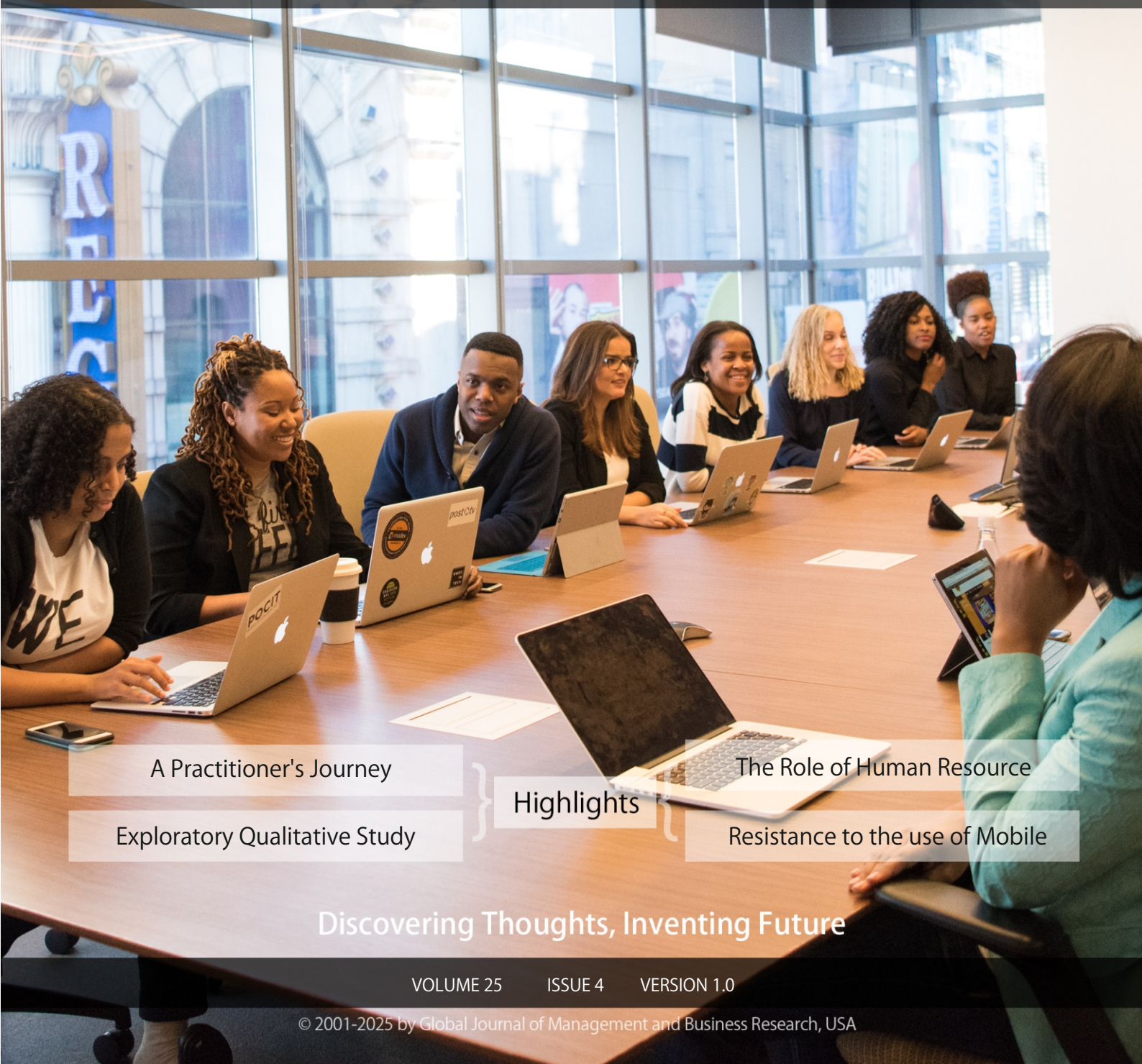


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ADMINISTRATION AND MANAGEMENT



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Cross-Sectional Analysis of the Resistance to the use of Mobile Money Transfer Services. An Application to the Case of Airtel Congo Customers

By Bruno Samba

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Abstract- This article aims at assessing the impact of moderating factors on behavioral intuition and the use of mobile money technology. Using the revised unified theory of acceptance and use of technology as a working basis, we selected key constructs and developed a research model to adapt and delve into the question. The moderating roles of three sociodemographic factors (age, gender, and marital status) are examined. Data collection was conducted through a questionnaire submitted to Airtel Congo customers in the Brazzaville department. The validation of the research model was carried out using fuzzy set modeling through the totally fuzzy logic operationalized by Cheli and Lemmi (1995). The results obtained in this area, including the effective implementation of the completely fuzzy and relative logic, and their limitations have been presented. To clarify the specific role of moderator factors, we compared the value of the fuzzy multidimensional general resistance index of customers, calculated without taking into account the moderator factors, with that of the fuzzy multidimensional general index, estimated after considering these factors.

Keywords: *unified theory of acceptance and use of technology; totally fuzzy and relative logic; mobile money transfert; airtel congo.*

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Bruno Samba

Abstract- This article aims at assessing the impact of moderating factors on behavioral intuition and the use of mobile money technology. Using the revised unified theory of acceptance and use of technology as a working basis, we selected key constructs and developed a research model to adapt and delve into the question. The moderating roles of three sociodemographic factors (age, gender, and marital status) are examined. Data collection was conducted through a questionnaire submitted to Airtel Congo customers in the Brazzaville department. The validation of the research model was carried out using fuzzy set modeling through the totally fuzzy logic operationalized by Cheli and Lemmi (1995). The results obtained in this area, including the effective implementation of the completely fuzzy and relative logic, and their limitations have been presented. To clarify the specific role of moderator factors, we compared the value of the fuzzy multidimensional general resistance index of customers, calculated without taking into account the moderator factors, with that of the fuzzy multidimensional general index, estimated after considering these factors. The fuzzy multidimensional general resistance index of customers, excluding the moderator factors, is estimated at 0.475: 47.5% of Airtel Congo customers surveyed are moderately resistant to using mobile money transfer services. While the fuzzy multidimensional general resistance index, including moderating factors, is around 0.494 or 49.4%. Although the value of the general index has increased by 1.9 percentage points, taking into account the dimension of the moderating factors has blurred the boundaries of the resistance classes we established conceptually.

Keywords: *unified theory of acceptance and use of technology, totally fuzzy and relative logic, mobile money transfert, airtel congo.*

I. INTRODUCTION

The concomitance of the development of the Internet and mobile telephony has had an outstanding influence on the lives of many people in both developing and developed countries (Fall, Ky and Birba, 2015), even though they are not the only factors contributing to current progress. Although it is a relatively recent creation, mobile money (or mobile payment) has already made a positive and lasting impact on the socio-economic landscape of developing countries where the banking rate is low, imposing a

revolution in money. Mobile currency is likely an incremental innovation from service delivery companies, specifically mobile network operators aiming for significant growth in their customer base, in digital financial services accessible to all individuals via mobile phones.

According to the definition given by Ondrus and Pigneur (2005), as referenced by Bidiassé and Mvogo (2019), mobile money is a transaction of monetary value between two parties, through the channel of a mobile device capable of securely processing a financial operation over a wireless network. Thus, mobile money is essentially a financial service provided through a mobile network, which allows users to directly make deposits and withdrawals of funds into their SIM card, to transfer funds via short messages, to pay bills (Mbiti and Weil, 2013), according to a certain fee. In this way, the phone number serves as the account number. Mobile money, according to the definition given by Ondrus and Pigneur (2005), as referenced by Bidiassé and Mvogo (2019), is a transaction of monetary value between two parties, through the channel of a mobile device capable of securely processing a financial operation over a wireless network. Thus, mobile money is essentially a financial service provided by a mobile network, which allows users to directly make deposits and withdrawals of funds into their SIM card, to transfer funds via short messages, to pay bills (Mbiti and Weil, 2013), according to a certain fee. In this way, the phone number serves as the account number.

The World Bank (2025) presents financial inclusion as "the ability for individuals and businesses to access a full range of financial products and services (transactions, payments, savings, credit, insurance) that are affordable, useful, tailored to their needs, and offered by reliable and responsible providers." The field of financial inclusion has experienced unprecedented upheavals in terms of digital finance with the development, especially, of mobile money services (Thulani, Chitakunye, and Chummun, 2014, cited by Ngono, 2020), which have become essential, combining practicality with usefulness. Indeed, being more accessible and easier to use, mobile money has helped overcome some clear and compelling barriers that hindered the efforts for a significant transformation of the traditional financial sector. While it is clear that the demand for mobile money services should remain high,

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various and complex challenges, such as the lack of reliability on the mobile and electricity networks and the lack of digital culture, present significant obstacles that require effective responses to improve financial inclusion. In this regard, the issue on the use, or resistance to the use of mobile money is a subject of current concern. For this reason, understanding the background of the actual use of mobile money services must be an immediate priority and not a fundamentally meaningless research pursuit.

"In the field of technology usage, this type of study falls under what is commonly referred to as the study of usages" (Terrade et al., 2009: 384). Theoretically, the foundations of the Unified Theory of Acceptance and Use of Technology - UTAUT, known as "théorie unifiée de l'acceptation et de l'utilisation de la technologie" in French - by Venkatesh et al. (2003) have been mobilized to anticipate the acceptance and usage behavior of mobile money services in various contexts. The UTAUT model has been integrated with other individual models such as the Technology Acceptance Model (TAM) proposed by Davis (1989). It has been judged the most robust, reliable, and predictive, possessing great explanatory power regarding the intention to use a technology. The theoretical model derived from this theory is deterministic, as it associates individuals' intentions with actions of utilizing a new technology.

The utility of the UTAUT framework (Venkatesh et al., 2012; 2003) in the study of mobile money services has been demonstrated in previous studies such as those by Ndjambou, Olaba, and Vinga (2023), Nur and Panggabean (2021), Sossou, Gaye, and Wade (2021), Kofi Penney et al. (2021), Kuria Waitara et al. (2015), Osman, Tareq, and Matsuura (2020), and Lee, Lee, and Rha (2019). Tobbin (2010) models the antecedents of consumer behavior towards the adoption of mobile money transfer in Ghana. In this perspective, he combines Davis's Technology Acceptance Theory (TAT) (1989) with Roger's Innovation Diffusion Theory (IDT) (1991): to the two essential variables of TAM (perceived usefulness, perceived ease of use), the author adds some aspects of IDT (traceability, relative advantage). The structure is supported by other constructs such as perceived risk, perceived trust, transaction cost, and testability (trialability). On one hand, the analysis confirms the relationship of the TAM between perceived usefulness and the intention to adopt a new technology. Relative advantage would have a positive effect on perceived usefulness. On the other hand, it finds that perceived ease of use predicts users' intention to use mobile money transfer services. The structural links between trust and the adoption of mobile currency as well as the trial and adoption of mobile currency have also both proven to be significant.

The main objective of this article is to assess the impact of moderating factors on behavioral intuition

and the usage behavior of mobile money technology. It seeks to answer the question: to what extent do key factors such as age, gender, and marital status affect the degree of resistance to the use of mobile money technology in the specific context of Congo? To this end, it is essential to have a theoretical framework, and after a systematic review of the literature, a comprehensive approach is adopted to better understand the issue at hand and to lead to managerial implications. This research applies the framework of the revised UTAUT model, integrating perceived risks (financial risk, risk of confidentiality). It focuses on a mobile phone operator, Airtel Congo, and its customers in the Brazzaville department. It particularly addresses the predictions that can be made regarding the use of a service or technology *a posteriori*, that is to say, after it has been put into service. Undoubtedly, it is possible to foresee the study of usages *a priori* to understand the acceptance of a service or technology.

In order to address the core question, a quantitative approach was adopted and 500 questionnaires were distributed to users of Airtel Money services (420 questionnaires were returned to us, representing a response rate of 84%). Moreover, to empirically analyze such an issue, the use or resistance to the use of mobile money is not considered here as an attribute that an individual possesses or does not possess, but as a situation whose intensity varies from one individual to another. Furthermore, the use or resistance to the use of mobile money is perceived as a fuzzy multidimensional condition. The dimensions are constructed based on the revised UTAUT.

The main attraction of multi-dimensionality lies in the possibility of referring the analysis to a vast array of fuzzy indicators of subjective assessments (including "pre-test before adoption," "ease of use," "service convenience," "social influence," "perceived usefulness," and "service costs"), facilitating conditions ("income," "level of education," and "status"), and perceived risks ("financial risk" and "risk of confidentiality") on one hand, and calculating indices that allow for assessing the situational dimension, considering different aspects of resistance to mobile money, on the other hand. Initiated by Zadeh (1965) and developed by Dubois and Prade (1980), "fuzzy set theory provides a formal framework, a logical support, and a rigorous mathematical tool to axiomatic" (Rolland-May, 1987: 47) and to explaining fuzzy behaviors, notably: fuzzy behaviors. And, by deploying the approach based on totally fuzzy and relative logic (TFR) operationalized by Cheli and Lemmi (1995), which fundamentally interrogates the nature of frequencies and proposes a membership function, the degree of an individual's resistance to the use of mobile money is explicitly formulated as their degree of membership in a fuzzy set of resistants to imprecise limits.

This article aims at not only enriching the academic literature: theorists on the factors of acceptance and use of a new technology, that will find information on certain utility to improve their conjectures and theoretical assumptions, and theorists on fuzzy sets, who will discern a concrete illustration of their theory regarding the degrees of resistance to the use of mobile money, but also providing practical insights for professionals in terms of the issue of mobile money.

The rest of the article is organized in such a way that first, we explore a literature review of theories and models for measuring technology acceptance, prior to outlining the research model we adopt. Finally, we explain our research methodology and the data analyses performed.

II. LITERATURE REVIEW

The outstanding question in this authentic research corpus is the following: what are the factors that promote the adoption of a technology by the user? The literature on this question has been the subject of several research works. It presents multiple models derived from theories that explain technology adoption (cf. Engesser et al., 2023). These models involve different measurement constructs. Aside from the divergence of their key constructs, the works continue to share common concerns, particularly the following (Kéfi, 2010) ones: 1) to use individual measurement factors with predictive power on one hand; and 2) to reflect one of the following causal order patterns: "beliefs-cognition-intention" or "beliefs-affect-intention", on the other hand.

A more classic explanation on these two variants of causal order diagrams proposed in the literature is provided by Ortiz de Guinea and Markus (2009). Theories linking cognitive order factors assume a rational calculation and a comparison in terms of advantages or disadvantages by users who assess the confirmation (or non-confirmation) of expected benefits, taking into account a number of constraints. Among these factors, we cite perceived ease of use, perceived utility, perceived behavioral control, etc. Many authors, such as Fishbein and Ajzen (1975), Bagozzi (1982), Kim and Malhotra (2005), Thong, Hong, and Tam (2006), Hsieh, Rai, and Keil (2008), have indeed confirmed the emphasis laid on such factors in understanding intentions.

Whereas the theory linking affect obscure the non-cognitive emotional and affective factors such as attitude, satisfaction, perceived enjoyment, affect, computer anxiety, subjective norms, etc. Many authors have been able to illustrate the critical role of these factors: Davis et al. (1992), Malhotra and Galletta (1999), Venkatesh (2000), and Bhattacharjee (2001).

The preceding works on the understanding of the issue related to intention are: the Theory of Reasoned Action (Fishbein and Ajzen, 1975), the Theory

of Planned Behavior (Ajzen, 1985), social cognitive theory (Bandura, 1986), motivation theory (Davis, Bagozzi and Warshaw, 1989), the diffusion of innovations theory (Rogers, 1962, 1983, 1995), the computer usage theory (Thompson, Higgins and Howell, 1991), the Technology Acceptance Theory (Davis, 1989), and the mixed theory combining the Technology Acceptance Theory (Davis, 1989) and the Theory of Planned Behavior (Taylor and Todd, 1995). A unified theory of acceptance and use of technology (Venkatesh et al., 2003) has been proposed, which identified five key constructs: performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention.

a) *Theoretical Literature and Development of the Conceptual Framework*

The core question in this research corpus is the following: what are the factors that promote the adoption of mobile money technology by the user? Here, we explore the most significant theories that have shaped our understanding of this complex research question, and which will help construct our conceptual model.

i. *Basic Theories and Models*

The theories developed over the years have evolved, and are the result of particular and increased efforts in validating and extending the models, which have been carried out during the period in which each was produced.

a. *Theory of Reasoned Action (TRA)*

Implemented by Fishbein and Ajzen (1975) and framed within a social psychology context, it establishes that behavior is directly and solely determined by behavioral intention. The intention to adopt a given behavior is influenced by two key constructs (or key factors) which are determining elements, namely:

- The individual's attitude towards this behavior, defined as the positive or negative feelings regarding the performance of a behavior;
- The subjective norm (or social influence), defined as an individual's perception of the opinion of people that are important to them regarding whether or not they perform a given behavior.

The TRA has helped explain the interdependence between attitude, subjective norm, and the intention to adopt a behavior (cf. Sossou, Gaye, and Wade, 2021); which is essential for understanding technology adoption. This theory has also been used to instruct technology adoption in an organizational context.

Ajzen and Fishbein (1980) aimed to produce an original theoretical framework for analyzing human behavior, focusing on the relationship between certain specific variables that could lead to a possible model for predicting intentions and behaviors, highlighting beliefs, attitudes, subjective norms.



And thus, this influential theory had its limitations, not taking into account factors other than personal ones. It is consequently following this observation that Ajzen developed, in 1985, the Theory of Planned Behavior which, in its own way, sought to provide answers to the major limitations of the hypotheses formulated by the TRA and, therefore, a model that also considers factors not directly under the control of individuals.

b. *Theory of Planned Behavior (TPB)*

After addressing the issue of voluntary control, since the TRA originally only concerned volitional behaviors that are entirely under the control and decisions of an individual regarding a given behavior, Ajzen (1985) attempted, in his own way, to resolve it by proposing an extension of the TRA, called the *Theory of Planned Behavior (TPB)*. However, it is Ajzen (1991) who formulated the most precise TPB, aimed at interpreting behaviors that are not under the volitional control of the individual and popularized it in the literature. By emphasizing this main idea, Ajzen (1991) introduced a third essential construct in the TPB, namely: *the perception of control over behavior*, reflecting the perceived ease or difficulty of adopting a given behavior. This variable allows for going beyond the limitations of the TRA, by taking into account the external or internal factors that influence the individual's ability to adopt a new technology in the understanding and adequate prediction of human behavior. This one fully takes into account the roles of organizational members, individuals, and social systems in this process (cf. Ajzen, 1991).

Thus, the TPB considers a total of three key constructs: attitude (adapted from the TRA), perceived social influence (adapted from the TRA), and perceived behavioral control.

c. *Social Cognitive Theory*

Propounded by Bandura (1986), it actually aims at describing individual behavior through the ongoing and reciprocal interactions between three elements, namely: The individual (internal personal factors), behavior (cognitive factors), and external events (environmental factors). The interaction is triadic: individual-behavior interaction; individual-environment interaction; and environment-behavior interaction.

According to Bandura (1986), behavior is the product of personal and environmental factors, which mutually influence each other, rather than a response to a single external stimulus. Furthermore, personal factors are the same for all individuals. They include cognitive processes, affects, and biological components. The concept of the environment consists of three dimensions: the *imposed environment* (which acts upon the individual, regardless of whether they agree with it or not), the *chosen environment* (that which the individual pays attention to), and the *constructed environment*

(what the individual creates to exert better control over their life).

The general socio-cognitive theory of Bandura provides good reasons to justify that behavior is not solely a function of the interaction between personal and environmental factors. The interaction should be seen as a reciprocal and continuous determinism, which significantly influences the three factors in a mutually interdependent way. Moreover, the relative force of influence of these three elements varies according to the contexts.

This theory evokes three complementary constructs that take into account the individual in a global context and environment (cf. Bandura, 1986):

- Outcome expectations, which represent the individual's beliefs about the likely consequences and results of a given behavior;
- Socio-cultural factors, that illustrate the levers or barriers to the adoption of particular behaviors;
- Personal goals, which are one of the main sources of motivation (Bandura, 1986). They are defined as the intention that an individual has, in effect, to engage in a specific activity to achieve a particular goal (Bandura, 1986). Long-term goals function to guide behaviors, while short-term goals function to regulate effort and guide action.

