current life insurer.	
Perceived Value *(PV)*	*PV1.* This product is a good purchase.	Petrick (2002)
	PV2. My experience has been good so far.	
	PV31. I would recommend this to my friends and family.	
	PV41. The product and service are worth the money.	

Common Method Bias and Multicollinearity Test

The common method bias is associated with survey-based research and needs to be checked to ensure data validity. This problem comes mainly from variance in the measurement model rather than the constructs (Podsakoff et al., 2003). A single factor's ability to substantially explain the variance in the data was tested using Harman's one-factor test in this investigation. It is not a problem with the data collected because the test demonstrates that no single factor contributes to more than 50% of the variance. In addition to Harman's one-factor test, the study conducted a variance inflation factor (VIF) analysis to identify multicollinearity in the data. The VIF values were all below the threshold value of 10 (Hair, 2006), demonstrating no problem with the degree of multicollinearity.

Analysis and Results

Demographic Profile of the Respondents

Table 2 shows that the majority of respondents (77%) were between the ages of 25 and 40. Nearly all of them had at least a graduate degree and a solid salary, with 67% earning more than six lakhs annually. A total of 76% of the respondents were salaried, and 97% of the sample was spread over metro, urban, and semi-urban areas.

Table 2. ***Demographic and Socioeconomic Profile of the Respondents***

Characteristics	Categories	No. of Respondents	Percentage (%)
Age	18–25	26	7%
	25–40	290	77%
	40–60	53	14%
	60 above	6	2%
Gender	Male	253	67%
	Female	122	33%
Educational Qualification	10th/12th	9	2%
	Graduate	182	49%
	Post Graduate and higher	184	49%
Income per annum (in ₹)	< 1.5 lakhs	45	12%
	1.5–3 lakhs	28	7%
	3–6 lakhs	51	14%
	> 6 lakhs	251	67%
Occupation	Student	20	5%

	Homemaker	13	3%
	Employed (salaried)	283	75%
	Self-employed	53	14%
	Retired	6	2%
Marital Status	Single	84	23%
	Married without children	113	30%
	Married with dependent children	154	41%
	Married with independent children	24	7%
Distribution	Rural	11	3%
	Urban	173	46%
	Semi-urban	66	18%
	Metro	126	34%

Measurement Model Testing

CFA relies on specific empirical studies for postulating relationships between the observed and latent variables (Byrne, 2011). The objective is to calculate or explain a key target construct by identifying its relevant antecedent constructs (Sarstedt et al., 2017). Table 3 summarizes the results of the CFA. The standardized regression weights of the observed items exceed the acceptable value of 0.5. The Cronbach's alpha of the constructs is more than 0.7. The validity of the constructs was tested by convergent (Table 3) and discriminant validity measures (Table 4). All constructs are highly reliable (CR>0.60) (Hair et al., 2019). Though the average variance extracted (AVE) is lower than 0.5 in the case of perceived ease of use and customer retention, the construct reliability is higher in both cases (>0.7), making the validity of the constructs adequate (Fornell & Larcker, 1981). The results indicate that the statements in each construct are closely related and exhibit scale reliability and convergent validity.

Table 3. ***Summary of Reliability and Convergent Validity Results***

Variable Name	Standardized Regression Weights	Avg. Var. Extracted	Composite Reliability	Cronbach's Alpha
Perceived Usefulness				
PU1	0.787	0.63	0.893	0.890
PU2	0.877			
PU3	0.672			
PU4	0.808			
PU5	0.799			
Perceived Ease of Use				
PE1	0.670	0.40	0.764	0.777
PE2	0.726			
PE3	0.629			
PE4	0.596			
PE5	0.504			
Digital Engagement				
DE1	0.645	0.53	0.813	0.788

DE2	0.869			
DE3	0.840			
DE4	0.500			
Perceived Value				
PV1	0.854	0.67	0.891	0.876
PV2	0.931			
PV3	0.810			
PV4	0.675			
Customer Retention				
CR1	0.780	0.44	0.791	0.780
CR2	0.575			
CR3	0.678			
CR4	0.535			
CR5	0.701			