Bandura's social cognitive theory, with its ideas on reciprocal triadic causation, provides a useful framework for explaining the adoption of a technology.

d. *Theory of Diffusion of Innovations (TDI)*

The theory of diffusion of innovation (known as *Innovation Diffusion Theory* in English) was devised in 1962 by Rogers in his emblematic work *Diffusion of Innovations*, updated in 1983, and has been applied both on an individual level (Rogers, 1995) and on an organizational level (Zaltman, Duncan, and Holbeck, 1973). According to Rogers (1983, 1995), diffusion is "*the process by which an innovation is communicated, over time and through certain channels, among the members of a social system*" (1983: 5). This theory focuses not on invention, but rather on the 'after' of technical innovation, or more precisely on its dissemination (Fèvres, 2012). The TDI has the advantage of providing a conceptual framework for the concept of acceptability, since its goal is to explain how a technological innovation evolves from the stage of invention to that of widespread use.

Moreover, the decision-making process follows five stages (Rogers, 1995):

- The awareness of an innovation, which is the information phase: initially, the individual expresses the need to have the technology, seeks to acquire information about the existence, use, or functioning of an innovation, and assesses its suitability for their problem. During this phase, the individual reacts

based on their personal profile and the social system in which they operate;

- *Persuasion, which is the Phase of Interest:* The one where the individual forms a favorable or unfavorable attitude towards the considered innovation. During this phase of the decision-making process, five key constructs play an important role (Rogers, 1983): relative advantage in economic and social terms (this is the degree to which an innovation is perceived as being better than those that already exist); compatibility with the values of the group to which one belongs (this is the degree to which an innovation is perceived as being consistent with existing values, past experiences, social practices, and norms of the users); the complexity of innovation (the degree to which an innovation is perceived as difficult to understand and use); testability (the possibility of testing an innovation and modifying it before committing to use it); visibility of results (the degree to which the results and benefits of an innovation are clear to others). These perceived attributes of innovation are the subject of specific inquiries;
- *The Decision:* The individual (or an organization) engages in activities of use/evaluation that will allow them to adopt or reject the innovation;
- *The Implementation:* The individual makes use of this innovation. At this stage, they need assistance to reduce uncertainties about the consequences;
- *The Confirmation:* The individual seeks reinforcement regarding the decision they have already made; they attempt to obtain information that will subsequently reinforce their choice, but there is a possibility of reverting back to their choice.

e. *Theory of Personal Computer Use (TPCU)*

Thompson et al. (1991) delve deeper into Triandis's (1977) theory to adapt it to the specific context of information systems. They built and employed their theory to describe and predict personal computer use as a dependent variable. More specifically, this theory is based on a set of six key constructs. These essential constructs are as follows:

- *Job Fit:* The degree to which an individual believes that using a technology can improve their job performance (Thompson et al., 1991: 129);
- *Complexity,* which corresponds to "the degree to which an innovation is perceived as relatively difficult to understand and use" (Thompson et al., 1991: 128);
- *Long-Term Consequences:* They refer to "outcomes that have impacts in the future" (Thompson et al., 1991: 129);
- *Affect, Regarding use (Adapted from Triandis, 1977):* It corresponds to "feelings of joy, exhilaration or pleasure, or of depression, disgust, dissatisfaction

- Or Hatred Associated by an Individual with a Particular Act" (Thompson et al., 1991: 127);
- *Social Factors (Adapted from Triandis, 1977):* They are defined as "the internalization by the individual of the subjective culture of the reference group, and the specific interpersonal agreements that the individual has made with others, in specific social situations" (Thompson et al., 1991: 126);
- *Facilitating Conditions (Adapted from Triandis, 1977):* These are objective factors arising from the environment that users have no control over it.

f. *Motivational Theory of Technology Acceptance (MTAT)*

Supported by Davis et al. (1989), the motivational theory of technology acceptance is based on the intrinsic and extrinsic motivation from Deci and Ryan's Self-Determination Theory (SDT) (1985). Extrinsic and intrinsic motivations are the key constructs for measuring an individual's intention to adopt technology usage behavior:

- Intrinsic motivation to use technology refers to the perceived pleasure of using technology, regardless of the performance outcome that may be achieved;
- Extrinsic motivation to use a technology at work - provided that this technology is perceived as useful for achieving these goals - will be supported by an expected or anticipated reward.

Motivational theory, aimed at explaining the adoption of technology by users through modeling intrinsic and extrinsic motivation, helps understand how the environment influences individual intentions to smartly engage in technology use behavior.

g. *Technology Acceptance Theory (TAT)*

Davis (1989), informed by two cognitive theories, namely: the *Theory of Reasoned Action (TRA)* by Ajzen and Fishbein (1980) and Triandis' *decision-making behavior theory* (1980) which establishes that an individual's choice stems from a cognitive choice between the effort required and the quality of the action (resulting decision), constructed the TAT. This theory "has the advantage of integrating several aspects of individual behavior theories developed by social psychology." (Baile, 2005: 12).

The TAT is based on key constructs that relate to (Davis, 1986):

- *Perceptions:* Perceived usefulness and perceived ease of use;
- *The Subjective Norm Adapted from TRA (Ajzen and Fishbein, 1975):* attitude influences the formation of individual intentions to use a technology.

Perceived usefulness corresponds to the degree to which a person believes that using a particular technology will enhance their professional performance and productivity effectively and efficiently (Davis, Bagozzi, and Warshaw, 1989; Hong et al., 2001/2002;



Venkatesh et al., 2003; Brangier et al., 2010; Fadwa and Ez-zohra, 2019). As for perceived ease of use, it refers to the degree to which a person thinks that using a given technology does not require effort (Davis, Bagozzi, and Warshaw, 1989; Hong et al., 2001/2002; Venkatesh et al., 2003; Brangier et al., 2010; Fadwa and Ez-zohra, 2019). The *Technology Acceptance Theory* (TAT) provided initial insight into the role of attitude in forming individual intentions.

These constructs induce behavioral intentions to use a technology. Models derived from this theory assert that technology use intentions are functions to attitudes, the latter being influenced by the perceived usefulness and ease of use (usability) according to users (Poyet, 2015). Several studies have found that the two general and abstract representations of perception, according to the TAT, namely perceived usefulness and perceived ease of use, are fundamentally relevant in explaining the factors that users may consider before accepting and using a new technology (see for example Tobbin, 2010). However, Moon and Kim (2001) specify that these basic concepts alone are likely insufficient to denote the influence of factors that seem to encourage the actual use of a technology.

Most researches based on social cognition have been conducted within the framework of the Technology Acceptance Model (TAM) and its various versions: TAM1 (Davis, 1989), parsimonious TAM (Davis, Bagozzi, and Warshaw, 1989), TAM2 (Venkatesh and Davis, 2000), and TAM3 (Venkatesh and Bala, 2008).

In fact, the optimism of the main teachings of the TAM has been nuanced by a more or less in-depth criticism by Venkatesh and Davis (2000). These authors were indeed concerned with the limitations of the original TAM model (TAM1) proposed by Davis (1989) and attempted to extend this first version by adding cognitive and social influence variables, admitting that the latter variables have an influence on the beliefs associated with perceived utility; which led to TAM2. In this perspective, they emphasized the following variables (cf. Bennaceur, 2019): subjective norm, voluntariness, image, experience or ability to use a technology, relevance to work, output quality of a technology, demonstrability of results. However, the conclusions drawn about perceived usefulness, perceived ease of use, intention to use, and usage behavior were produced by the findings of the original model (Bennaceur, 2019). The TAM2, which has the same theoretical foundation as Davis's model (1989) and focuses only on the determinants related to perceived usefulness and intention to use, did not undermine the conclusions of the original analysis.

TAM3, proposed by Venkatesh and Bala (2008), is an integration of Venkatesh and Davis's (2000) TAM2 and Venkatesh's (2000) model of the determinants of perceived ease of use. TAM2 added the antecedents of

expected utility, while the perceived ease of use model focused on the determinants of perceived ease of use (this involved introducing control, intrinsic motivation, and emotion into the TAM). Thus, TAM3 produces a very comprehensive network of the determinants of technology adoption and use. However, Venkatesh (2000) argued that the TAM does not facilitate the explanation of individuals' acceptance of ICT, nor does it determine the criteria that have a real effect on perceived ease of use (cf. Fadwa and Ez-zohra, 2019).

Basic theories and models, although using different terminologies, interpret and justify similar concepts (Bourdon and Hollet-Haudebert, 2009). Under such conditions, the theoretical challenge has been to integrate them into a single theoretical whole. This theoretical challenge, which is well explained from a logical point of view, has given hope to those who advocated for it to turn to an attempt of modeling through integrated intentional models. This is the reason that made it possible to develop a unified theory of technology acceptance and use.

h. *Theory of Social Influence (TSI)*

This theory was developed by Schmitz and Fulk (1991), who were inspired by the works of Bandura (1977), with the objective of demonstrating that an individual's behavior regarding the use of technological systems is influenced by the prevailing social context. Ultimately, it is possible to distinguish two fundamental constructs of the TSI:

- Social influence, which is noticed by the impact that social norms and the attitudes of work partners have on the individual's perception of the improvement of conditions when using a given technological system;
- The experience of potential users regarding technological systems, which is reflected by the past experiences of users with the technological system.

In short, the fundamental theories reviewed here hold truth and relativity within them; the conditions of this relativity are specified in the milestones and conceptual markers of a broader theory, which aims at integrating them.

ii. *An Integral Theory: The Unified Theory of Technology Acceptance and use (UTAUT)*

In the existing and already abundant literature, one of the most popular theories that scrutinizes the intention to adopt a new technology or process is the unified theory of acceptance and use of technology. In 2003, a more thoughtful investigation, particularly with the works of Venkatesh and his associates who synthesized, through refinements of thought and simultaneous improvements of the model, the main theories on individual intention, resulted - with the adoption of the unified theory framework - in the integral theory. The unified theory of acceptance and use of

technology, or UTAUT, represents, to this day, the most advanced theory of the intention to use new technologies (Jawadi, 2014; Désiré and Bordel, 2013), and the most widely used (Venkatesh, 2022; Venkatesh et al., 2003). It has been deployed in numerous studies, both theoretical and empirical, to strengthen expectations regarding the acceptance and use of technologies in diverse and varied situations. Venkatesh and his associates (2003) demonstrated the importance of four key drivers:

- *Three are Direct Determinants of use Intentions:* These are expected performance, expected effort, and social influence, and
- *One Constitutes a Direct Determinant of use Behavior:* Behavioral intention and facilitating conditions.

It is important to elaborate more for each of these concepts. Expected performance corresponds to the degree to which an individual believes that using a technological system should enhance their performance and capacity (Venkatesh et al., 2003). It is "a scale through which the person positions themselves according to their perception of the technology in terms of performance gains in their work, if they believe that using this system will help them improve their performance" (Lafraxo et al., 2018: 138).

The expected effort corresponds to the degree of ease inherent in using a system (Venkatesh et al., 2003). "This element refers to whether the future user perceives the system as easy to use, easily understandable, or usable without too much effort" (Désiré and Bordel, 2013: 4) and is explained by three concepts: complexity, perceived ease of use, and ease of use.

Social influence, adapted from the theory of social influence by Schmitz and Fulk (1991). Social influence is defined as the degree to which an individual perceives that important people in their life believe they should use the new system (Venkatesh et al., 2003: 451). Marinkovic and Kalinic (2017) consider that social influence plays a particularly important role in the early stages of developing new technologies, when a large number of users lack experience or information about the technology in question and consequently rely on public opinion. This variable assesses whether potential users can be directly influenced (through advice, encouragement...) or indirectly (through a positive or negative image...) by their peers (friends, colleagues...) or their hierarchy regarding whether or not to use the system (Désiré and Bordel, 2013: 4).

Facilitating conditions are a concept from the UTAUT, which are considered likely to have a direct impact on technology adoption. These conditions indicate the "degree to which an individual believes that an organizational and technical structure exists to support the use of the system" (Venkatesh et al., 2003:

453). This measure makes it possible to "assess the perception that future users have of the internal (knowledge, skills) and external (training, support, intermediary person) resources that they may have" (Désiré and Bordel, 2013: 4). While behavioral intention refers to the users' propensity to adopt a behavior (Ajzen, 2002). Thus, behavioral intention is noticed through people's actions. Furthermore, the effect of behavioral intention on the use of technology is well established in the existing literature (Venkatesh et al., 2012).

The UTAUT model includes other variables that moderate the influence of the four primary determinants of intention and usage behavior, referred to as moderating variables. The integration of these variables into the model helps address the inconsistencies and low explanatory power of previous models, and better explains the differences in behavior among different types of consumers (Venkatesh et al., 2003; Lee, Lee, and Rha, 2019). In general, it includes four main moderating variables:

- Three of which are individual and related to past experience with the system, age, and user gender;
- The last moderating variable relates to the context of use: the voluntary or involuntary nature of actual usage from the perspective of social psychology.

Venkatesh, Thong and Xu (2016) specify the four main exciting developments of the UTAUT model:

- The introduction of new exogenous mechanisms that refer to the impacts of external predictors on the four exogenous variables (expected performance, expected effort, social influence, and facilitating conditions) of the unified theory;
- The introduction of new endogenous mechanisms that refer either to the impact of new predictors on the two endogenous variables in UTAUT (i.e., behavioral intention and behavioral usage), or to the enrichment of the four exogenous variables and the two endogenous variables in the original UTAUT.
- The introduction of new moderation mechanisms that add new moderating effects to the original UTAUT, including the moderation of new relationships; - the introduction of new mechanisms that refer to the new consequences of behavioral intention and technology usage, which represent additions to the original UTAUT. Extensions of UTAUT are the category of research that has the greatest potential to make significant contributions to research on technology acceptance and use (Venkatesh et al., 2016).

The various aspects of the proposed representation being analyzed, our theoretical task seems almost accomplished, but it is still appropriate to question the value of this theoretical work, which provides a theoretical foundation for the empirical results to be obtained during empirical work. Thus, we



propose to engage in a discussion of a few empirical studies solely in the field that interests us, that of mobile money.

b) Empirical Literature

The dominant perspective in the literature on individual intention mainly focuses on analyzing new technologies (see for example: Davis, 1989; Fishbein and Ajzen, 1975). Regarding the field of mobile money, many authors, such as Nur and Panggabean (2021), Sossou et al. (2021), Kofi Penney et al. (2021), Osman et al. (2020), Lee et al. (2019), and Kuria Waitara et al. (2015), have been able to validate the robustness of the UTAUT model through empirical studies; which means that the theoretical and empirical knowledge related to this field can be considered robust.

Kuria Waitara et al. (2015), in the Kenyan case and using a sample of 248 people, apply structural equation modeling to model the adoption and use of mobile money transfer services and show that the independent variables (expected performance, expected effort, and social influence) have a significant impact on the behavioral intention to use mobile money. In contrast, facilitating conditions have no significant influence on the adoption and use of a given mobile money transfer system.

Lee et al. (2019) present the results of an empirical study conducted on a sample of 528 respondents in South Korea. The collected data were analyzed using the structural equation modeling approach, which showed that expected performance and social influence have a positive effect on the behavioral intention to use mobile payment services. In fact, the risk of confidentiality has a negative effect on this intention. A high level of facilitating conditions increased the behavioral intention to use mobile payment services for men, but not for women.

An empirical study by Kofi Penney et al. (2021) seems to confirm the findings of Kuria Waitara et al. (2015). Kofi Penney et al. (2021) used UTAUT 2 (an improved version of UTAUT) and also applied structural equation modeling. The data necessary for the study were collected through a convenience sample of 403 Ghanaians, mobile money users, in five cities: Accra, Kumasi, Takoradi, Koforidua, and Sunyani. They demonstrate that expected performance, expected effort, and social influence have a positive effect on the behavioral intention of mobile money users, whereas facilitating conditions do not have any effect on the behavioral intention of users of mobile money services. The expected performance is the main factor that affects the behavioral intention to use mobile money. The expected effort has a positive impact on both behavioral intention and expected performance. Among the new exogenous variables added to the model (hedonic motivation, habit, price value, perceived risk, trust), hedonic motivation was found to have no effect on

behavioral intention. Habit impacts behavioral intention and the usage behavior of mobile money. Trust affects both expected effort, perceived risk, and behavioral intention.

Osman et al. (2020) use a sample of 375 mobile money users in Somalia, also applying a structural equation model. The essential result obtained from this research has shown that certain factors, such as performance expectancy, effort expectancy, social influence, and facilitating conditions, directly affecting the intention to use mobile money, are likely to impact it positively and significantly. Furthermore, technological resistance factors such as perceived risk of financial loss and perceived risk of systemic error have a significantly negative influence on the behavioral intention to use mobile money. These data allow for a better understanding of the technological resistance issues that were not addressed in previous studies.

Sossou et al. (2021) also experimented with the enhanced UTAUT approach to understand the explanatory factors for the acceptance and use of mobile money services by customers of mobile phone operators in Dakar (Senegal). A sample of 251 Dakar residents was constructed for this study. However, the methodological approach is different compared to the studies outlined above; because, the analysis is based here on the econometrics of qualitative variables and more specifically, on a binary logistic regression. By focusing on the essential elements (expected effort, perceived risk, service testability, perceived usefulness, social influence) that lead to the impact on behavioral intention to use and the expected usage behavior, the authors show that the intention to use is explained by perceived risk, testability, and perceived usefulness. The effect of perceived risk is negative on intention. The actual factors that explain less the intention to use are the expected effort and social influence, which is not in line with the theoretical assumptions of Venkatesh et al. (2003). Nevertheless, the expected effort has some influence on intention when convenience is taken into account. Furthermore, the intention to use and convenience have a direct and significant effect on the adoption of service innovation, while the financial cost has a futile effect on the adoption of innovation.

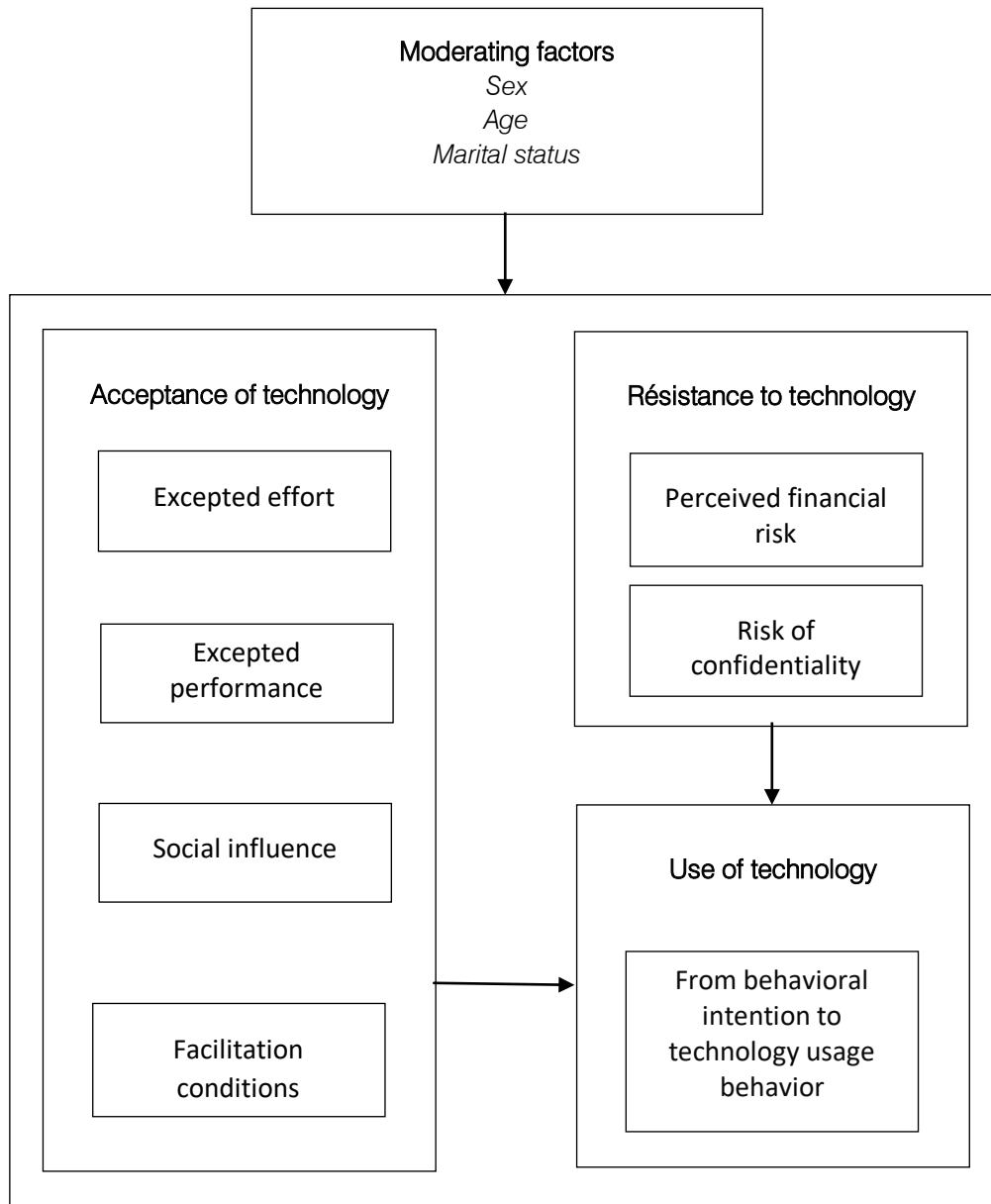
The quantitative study by Nur and Panggabean (2021) on a sample of 100 respondents from Jakarta and its surroundings (Indonesia) shows that perceived performance, social influences, facilitating conditions, perceived enjoyment, and trust significantly affect the behavioral intention of Generation Z to adopt mobile payment services.

From this interesting literature, which already reflects the abundance of empirical studies on the issue of using mobile money services, different works illustrate a divergence on results: the constructs that would have a favorable effect on the acceptance or resistance to mobile money technology vary from one country to



another, on one hand, and would certainly be different from one continent to another, on the other hand. And, especially regarding the effect of expected effort and social influence: the results are therefore mixed. Ultimately, this research adopts as a theoretical basis for developing our theoretical hypotheses a model that extends the UTAUT by integrating perceived financial risk and perceived risk of confidentiality into the theory. Indeed, "the use of mobile money services is perceived as risky by subscribed customers" (Sossou et al., 2021: 407). Furthermore, we propose in this research to add to

the basic UTAUT framework three sociodemographic factors, namely: gender, age, and marital status of customers, which we consider as moderating variables. *The Research Proposal Defined for the Study:* The factors of acceptance of technology and the factors of resistance to mobile money technology directly influence the behavioral intention to use mobile money technology. The moderating factors operate on both the behavioral intention and the usage behavior of mobile money technology. The research model we propose is illustrated in figure 1 below.



Source: author of the article

Figure 1: Research Model

The findings of this literature review, after analyzing the various factors influencing the acceptability and use of mobile money services and

presenting our research model, would be incomplete if the concept of resistance were neglected. Resistance is a social practice, and as a concept, resistance to

innovation is the result of a process that incorporates perceptions, cognitions, and emotions (Bagozzi and Lee, 1999). And, more fundamentally, there are different ways users resist innovation. So, Szmigin and Foxall (1998) identify three types, namely: rejection, opposition, and postponement. *Rejection* happens when the innovation doesn't seem beneficial or is seen as too complicated to use. *Opposition* arises when consumers see a downside to the innovation. *Postponement* occurs when users delay adopting an innovation. Darpys (2000) words have clearly expressed the definition of this delay: the potential user procrastinates because they consciously defer the action to a later time, waiting for the ideal moment according to their criteria, or to learn more about the innovation first. On top of that, Mani and Chouk (2016) point out that resistance to innovation can be directed against the products themselves, their market, or even the marketing hype promoting them. Resistance to innovation seems to be the appropriate theoretical framework to understand resistance behaviors towards mobile payments.

III. RESEARCH METHODOLOGY

This study is based on Venkatesh et al.'s (2003) UTAT, which is derived from quantitative research based on surveys. As Bobillier-Chaumon (2009: 359) states: "*The process of technological adoption is part of a continuum, a gradual and complex phenomenon.*" This helps to better explain the variations in usage behavior. Thus, in this research, we decided to experiment with a new methodological approach. In this perspective, the use or resistance to the use of mobile money is not perceived as an attribute that an individual possesses or does not possess, but rather a situation whose intensity differs from one individual to another. The following lines provide a presentation of the multidimensional measures of the degree of resistance to the use of a technology. The dimensions are constructed based on the theory being considered.

a) *Totally Fuzzy and Relative Approach to Resistance to the use of Mobile Money*

The theory of fuzzy sets first appeared in Zadeh (1965) as a kind of extension of classical set theory, considering that an element can partially, but not wholly, belong to a category (Pi Alperin and Berzosa, 2011). However, non-fuzzy sets are subsets of fuzzy sets. This means that they are still fuzzy sets. "*The theory of fuzzy sets opens up a vast and rich scientific domain*" (Rolland-May, 1987: 43).

The basic idea, simple and effective, regarding fuzzy sets, is as follows. Given a set E of elements x (x ∈ E) and a fuzzy subset A of E (A ⊂ E) defined as follows: $A = \{x, \mu_A(x)\}$. For every x ∈ E, $\mu_A(x)$ is a membership function in the fuzzy subset, taking values in the closed interval [0, 1]. The value of $\mu_A(x)$

represents the degree of membership of x in A. *Therefore:*

- $\mu_A(x) = 0$ if and only if x does not belong to A;
- $0 < \mu_A(x) < 1$ if and only if x partially belongs to A, and its degree of membership is given by the value of $\mu_A(x)$;
- $\mu_A(x) = 1$ if and only if x completely belongs to A.

It should be noted that a single idea seems to achieve consensus in all empirical studies that rely on fuzzy sets. This idea is simply that if, as a mathematical expression, the membership function is, by nature, allowed to take variable and varied forms, the only condition that such a function must fulfill is that it takes only values between 0 and 1 (Lelli, 2001).

The original proposition by Cerioli and Zani (1990), namely the Totally Fuzzy approach, was reformulated by Cheli and Lemmi (1995) who are behind the Totally Fuzzy and Relative approach (TFR). Both methods have been applied by many authors subsequently, but with a preference for the TFR approach. The latter approach enjoys our highest favor.

We consider that the theory of fuzzy sets, more specifically the TFR logic approach by Cheli and Lemmi (1995), can also be applied to the analysis of individuals' use or resistance to mobile money. It allows for the conceptualization of the adoption of mobile money services as a continuum of levels of belonging.

b) *TFR Logic and Normalized Form of the Membership Function*

Given the multidimensional nature of an individual's resistance to the actual use of mobile money, it is necessary to estimate the degree of belonging of each client to the fuzzy subset of users, or resisters, based on two categories of factors: the acceptance and use of technology factors and the resistance to technology factors. As the resistance to the use of mobile money is not perceived as an attribute possessed or not by an individual, but rather as a situation whose intensity may vary from one individual to another. The estimation faces a major difficulty, that of choosing an appropriate membership function for each of the resistance indicators.

Assuming that for each statistical unit, we observe a vector X of k characteristics: X_1, X_2, \dots, X_n . Let $\mu(\cdot)$ represent the specific membership function for the indicator X_j ($\mu(x_{ij})$) illustrates a measure of the specific resistance for variable j), it is, in this context, defined in terms of its distribution function, denoted $F(\cdot)$, as follows:

1. $\mu(x_{ij}) = F(x_{ij})$ when the resistance in unit j increases as X_j increases, and $\mu(x_{ij}) = 1 - F(x_{ij})$ when the resistance in unit j increases as X_j decreases. Its normalized form, when it comes to a discrete variable, is given by:

2. $g(x_{ij}) = 0$ if $x_{ij} = x_j^1$ and $g(x_{ij}) = g(x_j^{k-1}) + \frac{F(x_j^k) - F(x_j^{k-1})}{1 - F(x_j^1)}$ if $x_{ij} = x_j^k$ ($k > 1$) This allows us to have:
3. $g(x_{ij}) = \frac{F(x_j^k) - F(x_j^1)}{1 - F(x_j^1)} \quad \forall x_{ij} = x_j^k$

In this context, $x_j^1, x_j^2, \dots, x_j^m$ represent the various categories of the variables X_j (or the values that it assumes if X_j is quantitative and discrete). They are arranged in ascending order relative to the degree of resistance to the use of mobile money, such that x_j^1 indicates the minimum degree and x_j^m the maximum degree of resistance. This membership function is therefore increasing with the degree of resistance. In this logic, a value of 0 for the membership function is associated with the category (or value) corresponding to the lowest degree of resistance, while a value of 1 is associated with the category corresponding to the highest degree of resistance. The values between 0 and 1, which depend on the distribution of characteristics in the population, correspond to the intermediate categories.

Concerning the dichotomous qualitative variable, it is treated as follows:

$$g(x_{ij}) = \begin{cases} 0 & \text{if the individual shows no resistance} \\ 1 & \text{if the individual shows resistance} \end{cases} \quad (3')$$

This variable has a binary output; thus, it is a variable derived from a non-fuzzy set. Regarding the continuous quantitative variables, many contributions use a modified membership function which is a combination of the membership function from Cheli and Lemmi (1995) and that of Betti and Vema (1999). It is given by the following algebraic expression:

$$g(x_{ij}) = [1 - F(x_{ij})][1 - L(x_{ij})] \quad (3'')$$

where $F(\cdot)$ is the distribution function of the variable in question, $L(\cdot)$ corresponds to the ordinate of the Lorenz curve. This measure is more sensitive than the simple cumulative distribution function when the dimension displays real and significant disparities. The conceptualization of this methodological approach on resistance to the use of mobile money allows for the definition of two broad interpretations: when it pertains to the individual, in this case, it is applicable to an individual index of multiple resistance; when it pertains to the reference population, in this case, it is applicable to a general index of resistance that is calculated.

The TFR indices result from a multidimensional approach to measuring resistance to the use of a new technology; the different aspects of this phenomenon can be studied either individually or aggregated together and measured by a single index. And once the k values

of the membership function $g_1(x_{i1}), \dots, g_k(x_{ik})$ related to the k resistance indicators corresponding to the i -th individual are calculated, we need to find a way to aggregate them to obtain a new membership function that considers all the information provided jointly by the k indicators.

Such a global membership function can be defined as a weighted average of the values of the specific membership functions. The i -th unit of the membership function in the fuzzy subset of the resistors can be defined as follows:

$$f(x_i) = f(x_{i1}, \dots, x_{ik}) = \frac{\sum_j w_j \cdot g(x_{ij})}{\sum_j w_j} \quad i = 1, \dots, n \quad (4)$$

and $j = 1, \dots, m$ (i indicates each individual and indicates each dimension).

In this expression:

- $f(x_i)$ represents an individual index of multiple resistance, based on the set of variables obtained from a questionnaire;
- les w_1, w_2, \dots, w_m describe a generic system of averages:

$$w_j = w(P_j) = w \left[\frac{1}{n} \sum_i g(x_{ij}) \right] \quad (5)$$

The determination of the weights (w_j) in formula 5 is a practical problem of concern that calls for several ad hoc solutions in the literature. For this study, we adopt the following formulation:

$$w_j = e^{-P_j} \quad (6)$$

It should be noted that, depending on the approach chosen for this problem, there are many mathematical formulations of the weight function. The existing literature presents a large number of possible alternatives for the weight function, which are consistent with the principle of TFR logic. The general index of the multiple resistance under analysis is obtained. It is given by the following mathematical expression: It should be noted that, depending on the approach taken to this problem, there are many mathematical formulations of the weight function. The existing literature presents a large number of possible alternatives for the weight function, which are consistent with the principle of TFR logic.

The general index of the multiple resistance under analysis is obtained. It is given by the following mathematical expression:

$$P = \frac{1}{n} \sum_i f(x_i) = \frac{1}{n} \sum_i \left[\frac{\sum_j w_j \cdot g(x_{ij})}{\sum_j w_j} \right] = \frac{\sum_j w_j \cdot \left[\frac{1}{n} \sum_i g_j(x_{ij}) \right]}{\sum_j w_j} \quad (7)$$

The P index can be calculated either for all resistance indicators or for specific groups of indicators:

thematic index (for example, only the fuzzy subset of risk barriers). In the first case, a general measure of resistance is obtained, while in the second case, a collective measure for a specific type of resistance is obtained.

IV. EMPIRICAL ANALYSIS: DATA COLLECTION METHODOLOGY AND RESULTS OF FUZZY LOGIC

a) Data Collection Methodology

To address our issue, a quantitative study was conducted among a convenience sample of Airtel Congo customers in the Brazzaville department. Indeed, an empirical study was conducted with 420 Airtel Congo customers, aged 18 and older. To collect the data, we chose the questionnaire as a collection tool.

Inspired by previous empirical researches on the use or rejection of mobile money and in accordance with the theoretical consensus associated with the UTAUT model, the questionnaire used consisted of three main parts. First, Part A) 'To better know you' allowed for the characterization of the individual (gender, age, marital status, level of education, annual income in CFA francs, occupation). Next, Part B) 'Motivational factors in the use of Airtel mobile money transfer services,' which focused on functional barriers, aimed to understand the role played in the acceptance of mobile money transfer services by certain factors identified in the literature related to UTAUT (testability, ease of use, convenience of the service, social influence, perceived usefulness of the services, low cost of services). Finally, section C) "Factors of resistance in the use of Airtel mobile money services" focused on structural barriers, emphasizing risk factors (financial risk, confidentiality risk).

With a simple constitution, but very operational and technically better suited to the specific context of the study, the non-probabilistic convenience sampling method was applied. Within the framework of this sampling methodology, statistical units are chosen, based on their convenience and availability and for practical reasons of accessibility (the opportunities that arise for the researcher without a predetermined selection criterion). This short survey was conducted from July to early August 2022.

Depending on the objective of the study, the sample structure we produce here is limited solely to the moderating factors (sex, age, and marital status). Table 1, which follows, presents this predefined sample structure according to the conceptual reflection.

Table 1: Distribution of Respondents by Sex, Age, and Marital Status

Moderating variables	Types of Variables
Sex	Women = 30 %
	Men = 70 %
Age	[18 – 40 years] = 65 %
	[41 – 60 years] = 28 %
	61 years and older = 7 %
Marital status	Single = 77 %
	Married = 20 %
	Separated = 3 %
	Widow/Widower = 0 %

Source: author of the article.

Table 1 above shows that our sample consists of 30% women and 70% men. The over-representation of the male sex is due to random fluctuations. Among all respondents, 65% of the study subjects are between 18 and 40 years old, 28% are between 41 and 60 years old, and 7% are over 60 years old. Regarding marital status, the survey results indicate that 77% are single, 20% are married, and 3% are separated or divorced.

b) Measures

Degrees of resistance, according to the different fuzzy indices, were estimated in this study, with data obtained from the survey conducted in the department of Brazzaville, among Airtel Congo customers, and a synthesis of these measures was made.

i. Selection of Fuzzy Dimensions

In total, we have retained four collections and fourteen fuzzy subsets. These collections and fuzzy subsets are illustrated in the table below.

Table 2: Selected Fuzzy Sets and Subsets

Fuzzy sets (Attributes)	Fuzzy subsets (Components)	Types of variables	Conditions of resistance
SUBjective Assessments	Pre-test before adoption	Binary 0/1	Yes = 1
	Ease of use	Binary 0/1	Yes = 1
	Convenience of the service	Binary 0/1	Yes = 1
	Social influence	Binary 0/1	Yes = 1
	Perceived usefulness	Binary 0/1	Yes = 1
	Cost of services	Binary 0/1	Yes = 1
Facilitation Conditions	Income	Numeric	≥ 75000
	Level of education	Polytomic	
	Status	Polytomic	
Perceived Risks	Financial risk	Binary 0/1	Yes = 1
	Risk of confidentiality	Binary 0/1	Yes = 1
Moderating Factors	Sex	Binary 0/1	Yes = 1
	Age	Polytomic	
	Marital status	Polytomic	

Source: author of the article.

To globally measure the reliability of our measurement instrument, that is, the level of homogeneity of a block of positively correlated variables x_i , we use Cronbach's Alpha. The table 3 below shows the number of fuzzy sets by indicators as well as the value of α of Cronbach. Since our research is only

exploratory, a block is considered homogeneous if: $\alpha \geq 0.6$. The obtained Cronbach's coefficients allow us to say that, for each indicator, the variables (fuzzy subsets) selected assess the same reality.

Table 3: Results of Cronbach's α Coefficient

Fuzzy sets	Number of fuzzy subsets	Coefficient α
Subjective evaluations	6	0.633
Facilitation factors	3	0.970
Perceived risks	2	0.989
Moderating factors	3	0.890

Source: author of the article

ii. Calculation of Resistance Indices According to Totally Fuzzy and Relative Logic

We have defined the weights of the fixed fuzzy dimensions, each of these dimensions revealing an

aspect of the resistance to the use of Airtel Congo's mobile money. Table 4 summarizes the results obtained from the weight calculation.

Table 4: Weights associated with fuzzy dimensions

Attributes	Fuzzy Dimensions	Weight P	Fonctiong(x_{ij})
Subjective Assessments	Pre-test before adoption	0.462	0.771
	Ease of use	0.417	0.874
	Convenience of the service	0.447	0.805
	Social influence	0.561	0.579
	Perceived usefulness	0.545	0.607
	Cost of services	0.480	0.733
Facilitation Conditions	Income	0.793	0.231
	Level of education	0.775	0.255
	Status	0.395	0.930
Perceived Risks	Financial risk	0.645	0.438
	Risk of confidentiality	0.746	0.293
Moderating Factors	Sex	0.497	0.770
	Age	0.748	0.291
	Marital status	0.442	0.817

Source: author of the article

The indicators are of a dichotomic, polytomic, and continuous type (see Table 2), and the membership function takes the form given by equation 2. The

different values of x_j^1 indicating the minimum degree and x_j^m the maximum degree are established in such a way as to fully take into account the characteristics of

each indicator. The results are recorded in Table 4. If the fact or the status of having no level of education is seen as an indicator of resistance to the use of mobile money, the minimum value is 0.255. If the fact that not doing the pretest before adopting mobile money is seen as an indicator of resistance to the use of mobile money, the average degree of membership in the fuzzy set of resistant is 0.771 (minimum value). The average degree of membership in the fuzzy set of resistant is 0.874 if usability issues (ease of use) are identified as a factor reinforcing users' resistance. The minimum value is 0.579 if resisting social influence (fashion effect only) increases users' resistance. However, it is important to emphasize the need for caution in interpreting these results, particularly when the values of $g(x_{ij})$ for the different types of selected variables are measured and compared: indeed, $g(x_{ij})$ is a proportion in the case where the variables involved are binary, which is not necessarily true in the case of continuous variables.

Social influence, although slightly less dominant than other subjective variables, remains a significant factor explaining the resistance among the individuals surveyed. It is highlighted by the UTAUT model of Venkatesh et al. (2003). A comparison of our results with those of previous studies, such as those by Nur and Panggabean (2021) and Lee et al. (2019), supports the assertion that the opinions of colleagues, friends, and

close ones play a key role in the resistance to the use of technology.

It appears that the individual's age is the moderating factor that would play a more reducing role on the resistance of customers to use mobile money services.

By construction, all resistance indices are values between 0 and 1. The closer the index is to 1, the higher the degree of resistance to the use of mobile money. Each of the two specific indicators and the general index have been divided into ordered classes in increasing order of resistance. An arbitrary division of the scale into quartiles has been made to clarify the analysis and establish the consistency of the results with the retained categories of resistance groups to the use of technology. In this sense, concerning the considered indicator, the class of [0.00 – 0.25] corresponds to individuals with a low degree of resistance to the use of mobile money (the less resistant individuals), while the class of [0.75 – 1.00] groups all individuals exhibiting a high degree of resistance to the use of mobile money (the extremely resistant individuals). The classes of [0.25 – 0.50] and [0.50 – 0.75] are intermediate classes and take into account: individuals who are moderately resistant and those who are resistant, respectively.

The idiosyncratic, thematic, and general indices of resistance have been calculated.

Table 5: Idiosyncratic, Thematic, and General Indices

Attributes	Fuzzy Dimensions	Indicators
Idiosyncratic Indices	Subjective assessments	0.657
	Facilitating factors	0.380
	Perceived risks	0.389
	Moderating factors	0.549
Thematic Indices	Subj. Assess. -Fac. fac.	0.518
General Indice	General resistance index without considering moderating factors	0.475
	General resistance index after considering moderating factors	0.494

Source: author of the article

The measured value of the fuzzy index of subjective assessments seems to be around 0.657, or 65.7%, and is the highest among the selected idiosyncratic indices. While the fuzzy index of resistance due to perceived risks is estimated at 0.390 (39.0%), the fuzzy index of resistance due to facilitation conditions is the lowest at only 0.380 (38.0%). The fuzzy index of resistance due to moderating factors is 0.550 (55.0%). The critical aspects of using mobile money technology are related to subjective assessments.