Table 4. ***Summary of the Discriminant Validity Results***

Constructs (Number of Items)	AVE	1	2	3	4	5
1. Perceived Usefulness (5)	0.63	1	0.28	0.16	0.26	0.12
2. Perceived Ease of Use (5)	0.40	0.28	1	0.17	0.36	0.18
3. Digital Engagement (4)	0.53	0.16	0.17	1	0.19	0.12
4. Perceived Value (4)	0.67	0.26	0.36	0.19	1	0.11
5. Customer Retention (5)	0.44	0.12	0.18	0.12	0.11	1

Compared to the corresponding squared inter-construct correlation (SIC) estimates, the AVE estimates are higher in the case of each construct, thus establishing their distinctness from each other (Table 4). The validity of the indicators is established and acknowledged for the constructs after taking into account the numerous model fit and result indicators.

Absolute fit indices, which include the chi-square test, GFI, AGFI, and RMSEA, determine how well the a priori model fits the sample data (McDonald & Ho, 2002). Root mean square error of approximation (RMSEA), which tells us how well parameter estimates will fit the population covariance matrix (Byrne, 2011), shows a good fit below 0.08. Conventionally, the accepted value for the goodness-of-fit statistic (GFI) is 0.90 or greater, referred to here as the sample size not being so large that there is no upward bias. Root mean square residual (RMR) values below 0.08 are accepted (Hu & Bentler, 1999). Standardized root mean square residual (SRMR) is not included as a uniform scale is used in the questionnaire. Due to the limitation of the chi-square value to explain results with variation in sample size, normed chi-square is used here with values acceptable below 5.0 (Wheaton et al., 1977). For incremental fit indices, normed-fit index (NFI) values more than 0.90 are considered a good fit (Bentler & Bonett, 1980), while for comparative fit index (CFI), values equal to or greater than 0.95 indicate a good fit (Hu & Bentler, 1999). The observed variables are tested on these indicators to test their suitability for a good fit. Significant and satisfactory GFI were obtained; χ^2/df = 2.046, GFI = 0.908, RMR = 0.040, NFI = 0.900, IFI = 0.946, TLI = 0.937, CFI = 0.946, RMSEA = 0.053. All these indices were higher than or at par with the suggested goodness-of-fit values for the proposed structural model.

Table 5. ***Summary of Discriminant Validity Results***

Hypotheses and Paths	Estimates	Results
Direct Effects (Standardized Estimates)		
H1+ : Perceived Usefulness ---> Digital Engagement	0.263***	Confirmed
H4+ : Perceived Ease of Use ---> Digital Engagement	0.323***	Confirmed
H7+ : Digital Engagement ---> Perceived Value	0.473***	Confirmed
H8+ : Digital Engagement ---> Customer Retention	0.285***	Confirmed
H10+ : Perceived Value ------> Customer Retention	0.197**	Confirmed
Indirect Effects		
H2+ : Perceived Usefulness ---> Perceived Value	0.124***	Confirmed
H3+ : Perceived Usefulness ---> Customer Retention	0.099***	Confirmed
H5+ : Perceived Ease of Use ---> Perceived Value	0.153***	Confirmed
H6+ : Perceived Ease of Use ---> Customer Retention	0.122***	Confirmed
H9+ : Digital Engagement ---> Customer Retention	0.093***	Partial Mediation Effect

Note. *** $p < 0.001$, ** $p < 0.01$.

Structural Model Testing

The model's cause and effect theoretical propositions were tested by structural equation modeling on AMOS v24 using a maximum likelihood parameter that evaluated the hypothesized conceptual model of this study. Table 5 shows the results of the structural model and the standardized path coefficients. All the proposed hypotheses were supported. The analysis shows that perceived ease of use more significantly impacts consumers' digital engagement ($\beta = 0.323$) than perceived usefulness ($\beta = 0.263$). Digital engagement significantly impacts perceived value ($\beta = 0.473$) and customer retention ($\beta = 0.285$). It is confirmed that there is a partial mediation effect of perceived value between digital engagement and customer retention, meaning that higher levels of digital engagement lead to higher levels of perceived value, which in turn lead to higher levels of customer retention.