To see to what extent key factors - age, gender, and marital status - affect the degree of resistance to the use of mobile money technology in the specific context of Congo, one can compare the general fuzzy multidimensional index obtained without considering moderating factors with the general fuzzy multidimensional index obtained with consideration of moderating factors. Regarding the general fuzzy

multidimensional index obtained without considering moderating factors, the results indicate that the degree of resistance to the use of mobile money among Airtel Congo customers in the Brazzaville department is 0.475. In other words, 47.5% of the surveyed customers are moderately resistant (moderate resistance). And regarding the estimated fuzzy multidimensional general index, after taking into account the moderating factors, it is 0.494: 49.4% have moderate resistance. The estimated value of the fuzzy general index is slightly increased by about 1.9 percentage points when considering the dimension of moderating factors. The degree of resistance rooted in the moderating factors is largely caused by the individual's gender and marital status.

Tables 6-12 provide information on the distribution by resistance class and, for each attribute, according to the studied indicator.

Table 6: Subjective Assessments

Subj assess.	Abs. Freq.	Rel. Freq.	Cum. Rel. Freq.
[0.00 - 0.25]	11	2.6	2.6
[0.25 - 0.50]	66	15.7	18.3
[0.50 - 0.75]	223	53.1	71.4
[0.75 - 100]	120	28.6	100.0
Total	420	100	

Source: author of the article

Note well: Abs. Freq.: absolute frequencies; Rel. Freq.: relative frequencies; Cum. Rel. Freq.: cumulative relative frequencies

Tableau 7: Facilitating Factors

Fac. Fac.	Abs. Freq.	Rel. Freq.	Cum. Rel. Freq.
[0.00 - 0.25]	132	31.4	31.4
[0.25 - 0.50]	192	45.7	77.1
[0.50 - 0.75]	67	16.0	93.1
[0.75 - 1.00]	29	6.9	100.0
Total	420	100	

Source: author of the article

Tableau 8: Perceived Risks

Ris. Per.	Abs. Freq.	Rel. Freq.	Cum. Rel. Freq.
[0.00 - 0.25[187	44.5	44.5
[0.25 - 0.50[49	11.7	56.2
[0.50 - 0.75[110	26.2	82.4
[0.75 - 1.00]	74	17.6	100.0
Total	420	100	

Source: author of the article

Tableau 9: Moderating Factors

Fac. Mod.	Abs. Freq.	Rel. Freq.	Cum. Rel. Freq.
[0.00 - 0.25]	75	17.9	17.9
[0.25 - 0.50]	165	39.3	57.1
[0.50 - 0.75]	80	19.0	76.2
[0.75 - 1.00]	100	23.8	100.0
Total	420	100	

Source: author of the article

Tableau 10: Distribution of the thematic indicator Subjective Assessments-Facilitating Factors in 4 ordered classes

AS-FF.	Abs. Freq.	Rel. Freq.	Cum. Rel. Freq.
[0.00 - 0.25]	11	2.6	2.6
[0.25 - 0.50]	207	49.3	51.9
[0.50 - 0.75]	178	42.4	94.3
[0.75 - 1.00]	24	5.7	100.0
Total	420	100	

Source: author of the article

Tableau 11: Distribution of the overall Resistance Indicator, not Taking into Account Moderating Factors, in 4 Ordered Classes

Gen. Ind.	Abs. Freq.	Rel. Freq.	Cum. Rel. Freq.
[0.00 - 0.25]	10	2.4	2.4
[0.25 - 0.50]	250	59.5	61.9
[0.50 - 0.75]	140	33.3	95.2
[0.75 - 1.00]	20	4.8	100.0
Total	420	100	

Source: author of the article

Tableau 12: Distribution of the Overall Resistance Indicator, Taking into Account the Moderating Factors, in 4 Ordered Classes

Gén. Ind.	Abs. Freq.	Rel. Freq.	Cum. Rel. Freq.
[0.00 - 0.25]	7	1.7	1.7
[0.25 - 0.50]	225	53.6	55.3
[0.50 - 0.75]	177	42.1	97.4
[0.75 - 1.00]	11	2.6	100.0
Total	420	100	

Source: author of the article

The analysis of the distribution of users of mobile money services along the resistance continuum, represented by the general resistance index (not taking into account moderating factors), shows a concentration in the categories between 0.75 and 1.00, while the highest frequency is in the class of [0.25 – 0.50] (59.5% of respondents). It should be noted that 20 individuals, who exhibit extreme resistance, fall into the class of [0.75 – 1.00].

Regarding the general resistance index (taking into account moderating factors), it does show a concentration in the categories between 0.75 and 1.00. However, only 11 individuals end up in the class of [0.75 – 1.00], and the highest frequency, which is still in the class of [0.25 – 0.50], has decreased (53.6% of respondents), representing a gap of about 6 percentage points. From an empirical perspective, the moderating factors that influence both behavioral intuition and actual behavior in using mobile money technology completely and automatically blur the boundaries of all resistance classes to mobile money services that we have established conceptually.

V. CONCLUSION

The objective of this work was to understand the impact of moderating factors such as age, gender, and marital status on resistance to mobile money technology in the specific context of Congo. To achieve this goal, a survey was conducted among Airtel Congo customers in the Brazzaville department, and a total of 420 completed questionnaires were collected.

After outlining the theoretical foundations on which we built our research model based on the UTAUT, aimed at describing individual intention and usage behavior of mobile services, the article develops and validates an 'exploratory' empirical approach whose purpose is to highlight the interest of a multidimensional and fuzzy indicator of resistance to the use of mobile money. The main contribution of this work is not merely to refer precisely to the revised UTAUT model which combines insights from several technology acceptance theories, but rather to establish a gradation in the use or resistance to the use of mobile money. Fuzzy set theory, particularly TFR logic, has allowed us to qualify the extent of this gradation, with satisfactory results.

We compared the fuzzy multidimensional general index, obtained without considering the moderating factors, with the one obtained considering the moderating factors, which have a simultaneous effect on behavioral intuition and the behavior of using mobile money technology. The general index, detached from the moderating factors, is estimated at 0.475, meaning that 47.5% of Airtel Congo customers surveyed in the Brazzaville department are moderately resistant to mobile money services. In fact, the gap in the index, calculated by considering the moderating factors, is about 1.9 percentage points compared to the general index extracted from the moderating factors. The moderating factors have blurred the boundaries of the resistance categories to mobile money services that we conceptually established.

The results of this study could indeed provide relevant information for the design of business strategies that, relying on a better understanding of subjective assessments (the ease and convenience of the service, the cost of the service), facilitating conditions (customer status), and moderating factors (gender and marital status), would take into account multiple levels of observation to apply the necessary actions and methods accordingly, in a manner more appropriate to customers.

Beyond the methodological contribution which seems important, the field or the scope of the analysis is original. However, it is worth highlighting some limitations, in line with this exploratory study: this research should continue by expanding the sample size, integrating other mobile money transfer service operators and other dimensions of resistance, and building appropriate level-headed systems. Finally, while we note that the theory of fuzzy sets and the structure of the proposed TFR logic provide empirical analysis of resistance to mobile money with the hope of considering graduations, econometric modeling may allow explaining the intensity of resistance through a set of individual characteristics.

As a final conclusion, it is essential to recognize that our research is not without limitations. Indeed, it does not take into account mobile money transactions categorized by major product types (money transfers, cash withdrawals, mobile top-ups, payments, etc.). Furthermore, it was limited to a single mobile operator and one department. It would be better to conduct the study on all operators and throughout the entire territory of Congo, which would allow for a comprehensive analysis of the results.

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Factors Affecting Employee Retention of a State University in Eastern Visayas, Philippines

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Abstract- A low employee retention rate is incredibly disruptive to the growth of an organization. The study examined the needs of employees of a State University in Eastern Visayas, Philippines to remain in the organization for the maximum amount of time. The study investigated the factors of employee retention of the said state university. A survey was conducted using a structured questionnaire among 218 employees randomly selected from the two campuses of a State University. Descriptive analysis was used to analyze the respondents' sociodemographic characteristics, employment profile, retention awareness, and willingness to stay in the university. Binary logistics regression was employed to identify the factors affecting employee retention of a state university in Eastern Visayas, Philippines. Results showed that out of the eight sociodemographic variables examined, only the employee's age significantly influenced job retention. This implies that as the employee gets older, he/she will likely remain or stay in the university. Regression results showed that workload, work flexibility, organizational culture, and leadership were significant factors of employee retention.

Keywords: *factors, employee retention, state university, higher education, faculty & staff, Philippines.*

GJMBR-A Classification: *JEL Code: J63, J28, I23*



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Abstract: A low employee retention rate is incredibly disruptive to the growth of an organization. The study examined the needs of employees of a State University in Eastern Visayas, Philippines to remain in the organization for the maximum amount of time. The study investigated the factors of employee retention of the said state university. A survey was conducted using a structured questionnaire among 218 employees randomly selected from the two campuses of a State University. Descriptive analysis was used to analyze the respondents' sociodemographic characteristics, employment profile, retention awareness, and willingness to stay in the university. Binary logistics regression was employed to identify the factors affecting employee retention of a state university in Eastern Visayas, Philippines. Results showed that out of the eight sociodemographic variables examined, only the employee's age significantly influenced job retention. This implies that as the employee gets older, he/she will likely remain or stay in the university. Regression results showed that workload, work flexibility, organizational culture, and leadership were significant factors of employee retention. Thus, it is recommended that employees should be provided with favorable workloads, flexible working schedules, good organizational culture, and good leadership so that they will stay committed and loyal to the university.

Keywords: factors, employee retention, state university, higher education, faculty & staff, Philippines.

I. INTRODUCTION

Employee retention is essential to the growth and stability of any organization. High turnover can significantly disrupt operations and lead to increased costs due to hiring delays, on boarding, and training of replacements. Employees are the backbone of organizations- they drive performance, deliver services, and ensure that goals are achieved. Retention, defined as an organization's ability to keep its employees for the longest possible time, depends on several factors such as benefits, workplace environment, leadership quality, flexible work arrangements, and opportunities for career development (Paulsen, 2021; Kaur, 2017). Talented employees are difficult to replace, and their loss negatively impacts productivity and organizational efficiency (Das & Baruah, 2013).

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In recent years, high employee turnover has become a pressing concern across various sectors, including state colleges and universities. These institutions are particularly affected, as they often employ non-regular staff such as job orders, contract workers, and part-time instructors. One state university in Eastern Visayas has experienced the loss of 159 non-regular employees between 2018 and 2023, including 51 Job Orders, 43 Contract of Service (COS) instructors, 44 COS non-teaching staff, and 21 part-time instructors. The lowest recorded retention rate was 89% in 2020, which falls below the generally acceptable range of 90.7% to 100% (Walker, 2023). These resignations were mostly voluntary, indicating the need for better retention strategies.

Despite the growing importance of this issue, there is a lack of research focused on employee retention in the context of Philippine state universities. Understanding the factors that influence employees to stay or leave is critical for improving retention policies. This study aims to investigate these factors to help state universities- particularly in Eastern Visayas- develop effective, employee-centered strategies that will encourage commitment and reduce turnover among non-regular personnel.

This study generally aimed to identify the factors that influence employee retention in a state university. Specifically, it sought to analyze the key determinants affecting their decision to stay or leave the organization, and propose effective strategies that the university can implement to achieve a higher employee retention rate based on the results of the analysis.

II. LITERATURE REVIEW

Employees are the cornerstone of organizational success, with human resource management playing a crucial role in ensuring their value, safety, and development (Imm, 2021; Garavan, 2007). Strategic HRM fosters effectiveness and adaptability, while hiring competent staff significantly influences outcomes (Cardona & Stevens, 2004; Sands, 2022). Employee retention, the ability to minimize staff turnover, is vital for organizational stability, especially in sectors like education, where negative labor turnover has been recorded (PSA, 2021). Teachers, being central to educational institutions, require careful recruitment

aligned with DepEd and CHED standards (Bulawat, 2020).

Several factors influence retention. Socio-demographic characteristics such as age, education, tenure, and alternative income sources affect employees' decisions to stay (Caredo et al., 2022; Medallion, 2020; Labraguea et al., 2018; Caringal-Go & Hechanova, 2018). Career development opportunities also reduce turnover, as employees who see growth potential show greater commitment (Salleh et al., 2020; Guzman et al., 2019; Kossivi et al., 2016). Compensation and benefits, including health care, housing, and educational aid, strongly influence retention (Diokno & Narbarte, 2020; Yamamoto, 2011; Iqbal et al., 2017).

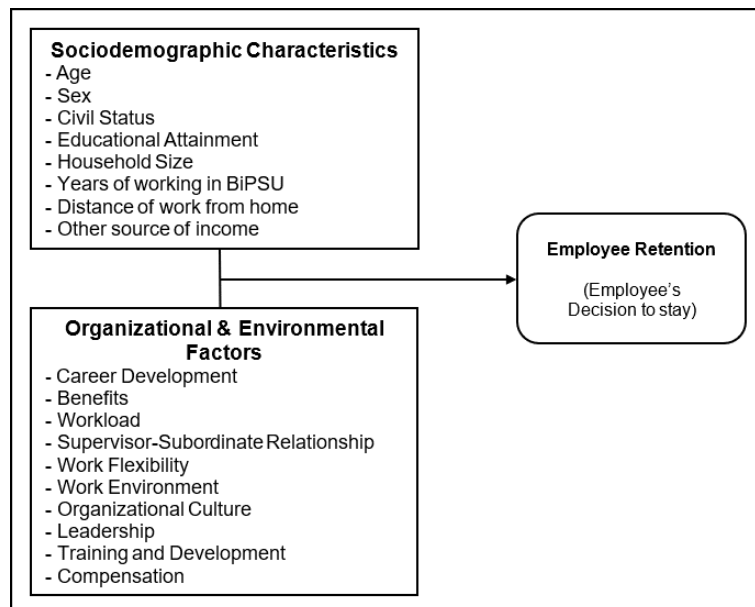
Workload negatively affects retention, with excessive demands leading to stress and dissatisfaction (Fahad et al., 2021; Ford & Jin, 2015). Positive superior-subordinate relationships enhance job satisfaction and reduce turnover (Biason, 2020; Mackenzie, 2012; Khan,

2021). Flexible work arrangements promote work-life balance and are especially valued by millennials (Guzman et al., 2019; Singh, 2019). A supportive working environment, coupled with recognition, boosts engagement and loyalty (Malinao & Agustin, 2023; Toling Jr. et al., 2021; Inda & Mishra, 2016).

Organizational culture- defined by values, ethics, and norms- also shapes retention. When employee values align with organizational culture, commitment increases (Batugal & Tindowen, 2019; Presbitero et al., 2015). However, some studies show mixed results on its impact (Murtiningsih, 2019). Leadership style is perhaps the most influential factor, with transformational leadership linked to reduced turnover intentions and greater employee engagement (Lacap, 2019; Malinao & Agustin, 2023; Mwita et al., 2018). Identifying effective leadership styles is essential to building a committed workforce and achieving organizational goals.

III. FRAMEWORK

Table 1



IV. RESULTS AND DISCUSSION

Binary logistic regression analysis showed that the model was statistically significant ($p = 0.0001$), indicating that the included variables effectively predict employees' willingness to stay at the university. Among the sociodemographic factors, only age had a significant influence, suggesting that older employees are more likely to stay, consistent with the findings of Medallion (2020), Usop et al. (2014), and Caringal-Go and Hechanova (2018).

Regarding organizational and environmental factors, workload, work flexibility, organizational culture, and leadership were found to significantly affect

employees' decision to remain in the university. A fair workload in relation to compensation encouraged retention, aligning with the studies of Fahad et al. (2021) and Ford and Jin (2015). Similarly, flexible work arrangements positively influenced employees' willingness to stay, as supported by Guzman et al. (2019), Singh (2019), and Medallion (2020). A positive perception of the university's culture also increased employees' desire to remain, echoing the findings of Batugal and Tindowen (2019) and Presbitero et al. (2015).

Lastly, effective leadership, especially in meeting organizational goals through action plans,

significantly contributed to employee retention, validating the results of Malinao and Agustin (2023) and Mwita et al. (2018). Overall, the results highlight that

both individual and organizational factors play a crucial role in influencing employees' willingness to stay in the university.

Table 2: Regression Table

Variables	Coef.	Std. Err.	Z	p-value
Age	.2064	.07783	2.65	0.008
Sex_Male	.52641	.59607	0.88	0.377
Household Size	-.12169	.17193	-0.71	0.479
Civil Status	-.00341	.33993	-0.01	0.992
Educational Attainment	.35290	.93708	0.38	0.706
Years of Working	.23326	.17225	1.35	0.176
Distance	-.03038	.02511	-1.21	0.226
Other Source of Income	-.98317	.9058	-1.09	0.278
Career Development	-.58701	.59430	-0.99	0.323
Benefits	.04619	.46582	0.10	0.921
Workload	1.3919	.57354	2.43	0.015
Supervisor-Subordinate Relationship	-.5439	1.2034	-0.45	0.651
Work Flexibility	1.1234	.66693	1.68	0.092
Work Environment	-.29823	.92080	-0.32	0.746
Organizational Culture	2.0210	.71102	2.84	0.004
Leadership ₁	-1.799	1.4951	-1.20	0.229
Leadership₂	1.2047	.73742	1.63	0.102
Training & Development	.05121	.11155	0.46	0.646
Compensation	-.00003	.00006	-0.57	0.572
*Cons	-5.5647	3.2709	-1.70	0.089

Log Likelihood = -46.969147

Number of Observation = 115

LR chi (19) = 51.99

Prob > Chi² = 0.0001

Pseudo R² = 0.3563

V. CONCLUSION

The main findings of this study show that the age of the employee was the only sociodemographic variable that significantly affected employee retention. Thus, the older the employee gets, the more likely that he/she will likely stay and work in the university.

The major organizational and environmental factors that determined employees' decision to stay in the university were workload, work flexibility, organizational culture, and leadership. All four significant variables had a positive effect on employees' decision to stay in the university. Therefore, it is important for the university to provide employees with a favorable workload, flexible working schedule, positive organizational culture, and good leadership so that they will stay committed and loyal to the university.

VI. RECOMMENDATIONS

The study's overall finding reveals the positive possibilities of integrating specific retention strategies that will help the university retain talented employees and achieve maximum employee retention rate. Based on the findings of the study, the following are recommended:

1. The university should maintain positive/good culture (ethics, norms, values, attitudes, and beliefs) as it is

proven to be a great consideration in employee retention.

2. The university should maintain the giving of favorable workload commensurate to the employees' compensation as the workload was proven to be a great consideration to retain employees in the university.
3. The university should revisit the flexible working schedule recently granted by the Civil Service Commission (CSC) so that employees will be given a chance to balance their work and family life.
4. Leaders in the university should always be empowered and be the source of motivation for their subordinates to achieve the deliverables written in their respective action plans.
5. For future research, factors that were not included in the study, such as reward system and recognition, should be considered to provide additional significant recommendations for the welfare of employees and other stakeholders of the university.

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Beyond Operational Efficiency: A Practitioner's Journey toward Human-Centered Facility Management in India's Corporate Capital

By Daljeet kaur

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As both a workplace professional and poet, I bring a dual lens to this research. My poem “Beyond Paychecks” reflects the emotional landscape of corporate life- burnout, purpose, and culture- which complements the study's data-driven insights.

Keywords: *facility management, workplace design, human-centered design, employee wellbeing, corporate culture, India.*

GJMBR-A Classification: *JEL Code: M14*



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Keywords: facility management, workplace design, human-centered design, employee wellbeing, corporate culture, India.

I. INTRODUCTION

On a humid March morning in 2025, I stood in the cafeteria of a gleaming IT complex in Gurugram's Cyber City, watching hundreds of employees hurry through breakfast. The space met every regulatory requirement - proper ventilation, adequate seating, compliant food safety protocols. Yet something felt profoundly wrong. People ate quickly, alone, checking phones rather than connecting with colleagues. The kitchen staff worked with visible stress, equipment failures creating bottlenecks that rippled through the entire morning routine.

That evening, I found myself writing poetry about what I had witnessed - verses about "suit-clad warriors" and "corporate crusades" that captured my growing discomfort with facility management approaches that treated buildings as machines rather than communities. This moment crystallized fifteen years of professional experience and marked the beginning of my transition toward what I now term "empathetic infrastructure."

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This paper documents that journey - from traditional operational facility management toward human-centered approaches that prioritize dignity, community, and psychological well-being alongside efficiency metrics. The research emerges from direct practice in one of India's most dynamic corporate environments, where rapid growth and cultural diversity create unique challenges for workplace design and management.

II. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

a) Evolution of Facility Management Theory

Traditional facility management literature emphasizes operational efficiency, cost optimization, and regulatory compliance (Barrett & Baldry, 2003; Atkin & Brooks, 2009). However, emerging research suggests that facility quality significantly impacts employee satisfaction, retention, and performance (Haynes, 2008; Vischer, 2008). The environmental psychology literature demonstrates clear connections between built environments and human behavior, cognition, and emotional well-being (Mehta et al., 2012; Browning et al., 2014).

Recent workplace studies highlight the importance of "place attachment" in organizational settings - the emotional bonds individuals form with physical environments that support their identity and community belonging (Milligan, 1998; Scannell & Gifford, 2010). This theoretical foundation suggests that effective facility management must address both functional and emotional needs.

b) Cultural Context: Workplace Diversity in India

India's corporate sector presents unique facility management challenges due to linguistic diversity, varying cultural practices, and multigenerational workforces (Budhwar & Varma, 2010). Gurugram exemplifies these complexities, hosting employees from across India and internationally, each bringing distinct spatial needs and cultural expectations (Sassen, 2001). The concept of "cultural competence" in facility management - understanding how different groups experience and utilize space - has received limited scholarly attention, particularly in non-Western contexts. This research gap motivated my ethnographic approach

to understanding diverse user needs within corporate facilities.

III. METHODOLOGY

a) Research Design

This study employs mixed methods, combining quantitative facility assessments with qualitative ethnographic observation and structured interviews. The longitudinal design spans fifteen years (2010-2025), allowing for analysis of changing practices and outcomes over time.

i. Primary Data Sources

- *Facility Assessments*: 18 corporate complexes, Sectors 15-32, Gurugram
- *Structured Interviews*: 50 employees across demographics and hierarchies
- *Focus Groups*: 23 sessions with facility staff (security, housekeeping, food service)
- *Participant Observation*: 156 hours of ethnographic documentation
- *Organizational Records*: Employee satisfaction surveys, retention data, sick leave patterns

ii. Secondary Data

- Industry benchmarking reports (2015-2025)
- Regulatory compliance documentation
- Vendor performance evaluations
- Energy and operational cost analyses

b) Data Collection Procedures

Employee interviews followed a semi-structured protocol exploring spatial experiences, community formation, and facility-related stress factors. Questions addressed both functional needs (lighting, temperature, equipment) and emotional responses (sense of belonging, dignity, community connection).

Facility staff interviews used ethnographic techniques, encouraging narrative responses about daily observations, employee interactions, and workplace dynamics. These conversations often occurred during work shifts, providing naturalistic contexts for authentic responses. Facility assessments combined standardized checklists with observational notes about user behavior, space utilization patterns, and environmental quality indicators not captured by traditional metrics.

c) Analytical Framework

Quantitative data received statistical analysis using SPSS, examining correlations between facility characteristics and employee satisfaction measures. Qualitative data underwent thematic analysis following Braun & Clarke (2006) protocols, with codes emerging inductively from participant responses rather than predetermined theoretical categories.

The concept of "empathetic infrastructure" emerged during analysis as participants consistently

described facility experiences in terms of care, respect, and community support rather than purely functional attributes.

IV. FINDINGS

a) The Human Cost of Efficiency-Only Approaches

Initial facility assessments revealed organizations achieving regulatory compliance while failing to address human psychological and social needs. Employees reported feeling "invisible" or "processed" rather than cared for as individuals.

Case Study: Sector 21 IT Complex (2025)

Despite meeting all operational standards, this 2,500-employee facility experienced 34% annual turnover - significantly above industry averages. Exit interviews consistently mentioned facility-related factors: impersonal environment, inadequate spaces for cultural practices, and what one departing employee described as "feeling like a cog in a machine."

Detailed observation revealed that while the facility functioned efficiently, it provided no spaces for informal social interaction, cultural expression, or individual decompression. Employees ate at desks rather than community areas, rarely interacted across departmental boundaries, and displayed visible stress during facility-related activities (navigating security, using shared resources, accessing services).

b) Employee Perspectives: What Really Matters

Structured interviews revealed consistent patterns across demographic groups, though specific needs varied by age, cultural background, and life circumstances.

Themes from 50 Employee Interviews:

Dignity and Respect (89% of Responses): Participants emphasized feeling recognized as whole humans rather than productivity units. This manifested in concerns about bathroom cleanliness, food quality, and staff interactions that demonstrated care rather than mere service provision.

"When the washroom has proper supplies and stays clean, I feel the company respects me as a person. When it's dirty or missing the basics, I feel expendable." - Software Engineer, 28

Community Connection (76% of Responses): Employees valued spaces and policies that facilitated relationship building across hierarchical and cultural boundaries. Successful facilities provided multiple options for social interaction while respecting varying comfort levels.

"I've worked here three years but barely know people outside my team. The cafeteria is too noisy for conversation, there's nowhere quiet to chat, and we're all rushing through meals." - Marketing Manager, 35

Cultural Inclusion (68% of Responses): Participants from minority backgrounds particularly emphasized the importance of facilities accommodating diverse practices - prayer spaces, dietary requirements, festival celebrations, and family obligations.

"During Ramadan, there's nowhere appropriate to break fast with colleagues. I end up eating alone in my car, which makes me feel excluded from the workplace community." - Systems Analyst, 31

c) *Staff Perspectives: The Frontline View*

Facility staff - security guards, housekeeping personnel, and food service workers - provided unique insights into employee behavior patterns and emotional states often invisible to management.

Security Staff Observations (15 Interviews, 2024-2025):

Guards consistently noted correlations between facility quality and employee demeanor. In well-maintained facilities with thoughtful amenities, employees interacted more positively with staff and each other. Conversely, in facilities prioritizing cost-cutting over comfort, employees displayed more stress behaviors and less community engagement.

"I can tell how people feel about their workplace by how they treat the building. When they care about keeping things clean, when they're patient with us, when they help each other - that means the company is treating them well." - Security Supervisor, 8 years experience.

Housekeeping Insights (12 Interviews, 2024-2025):

Cleaning staff observed employee stress through workspace organization, resource usage patterns, and informal behavior in common areas. Their recommendations often proved highly valuable for improving facility effectiveness.

"When people leave messes everywhere, it's usually because they're stressed or don't feel ownership of the space. But when they take care of shared areas, it means they feel at home here." - Housekeeping Team Lead, 6 years experience

d) *Quantitative Outcomes: Measuring Human-Centered Impact*

Organizations implementing human-centered facility improvements demonstrated measurable benefits across multiple metrics:

Employee Retention (2024-2025 Comparative Analysis):

- *Facilities Prioritizing Human Experience:* 13.2% annual turnover.
- *Efficiency-Focused Facilities:* 27.8% annual turnover
- *Industry Average:* 22.1% annual turnover.
- ****Satisfaction Scores (2024-2025 survey data, n=1,847):****
- *Overall Workplace Satisfaction:* 31% higher in human-centered facilities.

- *Facility-Specific Satisfaction:* 47% higher.
 - *Likelihood to recommend as employer:* 28% higher
- Health and Wellness Indicators (2024-2025):*

- *Sick Leave usage:* 18% lower in human-centered facilities.
- *Stress-Related Complaints:* 23% reduction.
- *Workplace Injury Rates:* 15% lower.

Productivity Measures (2024-2025):

While direct productivity measurement proves challenging, proxy indicators suggested positive correlations:

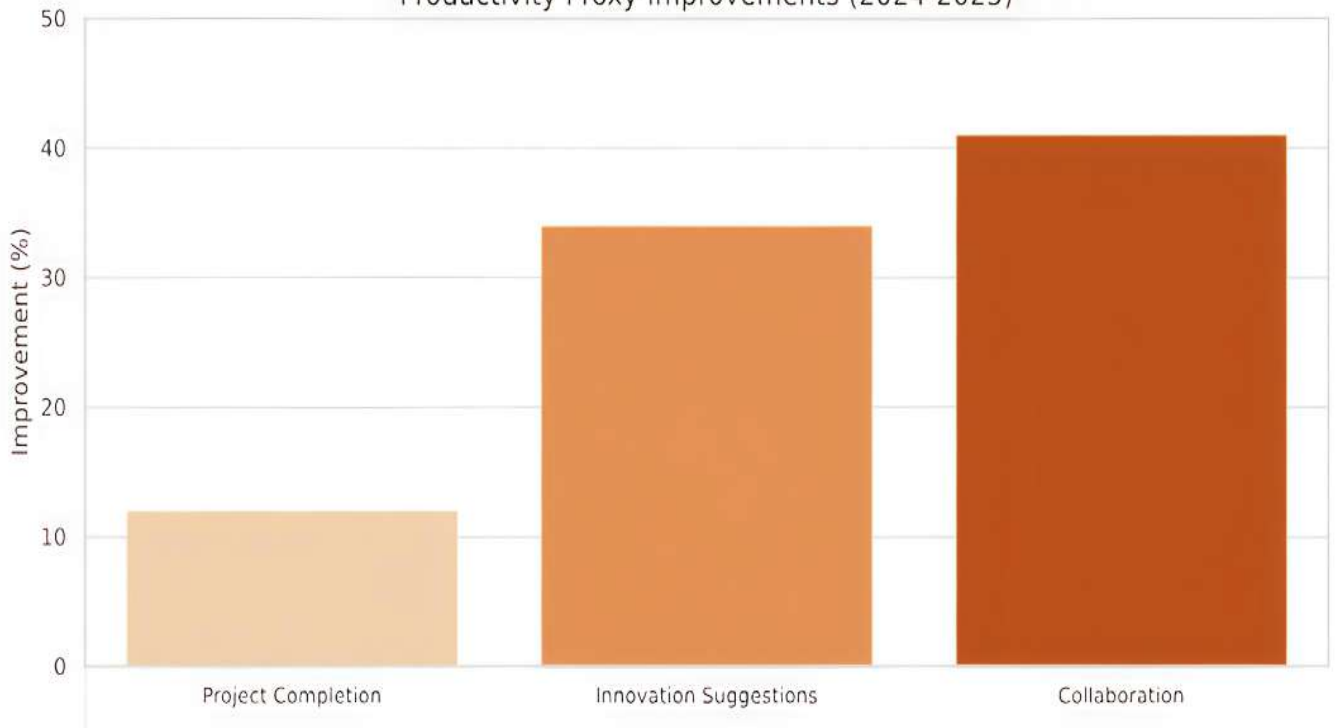
- *Project completion rates:* 12% improvement.
- *Employee innovation suggestions:* 34% increase.
- *Cross-departmental collaboration:* 41% increase.



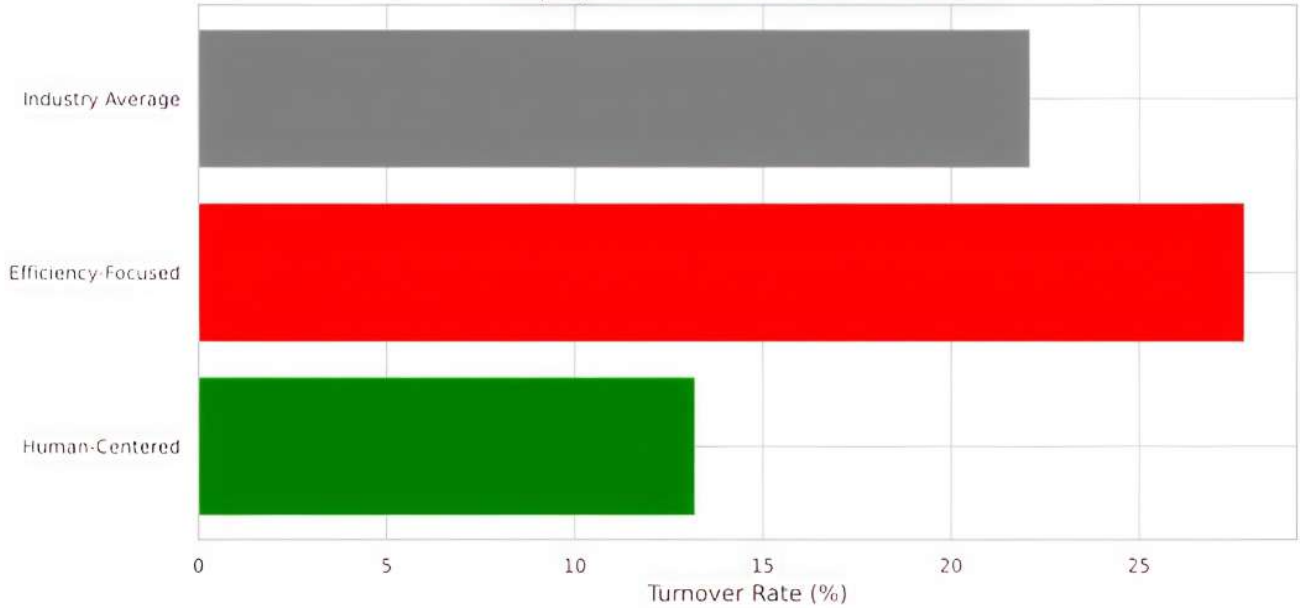
Health and Wellness Improvements (2024-2025)



Productivity Proxy Improvements (2024-2025)



Employee Turnover Rates (2024-2025)



Satisfaction Score Improvements

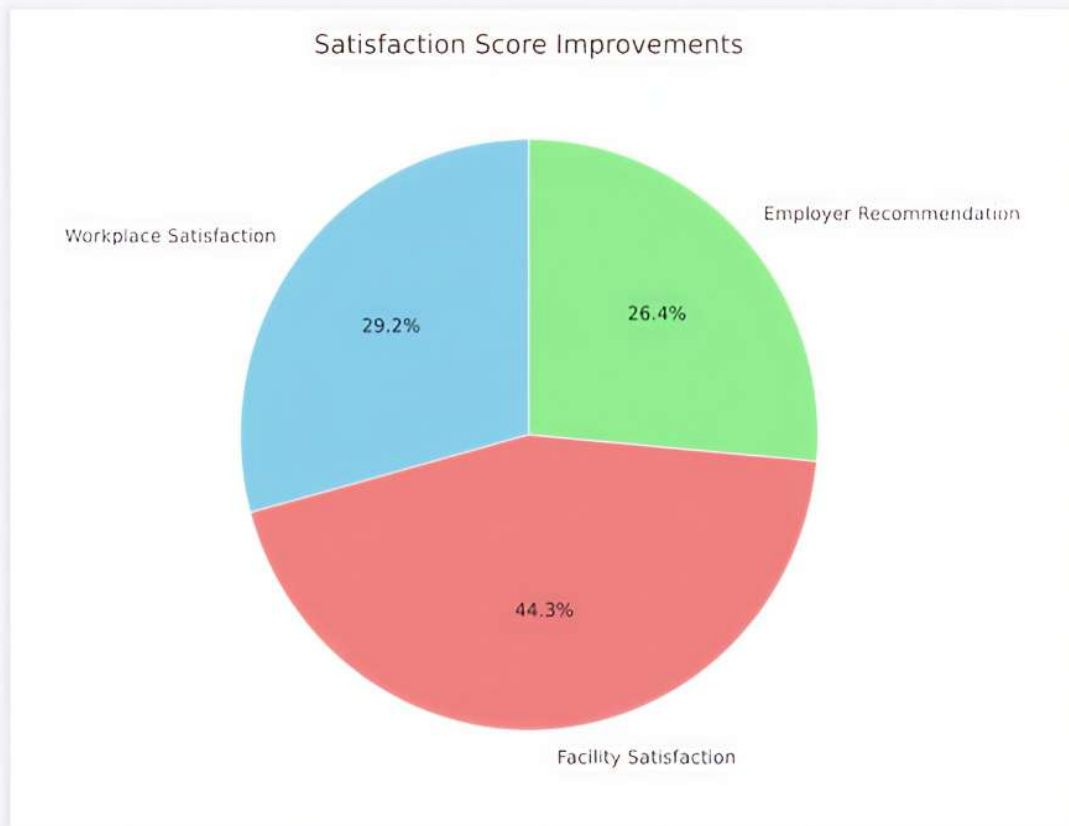


Figure 1

e) Cultural Competence in Practice

Gurugram's workforce diversity requires facility management approaches sensitive to varying cultural needs and practices. Successful implementations

required moving beyond one-size-fits-all solutions toward flexible, inclusive design.

i. *Religious Accommodation*

Rather than single "prayer rooms," effective facilities provided multiple quiet spaces accommodating different practices and schedules. This required understanding specific requirements across faiths while avoiding segregation or tokenism.

ii. *Dietary Inclusion*

Food service success required accommodating not just vegetarian/non-vegetarian preferences, but regional cuisines, fasting practices, and cultural food preparation methods. The most successful cafeterias employed diverse cooking staff and rotated menu options reflecting employee demographics.

iii. *Festival and Celebration Support*

Facilities supporting diverse cultural celebrations - through flexible space allocation, decoration policies, and event coordination - demonstrated significantly higher employee engagement and cross-cultural relationship building.

f) *Technology Integration: Human-Centered Automation*

Smart building technologies succeeded when they enhanced rather than replaced human interaction. Employee interviews revealed strong preferences for systems that provided efficiency while maintaining personal choice and human backup options.

Successful Technology Integration:

- Mobile apps with human alternative options
- Automated systems with easy manual overrides
- Digital feedback mechanisms complementing face-to-face communication
- Environmental controls responsive to individual preferences
- ****Failed Technology Implementations:****
- Fully automated systems without human interaction possibilities
- Complex digital interfaces requiring significant learning curves
- Surveillance-feeling monitoring without clear employee benefits
- Cost-cutting automation that eliminated valued human services

V. DISCUSSION

a) *Empathetic Infrastructure as Competitive Advantage*

The data strongly suggests that facility management approaches prioritizing human dignity and community building create sustainable competitive advantages for organizations. While initial implementation may require higher investment, long-term benefits include reduced turnover costs, improved recruitment success, and enhanced organizational reputation.

The concept of "empathetic infrastructure" - facilities designed and managed with genuine care for user psychological and social needs - emerges as a

distinguishing factor between merely functional and truly excellent workplaces.

b) *Cultural Competence as Core Competency*

In diverse environments like Gurugram, facility managers must develop cultural competence alongside technical skills. This requires ongoing learning about employee communities, flexibility in policy implementation, and humility about assumptions regarding "normal" workplace needs.

The most successful practitioners demonstrated genuine curiosity about different cultural practices and willingness to adapt facilities accordingly, rather than expecting employees to adapt to predetermined facility parameters.

c) *The Role of Frontline Staff*

Facility staff (security, housekeeping, food service) emerge as crucial partners in human-centered approaches rather than simply service providers. Their daily interactions with employees and observations of behavioral patterns provide invaluable insights for facility improvement.

Organizations investing in staff training, dignified working conditions, and input mechanisms for facility staff consistently achieved better employee satisfaction outcomes across all metrics.

d) *Measurement Beyond Efficiency*

Traditional facility management metrics (cost per square foot, energy efficiency, compliance rates) remain important but insufficient for evaluating human-centered approaches. Successful implementations required developing measurement systems that capture employee satisfaction, community formation, and psychological well-being alongside operational performance. The challenge lies in convincing organizational decision-makers to value longer-term human outcomes alongside immediate cost considerations.

VI. PRACTICAL IMPLEMENTATION FRAMEWORK

a) *Assessment Phase: Understanding Current Reality*

i. *Comprehensive Facility Audit*

Beyond regulatory compliance, assess how spaces actually function for diverse users. This requires observational studies, user journey mapping, and honest evaluation of gaps between intended and actual facility performance.

ii. *Stakeholder Engagement*

Systematic interviews with employees across demographics, hierarchies, and departments. Include facility staff as key informants rather than service providers. Use ethnographic techniques to capture experiences not visible through formal surveys.

iii. *Cultural Mapping*

Document the actual cultural diversity within the workforce and specific accommodation needs. This

goes beyond demographic data to understand practices, preferences, and potential conflicts requiring thoughtful resolution.

b) Design Phase: Human-Centered Solutions

i. Flexible Space Planning

Create adaptable environments that can accommodate varying cultural practices, work styles, and social needs. Avoid rigid solutions that work for statistical averages but fail for actual individuals.

ii. Inclusive Service Design

Develop policies and procedures that respect dignity across all user groups. This includes staff training on cultural sensitivity, multiple service delivery options, and feedback mechanisms that encourage honest input.

iii. Community Building Integration

Design facilities that naturally encourage positive social interaction while providing options for those preferring privacy or quiet. Consider how space layout, amenity placement, and policies either support or hinder community formation.

c) Implementation Phase: Change Management

i. Pilot Programs

Begin with small-scale implementations that demonstrate impact without requiring major organizational commitment. Use success stories to build support for broader changes.

ii. Staff Development

Invest in training all facility staff (not just managers) on human-centered approaches. This includes technical skills, cultural competence, and interpersonal communication appropriate for diverse workplace communities.

iii. Continuous Feedback Integration

Establish multiple mechanisms for ongoing user input and rapid response to emerging needs. Avoid annual survey approaches that delay responsiveness to evolving employee needs.

d) Evaluation Phase: Measuring Human Impact

i. Balanced Scorecard Approach

Track both operational efficiency and human-centered outcomes. Include quantitative measures (retention, satisfaction scores, health indicators) and qualitative assessments (community formation, cultural inclusion, individual dignity).

ii. Longitudinal Analysis:

Human-centered benefits often emerge over time rather than immediately. Design measurement systems that capture long-term trends rather than only short-term changes.

iii. Story Collection

Systematic documentation of individual employee stories and experiences provides crucial

context for quantitative findings and powerful communication tools for organizational leadership.