The study results align with existing studies (Basri & Shetty, 2018; Nagdev & Rajesh, 2018), which establish the positive and significant influence of perceived usefulness and perceived ease of use on the adoption and usage of digital platforms. However, our study establishes that perceived ease of use of platforms significantly impact digital engagement (H4) more than perceived usefulness (H1). The study's first RQ1 is addressed by these data, which show the variables impacting life insurance clients' digital participation. The results of H7, H8, and H10 prove that digital engagement has a noteworthy and advantageous influence on perceived value and client retention, which answers RQ2. In the Indian life insurance industry, H9 also demonstrates the partial mediating effect of perceived value on the connection between digital engagement and customer retention.

Implications

Theoretical Implications

This research adds to the extant literature by extending the understanding of consumer behavior within the ambit of digital engagement. The study uses the TAM model as an underpinning theory to establish the importance of perceived usefulness and perceived ease of use of digital touchpoints and engagement strategies as significant influencers in building consumers' digital engagement. The study suggests and tests a conceptual framework to enhance digital engagement in the insurance sector and its subsequent relation with customer retention. This

research greatly enhances the body of knowledge and opens the door for more research because previous studies have not examined the relationship between digital engagement, perceived value, and customer retention.

Managerial Implications

The study underscores the importance of prioritizing and promoting digital engagement within the insurance sector. By recognizing the preferred digital mediums at different stages of information processing, companies can design communication strategies that are more impactful and can reach more customers. The study's findings suggest that insurers should focus on making their digital engagements easy to use and access. Also, digital engagement activities should be carefully planned to enhance the perceived value. The findings will assist consumers and insurers alike by improving the efficacy of customer touchpoints throughout the purchasing process. The range of products and services available within the financial services industry, particularly in the insurance sector, sets it apart from other sectors. One of the biggest problems in our industry is keeping customers. The results suggest that focusing on online engagement activities can help improve customer retention within the industry. Also, these strategies must focus on improving the perceived value of the product, services, and brand.

Conclusion

The study extends the understanding of digital engagement in multiple ways. While customer engagement has always been an important research center, we focus on an in-depth survey of customers' digital engagement. It is contemporary research as digital penetration in India has increased significantly in recent years. The present study is the first to test the factors impacting digital engagement and relationships between digital engagement, perceived value, and customer retention in the life insurance sector in India. The study's findings support the TAM model and add to the current knowledge by establishing the antecedents and consequents of digital engagement in the life insurance sector.

The research emphasizes and highlights the importance of digital engagement as a significant study area. It contributes to the extant literature by investigating its role in customer retention for the life insurance industry, wherein retention of existing customers is as vital as onboarding new ones. The study establishes that perceived usefulness and ease of use of mediums positively impact the digital engagement of customers, which in turn positively impacts customer retention. Promoting digital customer engagement is essential to firms in this tech-driven era. This research guides the managers in focusing and prioritizing their strategies in this area.

Limitations of the Study and Scope for Future Research

The current study's limitations and suggestions for future research are detailed below :

- In the case of financial products, the customers' purchasing behavior is also significantly impacted by the type of product being purchased (Beckett et al., 2000). However, we have not included this aspect in this study. The same can be explored in future research.

- Customers will engage differently on digital platforms depending on where they are in the decision-making process. While this study only looks at current clients, subsequent studies might look at potential clients as well and investigate the factors that influence their behavior and involvement.

- The study is limited to India, and future research can test the conceptual model in other developing countries to test and compare the relationships between constructs.

Authors' Contribution

Neha Singh contributed to data collection, data analysis, and manuscript writing. Dr. Rajeshwari Panigrahi developed the study's research design and further contributed to data collection. Dr. Rashmi Shekhar helped to analyze the data and copyedit the manuscript.

Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial or non-financial interest in the subject matter or materials discussed in this manuscript.

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