VII. LIMITATIONS AND FUTURE RESEARCH

a) Study Limitations

This research reflects the experience of a single practitioner within specific organizational and cultural contexts. While the findings demonstrate consistent patterns across multiple facilities, generalizability to other regions or cultural settings requires validation through broader research. The longitudinal design, while providing valuable perspective on change over time, also reflects evolving organizational cultures and external factors beyond facility management control.

Isolating facility-specific impacts remains challenging in complex organizational environments.

b) Directions for Future Research

i. Cross-Cultural Validation

Similar studies in other culturally diverse corporate environments would strengthen understanding of human-centered facility management principles and their adaptation across different contexts.

ii. Quantitative Impact Studies

More rigorous experimental designs comparing human-centered and traditional approaches within similar organizational settings would provide stronger evidence for business case development.

iii. Technology Integration Research

As smart building technologies continue evolving, research on optimal integration approaches that maintain human agency and choice while providing efficiency benefits becomes increasingly important.

iv. Staff Development Frameworks

Research on effective training and development approaches for facility staff transitioning from operational to human-centered roles would support broader industry adoption.

VIII. IMPLICATIONS FOR PRACTICE AND POLICY

a) Professional Development

Facility management education and certification programs should integrate cultural competence, environmental psychology, and community building skills alongside technical training. The profession requires practitioners who understand human behavior and emotional needs, not only building systems and operational efficiency.

b) Organizational Policy

Corporate leadership increasingly recognizes employee experience as a competitive differentiator. Facility management represents a visible, daily manifestation of organizational values. Investing in human-centered approaches demonstrates genuine commit-

ment to employee wellbeing beyond superficial perks or benefits.

c) Industry Standards

Professional associations and certification bodies should develop standards and guidelines for human-centered facility management practices. This includes measurement frameworks, cultural competence requirements, and ethical guidelines for balancing operational efficiency with human dignity .

IX. CONCLUSION

After two years managing corporate facilities in one of India's most dynamic business environments, I have learned that exceptional facility management requires both technical competence and deep empathy for human experience. The transition from efficiency-focused to human-centered approaches represents not just a professional evolution, but a fundamental shift in understanding our role as stewards of workplace communities.

The concept of empathetic infrastructure - facilities designed and managed with genuine care for user psychological, social, and cultural needs - emerges from this research as both aspiration and practical framework. While implementing human-centered approaches requires initial investment and cultural change, the long-term benefits to organizations, employees, and communities justify this commitment.

The poetry I wrote during that transformative March morning in 2025 captured my frustration with corporate environments that reduced complex humans to productivity metrics. But it also contained hope - the possibility that workplaces could become communities where people flourish as whole beings rather than merely function as workers.

This research demonstrates that such transformation is not only possible but measurably beneficial. When we design facilities that honor human dignity, accommodate cultural diversity, and foster genuine community, we create environments where people naturally perform better, stay longer, and contribute more meaningfully to organizational success. The future of facility management lies not in more sophisticated automation, but in deeper human understanding. As Gurugram and similar corporate environments continue evolving, the facilities that thrive will be those recognizing their role in supporting not just business operations, but human dreams, relationships, and potential.

The work of creating empathetic infrastructure is ultimately about love - love for the communities we serve, love for the diverse individuals who inhabit our spaces, and love for the possibility that corporate environments can nurture rather than diminish human flourishing. This is both the greatest challenge and the highest calling of our profession.

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Does the Management of Cultural Diversity Guarantee the Social Performance of SMEs? An Exploratory Qualitative Study in the Cameroonian Context

By Djeudja Rovier

University of Dschang

Abstract- The objective of this research is to understand how cultural diversity management contributes to the social performance of Cameroonian SMEs. To achieve this objective, we used a qualitative approach. The semi-directed interviews conducted with SMEs in the city of Yaoundé made it possible to collect data that were analyzed using Nvivo10 software. The results show that good cultural diversity management contributes to improving the social climate and working conditions, in particular through a number of factors such as internal regulations and procedures manuals, organizational culture, flexible informal management, training and staff awareness. To this end, we recommend that SMEs implement less rigid organizational systems for better inclusive participation of employees in the company in order to ensure transparent internal communication.

Keywords: *cultural diversity, management, social performance, inclusive participation, business.*

GJMBR-A Classification: *JEL Code: M14*



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I. INTRODUCTION

Faced with an increasingly open international environment and increased competition, managing cultural differences and interaction between cultures in order to improve social performance is becoming a key issue for both multicultural work teams and companies (Meier, 2016). Theoretically, diversity generally refers to age, race, gender, religion, generation, region, nationality, social origin, experience, skills, power status and culture. All these attributes are linked to the human being who is at the center of any organization. This research focuses mainly on cultural diversity and its management within companies.

Indeed, for Louzir & Lakhel (2019), cultural diversity can greatly complicate group dynamics because it generates relational problems, misunderstandings and interpretations between partners, thus becoming a catalyst for the emergence of tensions, even conflicts between team members and creating a divide based on the cultural origins of each. In addition, this diversity is a brake on communication effectiveness which harms team performance, the development of a climate of trust and alters the climate within companies, thus affecting employee motivation (Hassine, 2017; Laraqi & Bennani, 2022). This work shows that cultural diversity in itself is not enough to strengthen companies and that it is the human resources management method that transforms it into an asset in order to improve social

performance. A consensus around the need and relevance of taking the cultural component into account in the intervention emerges from the literature. This cultural consideration implies, among other things, taking into account differences in order to promote a sensitive and full recognition of culture. (Gagnon & al., 2022).

Faced with the need to recognize and value cultural diversity in companies, the international standard *ISO 26000*¹ has integrated this notion as an integral part of the social responsibility of organizations. In fact, the management of cultural diversity is based on the planning and implementation of organizational systems and human resources management policies that are capable of producing a competitive advantage with cultural diversity and reducing the problems that this diversity can pose (Laraqi and Bennani, 2022). Furthermore, managing cultural diversity helps create an environment that works well for everyone, which allows employees to develop a sense of belonging to the organization and even better quality of relationships (Frimousse & Peretti, 2020). This quality of relationship leads to a favorable social climate that determines good social performance.

Cameroon, described as Africa in miniature, is a country with a strong diversity of around 240 ethnic groups grouped into three large families or cultural areas: the area under Fulani influence, the grouping of Bantu and semi-Bantu elements, and the group of English-speaking minorities (Ghouenzen, 2023.) Epitsa & Amine (2014) group these ethnic groups into five cultural areas: Grassfield, Sawa, Fang-Béti, Sudanese, Sudano-Sahelian. Each group is described as a "*culture-bearing unit*", thereby justifying cultural diversity in Cameroon. However, Cameroonian companies, more precisely SMEs, which mainly constitute the economic fabric, see themselves as "*cultural crossroads*", and it is therefore imperative to work towards managing cultural diversity. In this regard, Nkoa & al., (2019) in their work stated that: "*the problem of cultural diversity arises in Cameroonian SMEs*". In the context of SMEs where one of the organizational specificities revealed by (Tidjani & Kamdem, 2010) is the informality of HRM practices in

¹ International organization for standardization which establishes guidelines relating to the social responsibility of companies and more generally of organizations.

particular and management in general, we focus on the mechanisms implemented by these companies to manage this diversity in order to achieve social performance, this research will focus on answering the following question: How does the management of cultural diversity contribute to improving social performance? It is a question of understanding by which mechanisms Cameroonian SMEs manage the cultural diversity of employees in order to improve social performance.

The contribution of this article therefore lies in the implementation of practices or techniques for managing cultural diversity that can allow the establishment of good communication and collaboration between people of different cultures present within companies. This article will be structured as follows: firstly, we will present an empirical review: the theoretical framework of cultural diversity management in relation to social performance. Secondly, we highlight the methodological tools implemented. Thirdly, we will present the main results.

II. THEORETICAL LINK AND LITERATURE REVIEW

This article draws on the theory of resource-based vision or the "*resource-based view*" to explain the link between the management of cultural diversity and the social performance of Cameroonian SMEs. The "*resource-based view*" has its origins in the work of Barney (1991) who continues the reflections of Wernerfelt (1984). It is based on the idea that the way in which the firm fully and potentially uses its resources would allow it to generate competitive advantages and subsequently optimize profits. According to this approach, differences in performance are thus mainly explained with regard to the firm's ability to identify, mobilize and develop a portfolio of key resources.

In an extremely competitive environment, promoting a cultural diversity management policy would mean for the company to expand its resources to employees with atypical profiles and different cultural groups, and in fact to increase its probability of attracting the most relevant human resources and skills (Laraqi & Bennani, 2022). Cultural diversity is thus revealed as a key resource for the company, informed management of it is likely to constitute a competitive advantage, and to generate considerable profits in social or economic terms (Gweth & *al.*, 2020). As Gweth & *al.* (2020) specify, employees who are part of the resources that the company must potentially manage, are partly motivated by their cultural orientations, each having their own way of working according to their beliefs and convictions.

Indeed, the "*Resource-Based-View*" thus highlights the value-creating side specific to the management of the cultural diversity of teams. This lies

in the company's ability to deploy strategies concerned with managing this diversity to achieve good social performance; as well as the way in which the company is organized to implement these policies and practices allowing this diversity to become the fruit of their potential advantages (Marouane, 2017).

Manoharan & *al.* (2019) on the different meanings given to cultural diversity, demonstrate different connotations such as ethnic differences, family composition, behaviors, housing and professional diversity. According to the authors, some of these variables, indirectly linked to cultural diversity, influence organizations and their management approaches. Still on the same vein, Dahanayake & *al.* (2018) want to understand how cultural diversity improves or decreases the effectiveness of work groups. These authors identify three different perspectives for managing cultural diversity in the workforce, namely: the integrative and learning perspective, the accessibility and legitimacy perspective, and the equity and discrimination perspective. To this end, it emerges that only the integrative and learning perspective, which suggests that organizations and employees can benefit from managing cultural diversity in the workplace, has an effect on work group processes and promotes the climate in the organization.

Trabelsi (2015), in turn conducting his studies with 22 international alliances, notes that the cultural audit, the generalization and acceleration of intercultural rapprochement via awareness-raising among stakeholders on intercultural issues, internal and/or external intercultural training, the establishment of a flattened organization and the promotion of parity at the level of the management team and work teams are decisive for improving the practices of integrating the cultural diversity of the actors and therefore the social performance of these alliances.

Following the work of Karambé (2023) on understanding the evolution of working relationships of increasingly diverse teams over twenty years in companies. They identify three approaches to managing differences at work that allow companies to improve working relationships between teams. First, a mono-cultural approach that does not take into account the differences between cultures represented in a company or a country. Then, a multicultural approach that takes into account cultural differences, the valorization of local know-how, and the daily reality of working relationships. Finally, an intercultural approach that highlights a dynamic of interactions between people from different cultures.

For Jahmane & *al.* (2024) there may be a positive correlation between cultural diversity management and company performance. Indeed, for him, a company can give itself a strategic and competitive advantage if it incorporates the principles of cultural diversity management. Consequently, this diversity can

be profitable. Indeed, taking into account the cultural differences of individuals would promote their commitment, thus making the social climate favorable, the professional environment warm and friendly, and would allow the development of better qualities of relationships at work. (Baali & Belaidi, 2023). Good management of team diversity also seems to allow for the improvement of working conditions, through the credibility and skills of management, the transparency of internal communication, the equitable distribution of opportunities such as remuneration and training Kuptsch & Charest (2023).

In the Cameroonian context, Ohana & al. (2017) focus on the ethnic dimension to conduct their studies on the impact of ethnocultural dimensions on managerial practices in a Cameroonian SME, demonstrating that these ethnocultural dimensions impact human resources management practices (in terms of recruitment, training, remuneration and promotion), the decision-making processes of company managers, but also the attitudes of employees and their behaviors. They also specify in their studies that the management of cultural diversity has the enormous advantage of establishing trust and cleaning up the social climate generally plagued by conflicts. Still in the same context, Gweth & al., (2020) following studies on the influence of cultural diversity on the financial performance of 42 Cameroonian SMEs arrived at the results according to which only the ethnic customs of employees (beliefs, rites and taboos) have positive effects on the financial performance of Cameroonian SMEs. On the other hand, ethnic languages (measured by employees' language cognitive abilities) play no role.

Afouda, (2022) examines the process of managing cultural differences and how this management manages to create an environment with beneficial virtues by exploring some writings. They mention that according to these writings, training (which helps to inform and raise awareness), mentoring, empowerment (which gives power to a group of "different" employees to reach their full potential) eventually facilitate understanding and teamwork.

Bruna & al. (2017), in their studies on the effects and evaluation of cultural diversity management policies on overall performance and more specifically on the performance of employees, while proposing a response to the call of Olsen and Martins (2012, P. 1168) for whom: "*diversity management is a field of research that has a considerable need for development and testing of theory*". Thus, they suggest in their demonstrations that the "performance" of a cultural diversity approach is assessed in terms of its transformational impact (on the heritage of discourses, standards and practices of the firm) and its effects on work performance in its three dimensions, namely: task performance, contextual and adaptive. They also propose to pay attention from the outset to the level of exercise of "prescribed practices" which measure the level of adaptation of the standards

and procedures developed by the company to prevent discrimination. Secondly, at the level and regularity of "supervised practices" which can be assessed by using tools such as the social audit. And finally, at the regularity of "autonomous practices" which include a large number of initiatives taken by local managers to deal with the heterogeneity resulting from the management of diverse teams.

Dessain & Depaepe (2020) for their part examine the impact that diversity management can have on organizational commitment and various consequences of this in Belgium. They were thus interested in the impact on commitment but also on employee lateness, absenteeism and turnover. To do this, they questioned different diversity managers from the private and public sectors in Belgium on their experiences and feelings. They came to the conclusion that employee commitment tends to increase when an organization has elements and tools to manage and promote diversity.

Vandeveldel-Rougale, (2022), in his work underlines those voluntary approaches for diversity lead to recognizing the other and thus acting on their emotional health which refers to a positive emotion, generating more creativity and less stress.

Frimousse & Peretti (2024), show that policies emphasized by employers such as strengthening cultural values within the organization, promoting the company's reputation help retain talented employees, increase staff motivation and efficiency, and even increase the quality of service and customer satisfaction. These cultural diversity management policies appear to be a source of increased workforce quality and a positive signal to the destination of qualified candidates.

Fabiani & al. (2021), examines how cultural diversity management contributes to the creation of cooperation at Prométhée. It proceeds with a case study of Prométhée. Its results show that Prométhée has designed a work organization policy called "smart working"; this policy was created to facilitate cooperation at two levels: in terms of cultures and professions, so that they mix on a daily basis. Also, Prométhée is based on the recruitment of multilingual people, training/coaching through the learning of languages and civilizations in order to get to know the other, to receive them and to respect the differences of the Other; the recognition of the other through the universal conception of the individual which has consequences on job satisfaction, a source of motivation which contributes to social performance.

Vangen and Winchester (2014), explore the management of cultural diversity in public and non-profit collaborations using an action research methodology in which data are collected from organizational interventions on issues that genuinely concern participants (35 individuals) and need to act on. The findings

highlight three interrelated tensions in managing cultural diversity toward collaborative advantage. These tensions concern: the interactions between organizations within a collaboration; the interactions between individual actors and their orientation toward collaboration as well as their host organization; and the amount and scope of cultural diversity within a collaboration through the involvement and mobilization of additional partners.

Cheddad and Hamouche (2021) analyzes how theoretically designed cultural diversity management models are implemented in practice within Austrian companies and how the results of these practices are seen and evaluated by those involved and affected. He conducts an exploratory study of 5 Austrian companies over a period of one year comparing the experiences of employers and employees, also analyzing the experiences of majority and minority members of this workforce. It emerges that the majority of companies have sought to improve opportunities for members of ethnic minorities and several programs have been implemented to encourage talent and improve integration into the company, these include: the language program for non-native speakers in Austria, education courses and programs, multilingual company newspapers and intercultural seminars. These observed benefits have translated into a greater and more satisfying contribution to work as companies note a low staff turnover rate, the retention of qualified personnel and long-term employment as a result.

However, the studies analyzed study large companies and for some multinationals and consequently these authors define their dimensions of

cultural diversity at the national level as defined by Hofstede (1980) but the cultural differences between countries can mask a strong disparity and in addition Cameroon is an Africa in miniature. No research, to the limit of our knowledge has addressed this question in Cameroonian SMEs, hence the interest in dwelling on it.

In light of these different theoretical contributions, we formulate the following research proposals:

P_1 : Managing cultural diversity creates a favorable social climate in Cameroonian SMEs.

P_2 : Cultural diversity management improves working conditions in Cameroonian SMEs.

III. METHODOLOGICAL FRAMEWORK USED FOR QUALITATIVE ANALYSIS

The adoption of a methodology is necessary for the production of "scientific" knowledge. Our research understands how Cameroonian SMEs implement cultural diversity management practices to ensure good social performance. This methodological framework presents the steps followed to collect data in the field, transcribe it, code it for its introduction into the Nvivo software and finally analyze it.

In short, as part of this research, 21 semi-directive interviews were conducted with some managers and employees working in 7 Cameroonian SMEs in the commercial and service sector. The data analysis was done using the content analysis method, in particular thematic analysis assisted by the Nvivo 10 software.

Table 1: Description of the Different Company Managers who Underwent Interviews

Business	Sector of Activity	Years of Existence	Position Held	Years of Experience	Level of Study	Number of Employees	Gender	Duration of the Interview	Code
Case 1	Bakery and food	20 years old	Chief Accountant of the Agency	2 years	5	22	M	37 min	MCAS1
Case 2	Drilling and sale of drilling equipment	2 years	Human Resources Manager and Head of Racing Department	2 years	3	15	M	33 min	MCAS2
Case 3	Printing Computer graphics Secretariat and Screen printing	2 years	Director	2 years	3	10	F	25 min	MCAS3
Case 4	General trade	45 years old	Human Resources Manager	5 years	3	50	M	27 min	MCAS4
Case 5	General trade	5 years	Logistics and after-sales service manager	2 years	5	20	M	34 min	MCAS5
Case 6	Supermarket	35 years old	Human Resources Manager	11 years old	5	85	M	50 min	MCAS6
Case 7	Hydrocarbon	12 years old	Station Manager	2 years	5	13	M	33 min	MCAS7

Source: author

It is worth noting that the people who agreed to take part in our discussions have lifted the confidentiality lock. In the following tables, we will describe the different

profiles of the people who underwent interviews, as well as the companies.

Table 2: Description of the Different Employees who Underwent Interviews

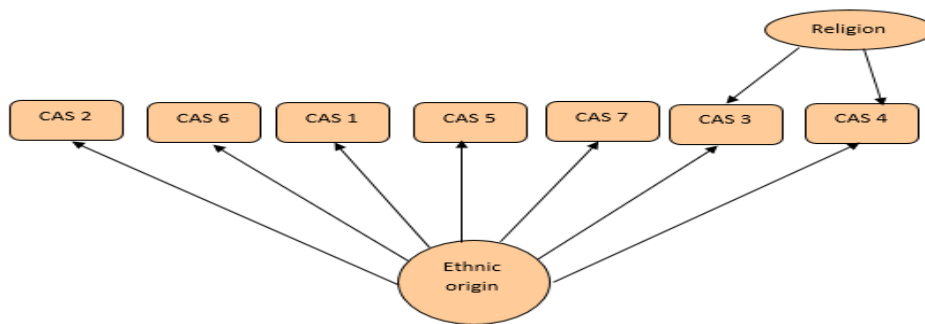
Company	Position	Gender	Duration	Code
Case 1	Controller and Head of Room	M	20 min	EICAS1
	Employee of the Food Department	F	18 min	ECASI
Case 2	Technician	M	26 min	EICAS2
	Drilling Controller	M	23 min	EICAS2
Case 3	Secretary	F	19 min	EICAS3
	Graphic Designer	M	17 min	EICAS3
Case 4	Internal Controller	M	17 min	EICAS4
	Manager	F	20 min	EICAS4
Case 5	Warehouseman	M	22 min	EICAS5
	Stock Controller	M	21 min	EICAS5
Case 6	Cashier Assistant	M	24 min	EICAS6
	Employee of the Cosmetics Department	F	17 min	EICAS6
Case 7	Gas Station Attendant	F	18 min	EICAS7
	Gas Station Attendant	F	20 min	EICAS7

Source: author

IV. RESULTS OF THE EXPLORATORY QUALITATIVE STUDY AND DISCUSSIONS

According to the results, all managers in the different cases in our sample understand cultural diversity in their company on the basis of ethnic group and religious affiliation. They therefore have a partial vision of the dimensions of cultural diversity that is

consistent with that of certain authors (Gweth & al., 2020; Morin and Descheneaux, 2022) who have focused their work more on the dimensions of cultural diversity by emphasizing the differences between members of society. Figure 1 below presents the characterization of cultural diversity by actors interviewed as identified by Nvivo.



Source: author

Figure 1: Semantic Network of the Characterization of Cultural Diversity by Company Managers

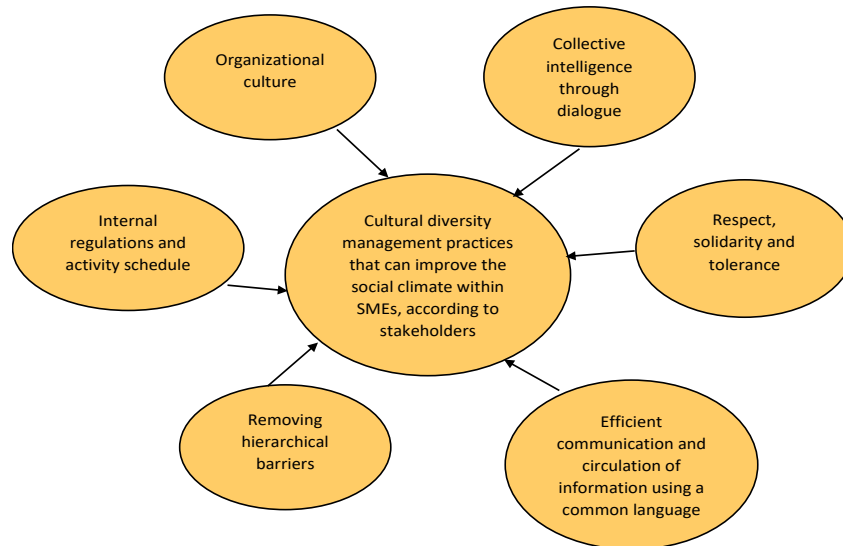
Figure 1 above shows that managers have a strong perception of cultural diversity based on ethnic group than religious, as the categories of both groups together represent 83% and 17% respectively. This same figure also shows that only managers from CAS3 and CAS4 consider religion as a dimension of cultural diversity.

a) Contribution of Cultural Diversity Management on the Social Climate of Cameroonian SMEs.

Cultural diversity is a rare and still untapped resource by companies (Durizot, 2023). However, to capitalize on this, companies must be able to put in place an effective diversity management system based

on a set of measures taken by employers to recruit, retain and develop employees from different social categories (Likong, 2023). Therefore, the results of Nvivo make it possible to formulate different cultural diversity

management practices that can improve the social climate within Cameroonian SMEs that we will detail and illustrate with *verbatim*. Figure 2 below provides an illustration.



Source: author

Figure 2: Contributions of Cultural Diversity Management to Improving the Social Climate within SMEs via Certain Practices

Figure 2 above shows that several practices of cultural diversity management contribute to improving the social climate. These are respect, solidarity and tolerance; the establishment of internal regulations and a timetable for activities or a procedures manual; organizational culture; effective communication and circulation of information via a common language; a system of collective intelligence via dialogue and the removal of hierarchical barriers.

- **Respect, Solidarity and Tolerance**

Values such as respect for colleagues and superiors, solidarity and tolerance are considered essential for nearly 81% of the actors surveyed. They admit that an improvement in the social climate through the management of cultural diversity is based on these values. To this end, they strengthen working relationships, allow a friendly environment that works well for everyone, receptive and more concerned with development. This can be illustrated with some of the following verbatims: According to MCAS5 "everyone is respectful and disciplined, well integrated into the company and the environment is friendly". This is confirmed by E2CAS3 who thinks that "respect and avoiding favouritism are necessary, it can even be a means of performance for the company, even of good relations between us and our hierarchical superior". This allows "everyone to feel valued" (E1CAS3).

To further strengthen these assertions, E1CAS4 states that the value of solidarity is a source of potential synergy favourable to employees because he considers

that "in our department we are first of all complementary when one person is absent the other does his work which is not really the case in other departments. I see that complicity still strengthens our relationships". E2CAS7 will corroborate this statement by explaining that "the acceptance of each other, the spirit of living together, can improve the relationship between us and superiors especially between colleagues". This solidarity which prevails in companies is similar to the collectivism index developed by Hofstede (1980) who demonstrated that the latter is one of the elements likely to help the development of cultural synergies in Cameroonian organizations.

The spirit of tolerance is another strong value of diversity management improving the social climate because it is a way to strengthen quality human relations, hence the following remarks from E1CAS6: "We intrigue each other a little about our tribal differences but with strict mutual respect for the person and without excesses. We try to understand each person and accept them as they are, so we put the person before their tribe or the judgments we may have about their origins."

- **Internal Regulations and Procedures Manual**

The establishment of internal regulations and a procedures manual that define operating rules within the company is considered as a means of diversity management that can improve the social climate in SMEs for nearly 38% of the stakeholders surveyed. These defined operating rules must be applicable to all without discrimination to ensure that "no one is

disappointed in the other" (E1CAS4). E1CAS5 also specifies that the company "has set up the rules and that improves the quality of relationships and service also because there someone does not say that if I do such a thing, I cannot be blamed, I cannot be sanctioned because such is such a thing". The criteria and sanctions are therefore the same since "These are the laws, the rules, we apply them to everyone" (MCAS6).

In the same perspective, although he admits that the management of cultural diversity is a complex process, E2CAS4 maintains that "in Cameroon tribalism is a reality, but in the company, it is better to put the rules and recommendations that do not take into account the differences there at least we will be able to work easily if we apply the rules to everyone and just respect the procedures manual well". For MCAS7, these rules are based on the fact that there is no prohibition of "marginalization discourse like "Bamenda", "Muslims", no discrimination".

- *Organizational Culture*

Corporate culture in itself as a factor in managing cultural diversity that improves the social climate in SMEs is considered by 33% of the stakeholders surveyed. It sets a framework of common thoughts for the company's employees. This can be illustrated via some of the following verbatim statements: according to E1CAS1 "if at the start the company recognizes, accepts and respects this, that is to say that we present certain differences, then it will rather improve the social climate". MCAS3 in the same sense mentions that in the company "there is a corporate culture that everyone must respect, that's it in one block", comments that were also put forward by MCAS5.

MCAS4 specifies that corporate culture is based on an approach unicultural by letting us know that "everyone is Cameroonian, this unicultural approach avoids demotivating some because we treat others better, it avoids all that and it makes the atmosphere at work the atmosphere at work is better (...) During recruitment itself it prevents us from missing out on potential candidates because we look at cultural traits". This result is in line with that of Fortune (2024). According to this author, the management of cultural diversity is based on long-term policies focused on corporate culture which are imperative to ensure a collaborative work environment on a daily basis for employees.

- *Effective Communication and Flow of Information through a Common Language*

Effective communication and information flow through a common language have been recognized as a cultural diversity management practice that can improve the social climate within SMEs by nearly 29% of the stakeholders surveyed. E1CAS2 justifies this by stating that in companies they make the effort to "speak

the common language, respect each other to better understand each other in order to have the same information", which MCAS1 will confirm by mentioning that he prefers "that we all speak the same language, when it is already an Ewondo who speaks with an Ewondo there I do not agree" because indeed, "we must be on the same wavelength, and that is what promotes relations between employees".

MCAS5 also notes that for there to be effective information sharing and a good flow of communication, he prefers that we "speak the same language". On the other hand, Hounkou (2015) demonstrated in the Beninese context that the use of mother tongue as a working language leads to more understanding and a good flow of information in the company.

- *Collective Intelligence System via Dialogue*

The collective intelligence system through dialogue within companies as a way to manage cultural diversity in order to improve the social climate was mentioned by nearly 29% of the stakeholders surveyed. Thus, it is an important issue because it allows this diversity to be used in the best way to achieve a common goal and find solutions, the main key of which is dialogue. This is done through meetings organized within these companies with a view to building relationships, increasing interactions and social connections.

This can be illustrated with some of the following verbatims: E1CAS2 mentions that "there are the limits of each and every one that must be eradicated for the interest of the company" and for this, "there are meetings improving in this aspect, a way of breaking the hypocrisy". In this perspective, E1CAS6 affirms that we constantly organize work meetings where "everyone lists the problems they encounter in the department, this allows us not to feel wronged and to know that everyone is listened to and is considered anyway; it allows for exchanges and all this leads to a good atmosphere that is favorable to the advancement of the structure". Also, during these meetings "we try to take into account everyone's point of view" (E2CAS6). This result joins the onede Folco (2023) who identified that a collective intelligence system that empowers a group of "different" employees to reach their full potential eventually facilitates understanding and teamwork.

- *Removal or Reduction of Hierarchical Barriers*

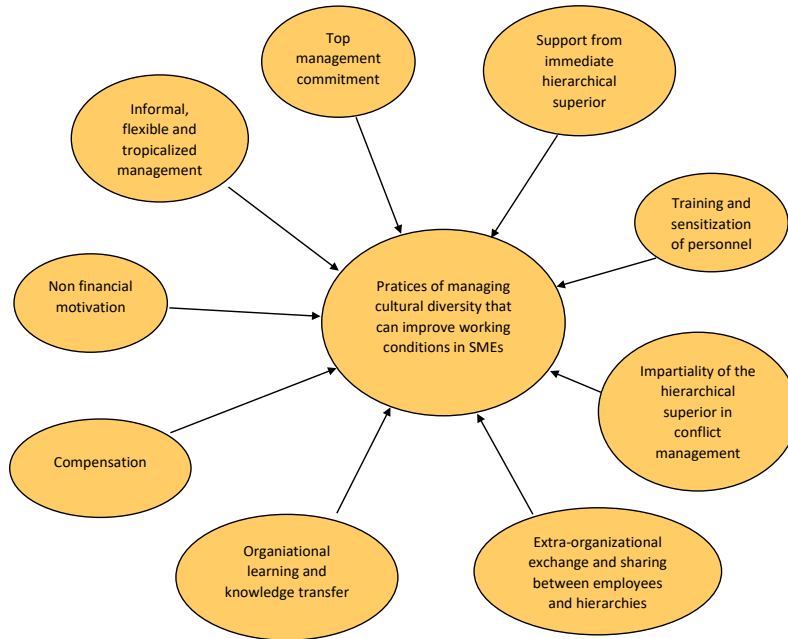
The reduction or removal of hierarchical barriers is considered by only 51% of the managers surveyed as an important factor in the management of cultural diversity likely to create a favorable social climate. This distance measures the perception that a subordinate has of the power superior to him and the consequences observed on his behaviour Badraoui, et al. (2014). In order for employees to feel considered, managers prefer to reduce this distance in order to create and maintain a social climate conducive to development. This can be



illustrated by some of the following verbatim statements: MCAS1 states that "if it happens that an employee is in need in a discreet manner, I make a gesture to him (...) I do not like to frustrate people". This will be confirmed by MCAS4 who mentions that in the company "the hierarchical lines are not strict" and MCAS6 "we respect the hierarchy but we are not protocol-oriented".

b) Contribution of Cultural Diversity Management on Working Conditions in Cameroonian SMEs

The results from the various interviews with employees and managers have revealed that working conditions can be improved based on a set of cultural diversity management practices. These results can be illustrated via the figure below.



Source: author

Figure 3: Contributions of Cultural Diversity Management to Improving Working Conditions within SMEs via a Certain Number of Inclusive Practices

From Figure 3 above, inclusive organizational practices such as fair remuneration, impartiality of the hierarchical superior in conflict management, training and awareness of staff, organizational learning and knowledge transfer, support (intermediation) of the immediate hierarchical superior, commitment of top management, extra-organizational exchange and sharing between employees and hierarchy, informal, flexible management and non-financial motivation can improve working conditions in SMEs.

• Compensation and Non-Financial Motivation

Remuneration is a factor in diversity management that improves working conditions for 38% of the actors surveyed. This remuneration, which is a variable system composed of salary and bonuses, therefore helps to motivate and avoid discrimination. This can be illustrated via some of the following verbatim statements: according to E2CAS2, it is the salary "that starts it off, at the beginning there were certain things and the salaries were not a bit good, but now we manage to get paid on time, the boss manages us well and that's the main thing in fact".

Indeed, MCAS3 states that overtime also plays an important role "we come at 8:30 and we close at 7:30

p.m., the person who manages to come for example before the time is paid overtime even when the person goes beyond 7 p.m., we pay him in overtime (...) We therefore do not make a difference, we make the effort to make everyone feel comfortable, we make the effort to satisfy everyone». This result is in line with that of Boughaba et al. (2018). According to them, cultural diversity management improved working conditions through the fair distribution of opportunities such as remuneration. In other words, retaining employees without discriminating allows the company to move closer to a fair business model.

Non-financial motivation is recognized as a determining factor in the management of cultural diversity only by nearly 10% of the actors. We note that this is only the CAS2. For them, it reflects equal treatment in the allocation of rewards in the company. We can illustrate via the following verbatims where according to E1CAS2 there are the "gadgets that are given to employees to boost them further». In the same sense MCAS2 says the company offers "kits (Gifts to motivate them), we do it during the start of the school year (books, pens etc.) and during Labor Day too."

- *Impartiality of the Hierarchical Superior in Conflict Management*

The impartiality of managers in conflict management as a factor in diversity management that improves working conditions was affirmed by nearly 86% of managers. This impartiality in resolving problems that sometimes results in sanctions such as requests for explanations, layoffs and the removal of bonuses within the company prevents individuals from feeling marginalized, allows a balance in order to avoid tensions that could have an effect on their psychological comfort.

This can be illustrated by some of the following verbatim quotes: MCAS6, who sees the work environment as a family setting, mentions that when there is a conflict, *"I am impartial in resolving problems. So that means that I manage to be whole and, in the end, I make everyone recognize their responsibility and then everyone continues to work normally as they should and in the best conditions and there is no more tension."* MCAS3 states that *"once two colleagues argued (...) they spent a week at home, so that's kind of how we try to get them back on track."*

- *Informal and Flexible Management*

Practicing an informal, situational management style that can lead to improved working conditions was affirmed by nearly 43% of managers. According to MCAS2, *this management style consists of considering the employee as a stakeholder in the company "we take into account everyone, everyone's limits, abilities and performance. Some employees have specific problems that relate to their cultural nature (...) Things are not transmitted in the same way, for example in the same way among a Bami as among a Beti. Some families are even specific, in some families there is authority, in others there is submission. That is why we treat each case, there are cases where we talk about authority, there are cases where we talk about submission"*.

This is confirmed by MCAS6, he mentions that in the company, *"it is a human being who works there so inevitably there are certain things that depend on him since he has his professional and private life so the head of personnel must take into account that there are his societal and social indications. For example, if an employee is grieving especially in the West, we know how it happens, it takes time, so we know automatically that we must give him a little time. And it is always like that for the others"*.

- *Staff Training and Awareness*

Staff awareness and training as a factor used by managers to manage diversity in order to ensure better working conditions was mentioned by 29% of the stakeholders surveyed. Training in this sense is focused on interpersonal skills, which allows everyone to be able to produce actions and reactions adapted to the multicultural environment. For E1CAS6 *at the company level, they "cultivate the spirit of unity, solidarity and*

mutual aid". MCAS6 corroborates by saying that: *"we raise staff awareness about living together. For me, it is one of my particularities that is very well approved by the CEO and besides, it is from him that I get that, here it is living together"*. This result confirms that of Trabelsi (2015). For him, training and awareness of stakeholders in intercultural issues are practices for integrating the cultural diversity of stakeholders and are decisive for improving working conditions in international alliances.

- *Organizational Learning and Knowledge Transfer*

The establishment of a framework that promotes organizational learning and knowledge transfer is a factor in cultural diversity management that improves working conditions according to nearly 25% of the stakeholders interviewed. This learning is carried out socially through various interactions between individuals from different cultures. Clearly, cultural reality therefore offers the opportunity for a confrontation of ideas and analyses, by bringing out new hypotheses based on specific knowledge from different cultural contexts. E2CAS4 illustrates this by stating that *"everyone learns about the other and it is beneficial for everyone (...) so that if one is not there, the other's work will be done without problem and suddenly the company will not be handicapped"*. For the latter, competence is the main factor that is implemented in this process.

What MCAS3 will confirm although the learning factor is based on cultural language. He affirms this by saying that *"sometimes it already happens to me I call my colleague I say teach me this word, sometimes I say why your patois is ugly like that but teach me we tease each other we establish ourselves a good communication without knowing"*. This agrees with the integrative and learning perspective mentioned by Peeters et al. (2014) in their work which allows to benefit from cultural diversity in the workplace and creates an environment with beneficial virtues for the company.

- *Support (Intermediation) from the Immediate Superior*

Support through the intermediation of the immediate superior is a factor in cultural diversity management that facilitates better involvement in the organization according to nearly 51% of managers. It is much more social and promotes listening, openness to opinions and the availability of the superior for his employees. In this sense, MCAS1 states that *"if I see that an employee is in need, I discreetly make a gesture and send his grievances to management and I assure management that we have resolved at least a quarter or two thirds of the employees' problems regardless of the culture."*

MCAS6 confirms it is "open" with its employees, MCAS2, for its part, ensures that *"each time those who are disappointed do not exert too much pressure on those who are lower and that those who are lower do not*



feel too aggrieved compared to those who are disappointed."

- *Top Management Commitment*

The commitment of the highest level of management is a determining factor in the management of cultural diversity which improves working conditions according to 14% of the actors. In fact, the top level by setting objectives reinforces methods to deal with this diversity. As illustrated by MCAS3 "At our base the boss said I don't want this I don't want that and everyone makes the effort to respect it, no one feels different from the other because we make the effort to remain on an equal footing".

E2CAS5 states that senior management manages this cultural diversity well, "which ensures that we have understanding at work and it improves the work system (...) it is not that this person comes from there, the other person comes from here". This result is similar to the "prescribed practices" developed by Bruna et al. (2017) which encompass a large number of initiatives taken by senior management to deal with the heterogeneity leading to the management of diverse teams.

- *Extra-Organizational Exchange and Sharing between Employees and Hierarchy*

The establishment of a framework for exchange and sharing outside the work environment between employees and management is a cultural diversity management practice that improves working conditions, was affirmed by 19% of the actors. This system of exchange and sharing strengthens harmony within the company. To illustrate this, MCAS3 states that "during the Muslim holiday, we have a Bamoun colleague, the boss invited everyone after work, we ate in his honor, there is harmony, we form a family no matter where you come from". For MCAS6 "We often have evenings at SONECO, such as Labor Day where departments that had tasks in each region, where all ethnic groups were represented, everyone had something to show according to their culture".

V. CONCLUSION: LIMITATIONS AND RESEARCH PERSPECTIVES

The objective of this article was to understand how cultural diversity management improves the social performance of Cameroonian SMEs. From a first point of view, the literature was reviewed on cultural diversity management and social performance, in particular the social climate and working conditions. Subsequently, an empirical study was carried out on a sample of 21 people working in 7 Cameroonian SMEs. The results show on the one hand that cultural diversity management effectively creates a favorable social climate within Cameroonian SMEs. This involves key factors such as: respect, solidarity and tolerance, the

establishment of internal regulations and procedures manual, organizational culture, effective communication and circulation of information via a common language, a collective intelligence system via dialogue and the removal of hierarchical barriers. On the other hand, the results show that cultural diversity management improves working conditions within Cameroonian SMEs through a number of practices such as remuneration and non-financial motivation, impartiality of the hierarchical superior in conflict management, training and awareness-raising of staff, organizational learning and knowledge transfer, support (intermediation) of the immediate hierarchical superior, commitment of top management, exchange and extra-organizational sharing between employees and hierarchy, informal and flexible management.

However, this research has limitations that should be noted and that could constitute avenues for future research. The first is sectoral because we have referred exclusively to companies in the commercial and service sector. Our proposals could therefore be suggested in broader studies. Also, the second limitation is based on the representativeness of the sample knowing that the latter is made up exclusively of companies in the city of Yaoundé. The third limitation concerns the dimensions of social performance. There are three according to Baggio and Sutter (2013), but in the context of our research we have retained the hedonic dimension and more particularly indicators such as the social climate and working conditions. Future research should also improve the empirical relationships by choosing other dimensions. In addition, the avenues highlighted in this research deserve to be compared with other research in sectors of activity or not and in different contexts.

Notwithstanding these limitations, this work has a dual contribution: theoretical and managerial. On the theoretical level, this work aims to contribute to the issue of the contribution of cultural diversity management to social performance by identifying certain key practices that can subsequently guide other in-depth work. This study also contributes to the debates on the internal cultural dynamics of organizations in Africa and in Cameroon in particular. On the managerial level, this study provides a support for understanding and reflection on the management of cultural diversity and the levers of action allowing managers, particularly human resources managers, to use cultural diversity as a strategic resource.

At the end of this research, we propose to the various human resources managers of SMEs to provide more inclusive organizational systems that are less rigid and less hierarchical for better employee participation in the company, in order to involve them in their work and ensure transparent internal communication. Also, the emphasis must be placed on equality and fairness of treatment within teams, on solidarity in order to mitigate

the harmful effects that this diversity can pose within companies.

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By Abdimalik Aided Osman

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Keywords: human resource management, employee motivation, performance, developing countries, Somaliland.

GJMBR-A Classification: JEL Code: J24, M12



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I. INTRODUCTION

Human resources are the backbone of any organization. Without motivated employees, it is difficult for any institution to achieve its strategic goals. Human Resource Management (HRM) plays a central role in developing and implementing policies that inspire and retain a productive workforce. In developing nations, where challenges like limited resources and capacity exist, efficient HRM is critical for organizational sustainability. This paper aims to assess the contribution of HRM practices to employee motivation using a case study approach.

II. KEY HRM FUNCTIONS INFLUENCING EMPLOYEE MOTIVATION

a) Compensation and Rewards

Fair and competitive salaries are essential for motivating employees. In many cases, under-paid staff lose morale and reduce their commitment to organizational goals. Incentives and bonuses also play a role in rewarding high performance.

b) Training and Development

Regular training programs boost employee confidence and competence. Employees feel valued and empowered when they are given opportunities to improve their skills and knowledge.

c) Employee Relations

A positive relationship between management and employees promotes mutual respect and communication. This leads to higher morale, better teamwork, and overall satisfaction.

d) Career Growth Opportunities

Employees are more likely to stay and perform better when they see a clear path to promotion and career advancement. A lack of growth prospects often results in disengagement or turnover.

III. THEORETICAL FRAMEWORK

a) Maslow's Hierarchy of Needs

Maslow argued that individuals are motivated by five levels of needs, starting with basic physiological needs up to self-actualization. HRM must address these needs to maximize performance.

b) Herzberg's Two-Factor Theory

Herzberg distinguished between motivators (recognition, achievement, growth) and hygiene factors (salary, work conditions). Both must be managed to ensure employee satisfaction.

IV. CASE STUDY: A LOCAL INSTITUTION IN SOMALILAND

A survey conducted in a local public institution revealed the following insights:

- 50% of employees felt their salaries were not motivating.
- 30% cited lack of training as a source of frustration.
- 20% saw no opportunities for career advancement.

Findings: These factors collectively contributed to low morale and reduced productivity, emphasizing the importance of effective HRM systems.

V. RECOMMENDATIONS AND CONCLUSION

a) Recommendations

- Implement HR policies that focus on performance-based rewards.
- Introduce regular staff development programs.
- Foster a culture of open communication and mutual respect.
- Establish transparent promotion and career development systems.

b) Conclusion

Human Resource Management is a powerful tool for building motivated and high-performing teams. In resource-constrained settings such as Somaliland, attention to HRM can be a catalyst for transforming public and private institutions. By focusing on motivation

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through structured HR strategies, organizations can achieve long-term success and stability.

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Transforming Human Resource Management with AI: Challenges and Possibilities

By Diyani Balthazaar

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Abstract- Human capital is a vital asset in today's competitive world, essential for enhancing workplace performance and effectiveness. To enhance employee performance and gain a competitive edge, firms must adopt innovative human resource practices. Very shortly, human resource management (HRM) will transition from conventional practices to the most advanced ones, including augmented intelligence, automation, robotics, and artificial intelligence (AI). This literature analysis was conducted to examine the potential opportunities and challenges of practice. The proliferation of AI-based HRM practices over the past ten years has prompted a new series of research studies on the consequences of AI adoption on both human and corporate outcomes, as well as the evaluation of AI-based HRM practices. The way we work is organized in businesses as a result of the adoption of these technologies. AI has the power to fundamentally decide how we live or life and work. The AI facilitates the HRM with both an opportunities and challenges. Today's HR experts are more focused on maximizing the interaction between human and automated work to provide a straightforward and understandable working environment that provides adequate time to improve their performance.

Keywords: *artificial intelligence, human resource management, augmented intelligence, robotics, automation.*

GJMBR-A Classification: *JEL Code: M12*



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Keywords: artificial intelligence, human resource management, augmented intelligence, robotics, automation.

I. INTRODUCTION

Artificial intelligence and machine learning have become more and more common in almost every sector, including banking, marketing, biotechnology, healthcare, and communications, among others. Now, we are starting to see them applied in the human resources sector as well. The way businesses manage their staff and develop HR strategies is changing, which boosts productivity and employee engagement. Any HR department's top priority is to manage the workforce while concentrating on the rules and procedures that will improve employee performance.

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AI offers to accelerate this process by relying more on the analytical analysis of data instead of individual observations. Because of the emerging severe competition in the business world, it is essential to use a computer to stay competitive despite human limitations. This is true regardless of one's intelligence level. Employers are looking for youthful, tech-savvy individuals who are confident in taking initiative and transparently sharing information for the benefit of the business.

While organizations strive to apply Artificial Intelligence to their organization's Human resource management rapidly, they can observe the potential opportunities to develop their business further the same time they must face the respective challenges created by AI and other technology applications. This study analyses the potential opportunities and challenges of using Artificial Intelligence in Human Resource Management by analyzing the literature.

II. PROBLEM STATEMENT

Artificial Intelligence (AI) has become one of the most important terminologies in every sector especially in Human Resources Management and it has turned into a top priority for most companies to ease the HRM practices. AI is used extensively in HR, including in hiring, training, on boarding, performance analysis, retention, and other areas. Therefore, this concept research study intends to understand the possible opportunities and challenges of using AI in HRM Practices.

The connection between Artificial Intelligence and Human Resource Management has been at the forefront of numerous research in the world. In spite of the importance of artificial intelligence in using HRM practices, there are very narrow published works that overview the opportunities and challenges of artificial intelligence in using HRM practices. Hence conceptual research on AI use in HRM practices has turned out to be a research area of much prominence in today's background. As a result, attention was positioned on this topic and the research problem under the topic is as follows: Over viewing the opportunities and challenges of using Artificial Intelligence in Human Resource Management practices"



Objectives of the Study

- To understand the relationship between Artificial Intelligence and Human Resource Management.
- To explore the opportunities and challenges of using Artificial Intelligence in Human Resource Management practices.

III. LITERATURE ANALYSIS

a) *Artificial Intelligence (AI)*

Artificial intelligence (AI) is a fast-developing technology enabled by the internet, and it may soon significantly influence our everyday lives, asserts Tecuci (2012). As stated by Nilsson (2005), "human-level AI" pertains to the concept that machines ought to perform the majority of tasks that require human intellect.

Even though artificial intelligence has been around for a while, there is still no universally accepted definition of the term (Legg & Hutter, 2007). The Oxford Dictionary (2019) defines something artificial as a material that is "created or made by humans rather than occurring in nature, particularly as a replica of something natural."

b) *Human Resource Management (HRM)*

Schermerhorn (2001) defined HRM as the process of obtaining and developing a qualified workforce to support the organization in attaining its objectives, including its mission, vision, and numerous present ones. Another definition of human resource management (HRM) states that it is a method of managing staff that attempts to keep a workforce that is capable and committed by utilizing a variety of tactics, such as cultural, structural, and personnel ones, to provide the company a competitive advantage (Storey, 2004).

c) *Artificial Intelligence and Human Resource Management (AI and HRM)*

According to a research report from 2019, Venngage, a provider of infographic and visual design software, indicated that 61% of organizations were leveraging AI to enhance human resource management (Rykun, 2019). Among the primary HRM areas that have already been transformed by AI are the labor-intensive and time-consuming tasks in recruiting, such as evaluating multiple CVs, organizing them, swiftly identifying the top candidates, and assessing which employees need specific training (Rykun, 2019). The processes in recruiting that require significant time and effort, including assessing numerous CVs, arranging them, rapidly selecting the leading candidates, and determining the training needs of employees, are some of the key HRM fields that AI has already influenced (Rykun, 2019).

Advanced nations, along with those in the Global South (GS), especially in emerging economies, are recognizing the potential advantages of AI as a

crucial resource for improving HRM strategies and boosting employee performance (Ghosh and Rajan, 2019).

Kapoor (2010) investigates the objectives of business intelligence and its connection to human resource management. A researcher analyzed the elements of business intelligence and data analytics within human resource management modules by studying the top provider of business intelligence for this report.

The function of artificial intelligence in HR management is significant. As noted by Jain (2018), most companies employ contemporary technology for different HR tasks, including recruitment, performance evaluations, and cloud-based HR services.

Buzko et al. (2016) examine the challenges AI faces in the realm of human resources, noting that it is challenging to assess the impact of training expenditures. The authors of the study highlighted that artificial intelligence technologies enable individuals to rapidly analyze data.

The title of Jarrahi's (2018) research paper is "Artificial Intelligence and the Future of Work: Human-AI Symbiosis in Business Decision Making." The study examines how individuals have gained advantages from AI. Organizations have seen improvements in decision-making, managing uncertainties, and particularly in handling ambiguous judgments through the use of artificial intelligence. Nevertheless, humans continue to play a vital role within a company, and technological systems must depend on them to evaluate and support the outcomes of subconscious decisions.

Merlin and Jayam (2018) examine the role of AI in human resources in their research paper titled, *Artificial Intelligence in Human Resource Management*. The authors have determined that AI benefits organizations and assists HR professionals in understanding their responsibilities and predicting issues and trends.

According to Nilsson (2005), "human-level AI" refers to the idea that machines should be able to carry out most of the tasks that human intellect requires.

An increasing volume of HR data is being generated in the cloud by both humans and learning robots, and the integration of artificial intelligence analytics enhances the understanding of execution and functionality. The effectiveness of any organization relies on its ability to strategically blend people, processes, and technology to deliver groundbreaking value at a competitive cost. Numerous back-office tasks can be effectively automated using AI to ensure reliable HR transactions and service delivery. This article highlights the idiomatic capabilities of AI for HR transactions and provides insights on intelligent automation through a chatbot that operates independently of specific technology.

The implementation of AI in HRM and recruitment is termed "the new age of HR," as it revolutionizes the hiring process by assuming responsibilities that were once handled by human recruiters (Upadhyay & Khandelwal, 2018). Scott W. O'Connor's article, *Artificial Intelligence in Human Resource Management* (2020), clearly indicates that artificial intelligence will continue to positively influence the human resources management field in the coming years. Additionally, HR professionals need to be vigilant about potential challenges they may encounter. Therefore, experts should take proactive steps to stay informed about the latest developments in the industry and build a solid foundation of HR knowledge to prepare for the future of human resource management. According to the study "To Study the Impact of Artificial Intelligence on Human Resource Management" by Prasanna Vatsa and Kusuma Gullamji (2019), the amalgamation of HR processes with AI-based applications is expected to significantly enhance organizational performance.

The research illustrates that AI is widely utilized in various HR functions, including recruitment, training, on boarding, performance evaluation, retention, and more. However, many organizations are still behind due to the high costs associated with integrating AI into their HR operations. The use of AI in HRM and recruitment is referred to as "the new age of HR," as it transforms the hiring landscape by taking over routine activities that were previously performed by human recruiters (Upadhyay & Khandelwal, 2018).

Hypothesis

Hypothesis 1:

The integration of Artificial Intelligence in Human Resource Management significantly improves HR efficiency by automating routine tasks such as recruitment, on boarding, and performance analysis.

Hypothesis 2:

The use of AI-driven data analytics in HRM enhances decision-making quality, leading to better employee selection, performance evaluations, and retention strategies.

Hypothesis 3:

Organizations that adopt AI in HRM experience higher employee productivity and engagement compared to those relying on traditional HR practices.

Hypothesis 4:

The adoption of Artificial Intelligence in HRM positively impacts employee retention by identifying high-performing employees and implementing personalized training and development programs.

Hypothesis 5:

Despite its potential benefits, the high cost of implementing AI in HRM limits its widespread adoption, particularly in small to medium-sized enterprises.

IV. METHODOLOGY

The goal of the authors' study technique is to provide a comprehensive evaluation of the opportunities and challenges associated with utilizing artificial intelligence in human resource management practices. To this end, they have adopted a systematic literature review strategy. Inspired by the aforementioned study objectives, the authors included studies that looked at how artificial intelligence (AI) affects HRM practices both nationally and internationally.

Based on the focus, several targeted keywords about robots, artificial intelligence, and HRM techniques were added to the search string using the Boolean operators "OR" and "AND." This evaluation was conducted using the following keyword search algorithm: ("robotics" OR "artificial intelligence" OR "AI" AND ("human resource practices" OR "human resource management" OR "human resource management functions" OR "HRM Practices").

The authors refined the preliminary research findings and used the search algorithm on all search engines (including Base, Google Scholar, Research Gate, Semantic Scholar, SCOPUS, and others) to locate full-text, peer-reviewed English-language publications within the 2015–2022 timeframe.

Given that the research involves conceptual literature review analysis, out of the 100 papers that were downloaded, 80 could be screened out because 20 of them were deemed irrelevant. The screened papers state that the authors carefully consider each of the 80 and provide a summary of the advantages and disadvantages of utilizing AI in HRM.

In this research paper, Artificial Intelligence is abbreviated as AI and Human Resource Management is abbreviated as HRM.

V. DISCUSSIONS AND FINDINGS

a) Opportunities

Despite the lack of research on AI-HRM, contemporary breakthroughs in automation technologies offer significant advantages for HRM (Bersin & Chamorro-Premuzic, 2019; Maedche et al., 2019; Prikshat et al., 2021). Organizations from both local and multinational corporations (MNEs) have acknowledged the benefits of AI-based tools and tactics to enhance employee satisfaction, commitment, and job engagement (Castellacci & Vias-Bardolet, 2019).

According to a study of the use of automation technologies in HRM (Castellacci & Vias-Bardolet, 2019), there is still insufficient understanding of how AI-enabled HRM activities affect individuals, their job outcomes, and overall organizational outcomes. It is also vital to show how these AI-focused HR solutions maximize positive outcomes while minimize negative ones. As a result, we argue that the social- technological framework can be enhanced even more to produce positive outcomes.

Examples include adaptable organizational design, suitable training, anxiety and change management, and staff upskilling. We further argue that it is crucial to include unique personnel traits like personality and emotional intelligence since they have an impact on business outcomes (Huang et al., 2019).

The most crucial benefit of these AI-focused HRM is that they improve employee outcomes including job happiness, commitment, employee engagement, and involvement, which in turn boosts employee performance (Aouadni & Rebai, 2017; Azadeh et al., 2018; Castellacci & Vias-Bardolet, 2019).

According to Castellacci and Vias-Bardolet (2019), workers can utilize the internet to develop practical life expectations and impressions of their working environment as well as to advance their skills and training. AI applications can also provide relax to human resources and time for a number of forecastable and daily tasks (Maedche et al., 2019).

However, the literature also highlights how these automated technologies may have a negative impact on workers. An organization must deal with negative employee effects such as job insecurity, high employee turnover intentions, higher stress, and negative attitudes and behaviors toward newly adopted technologies. Additionally, difficulties related to employees' well-being at work are brought up by how they engage with internet use (Castellacci & Vias-Bardolet, 2019).

According to research on the implementation of AI-enabled HRM, it increases productivity, lowers costs, improves operational efficiency (such as flexibility, scalability, safety, and dependability), and fosters customer engagement and loyalty (Botha, 2019; Lu et al., 2020; Prentice & Nguyen, 2020; Ransbotham et al., 2017; Tarafdar et al., 2019). Additionally, AI can increase returns on investment by making the company more cost-effective (Torres & Mejia, 2017).

The other business-productivity outcome of AI technology is cost-effective service excellence (CESE), which refers to firms that are simultaneously among the best performers in their competitive market regarding customer satisfaction and productivity. Examples of companies that have achieved the CESE milestones include Singapore Airlines and Amazon, one of the biggest online merchants in the world. Emerging technologies like artificial intelligence (AI), big data, machine learning, mobile technology, the Internet of Things, geotagging, virtual reality, speech recognition, and biometrics offer a wealth of opportunities for significant service innovations that could simultaneously enhance customer experience, service quality, and productivity (Wirtz, 2019).

The other two examples, service robots and AI, are likewise anticipated to offer remarkable economics of scale and scope because they only incur significant costs during their development phases. Robots

deployed at information counters, however, come at a low cost, while fully virtual robots (such voice-based chatbots in an app or on a website) cost almost nothing more. Robots are capable of gathering data from a wide range of sources, including the internet, cameras, microphones, sensors, and CRM and organizational knowledgebase systems. The robot can deliver highly customized and individualized service on a large scale at a low marginal cost by using biometrics (facial and voice recognition technologies) to identify a customer (Wirtz, 2019).

b) Challenges

Although the 4IR changes how major operations are carried out in organizations, it is yet unclear how well it will affect the people, processes, systems, and structures of those organizations. More research examines the negative effects of implementing automation-based technology at work. For instance, Dwivedi et al. (2021) predict that 70% of commercial activities will have incorporated AI technology into their production or business processes by the year 2030.

Furthermore, according to academics, AI, robots, and algorithms might replace 57% of current occupations in the OECD. As a result, most organizations are under pressure to make progress in developing AI data analytics skills (Brougham & Haar, 2020).

Brougham and Haar (2020) discovered in their research that the possibility of technology disruptions increases employee job insecurity and, as a result, increases intents to leave their jobs. Additionally, they contend that when there are fewer choices for career mobility, employees experience less technology interruptions. This study also claims that although workers quit companies, turnover has negative consequences, such as low employee job satisfaction.

Therefore, according to a number of studies, employees become more afraid of technology improvements in the workplace because they may negatively affect their responsibilities and occupations. Another major obstacle to properly incorporating modern technology in the workplace is employees' negative attitudes about technological advancements (Brougham & Haar, 2020). Therefore, the question of how to allay employee anxiety around the adoption of new technologies in HRM tasks must be addressed.

VI. CONCLUSION

This research study makes it abundantly clear that AI has a significant impact on HRM practices in both positive and challenging ways. AI must cooperate with HRM practices in order to prosper in the new environment. As a result, AI's difficulties must be addressed and its opportunities must be properly tapped.

According to this study, literature analysis gives HR practitioners the right understanding of how AI interacts with HRM practices and aids in the creation of comprehensive HR plans that will improve HR administration across the board.

a) *Future Research Direction*

- Researchers can be able to be extended conceptual literature review to qualitative and quantitative methods to analyze the impact of AI on HRM practices.
- Researchers focus on specific HRM practices or HRM functions and how it influenced by AI.
- Researchers put more concentration on different AI tools and techniques and how it individually benefited towards the HRM practices.

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Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.



6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice. Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.



21. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium through which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

INFORMAL GUIDELINES OF RESEARCH PAPER WRITING

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.



Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.



Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.



Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

THE ADMINISTRATION RULES

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CRITERION FOR GRADING A RESEARCH PAPER (COMPILATION)
BY GLOBAL JOURNALS

Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals.

Topics	Grades		
	A-B	C-D	E-F
<i>Abstract</i>	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
<i>Introduction</i>	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
<i>Methods and Procedures</i>	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
<i>Result</i>	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
<i>Discussion</i>	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
<i>References</i>	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring



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