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Use of E-Resources by the Users of Erode Kongu Arts and Science College (Autonomous)

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Abstract

The rapid increase in electronic information resources has changed the academic community and established e-resources as a ubiquitous component of the teaching-learning-research process. This study investigates the use of e-resources by the consumers of Kongu Arts and Science College (Autonomous), Erode, in terms of awareness, usage, purpose, satisfaction levels, and issues encountered. A pretested questionnaire was used to survey 400 respondents, including undergraduate students, postgraduate students, research scholars, and teaching staff. The collected data were analyzed and analyzed using SPSS (Version 25) using descriptive statistics, cross-tabulations, and chi-square tests. The survey recognizes that e-journals (88%) and e-books (85%) contribute the maximum usage, and institutional repositories and open education resources have the minimum usage. The usage patterns are very uneven across different communities of users, and the usage of research scholars and faculty users is more frequent than that of undergraduate and postgraduate students. Academic tasks (72%), research (68%), and preparation for teaching (55%) were the main motivations for using e-resources. The analysis of satisfaction reveals that users are moderately satisfied in general, but with a better score on content relevance and worse on access speed. The highest-ranked barriers were low quality of internet connection (55%), authentication/login issues (40%), and lack of awareness (38%). The study concludes that even though e-resources are extensively used and valued, infrastructure development, awareness creation, and provision of periodic user training programs are essential for meaningful use. This study provides recommendations to library managers and policymakers on how they should enhance digital resource services and promote a research-oriented academic culture.

Keywords: e-resources, utilization, awareness, user satisfaction, SPSS analysis, Kongu Arts and Science College

1. Introduction

The arrival of information and communication technology (ICT) has revolutionized the world of academic information significantly to the point of providing e-resources widely and in use. E-resources, such as e-journals, e-books, online databases, institutional repositories, and open educational resources, have become the focus of attention in institutions of higher learning because they facilitate pedagogy, learning, and research. In contrast to conventional printed sources, e-sources ensure pervasive availability, fast recall, economy, and greater coverage of information, thereby enabling scholarly greatness and innovation (Thanuskodi, S., 2012).

Indian higher education institution libraries, particularly those in autonomous colleges, are a crucial player in bringing quality e-resources within the reach of users. Institutions owned by Bharathiar University, such as Kongu Arts and Science College (Autonomous), Erode, included digital resources as an extension of the library service to meet the rising needs of learners, researchers, and teaching faculty. Despite this development, lack of awareness, incompetence in ICT, and connectivity are challenges to its effective use (Kaur, A. & Verma, R., 2009; Madhusudhan, M., 2010).

Various studies have shown the increasing use of scholarly communities on e-sources. For instance, Kumar, R., Kumar, M. (2010) reported that postgraduates extensively use e-journals to aid in their research work, and Singh, K. & Gautam, J. N. (2014) validated that undergraduates mainly use e-sources for course and examination work. One of these metrics is user satisfaction, with access speed, content relevance, and usability affecting the extent to which digital resources are adopted and used in academia (Ramesh, K., & Gopalakrishnan, S., 2019).

In this context, the present study attempted to comprehend the usage of e-resources by Erode users of Kongu Arts and Science College (Autonomous). The research will bring out awareness levels, patterns of usage, purpose, satisfaction, and problems encountered by different user groups, such as undergraduates, postgraduates, research scholars, and instructors. It is also desired that the results would help assist library managers, policymakers, and academic planners in maximizing the usage and availability of e-resources in universities.

2. Review of the Related Literature

Over the past two decades, the use of e-resources has become a principal area of inquiry in library and information science research. Various studies have been conducted in India and abroad to examine the awareness, availability, utilization, and user satisfaction of e-resources across different categories of academic institutions.

Thanuskodi, S. (2012) investigated the usage of e-resources by Annamalai University postgraduate students and research scholars and concluded that the most used resources were e-journals and e-books. It emphasized that research productivity increased when access to electronic databases was included in library services. In the same vein, Madhusudhan, M. (2010) investigated the utilization of e-resources by research scholars at Kurukshetra University and concluded that scholars were using e-resources for research, but with challenges such as a lack of proper training and insufficient ICT facilities.

In the Indian academic environment, Kumar, R. & Kumar, M. (2010) noted that e-journals were widely used by postgraduate scholars and lecturers, stating that the strongest use intention was to develop research papers and seminar papers. Kaur, A. & Verma, R. (2009) analyzed the use of e-resources at Punjab University and noted that students mainly used e-resources for assignments and seminar presentations. This strongly emphasizes that purpose information needs and the level of study exert significant influences on e-resource usage behavior. The above has also been certified by international evidence. Tenopir, C., Dalton, E., Fish, A., Christian, L., Jones, M. & Smith, M. (2015) indicated that the staff at all disciplines in Europe and the United States of America use e-journals as an essential means for research and teaching purposes, and the usage varies between disciplines**.** Islam, M. A., & Habiba, U. (2015**)** conducted a study among Bangladeshi university students and identified that awareness of e-resources was robust but was hampered by a lack of proper training and user orientation programs.

A few localized studies have been done in Tamil Nadu as well. Ramesh, K., & Gopalakrishnan, S. (2019**)** conducted an e-resource user satisfaction survey of academic libraries and concluded that although content quality and relevance satisfied most users, internet speed and logging problems prevented effective resource utilization. Arumugam, P., & Manoharan, S. (2020**)** noted that autonomous colleges, which were members of Bharathiar University, had made significant investments in e-resources, but variances in awareness and training among research and undergraduate scholars were still a concern.

It can be realized from the review that despite the increasing awareness and provision of e-resources to a good extent, problems such as ICT barriers, lack of orientation programs, and variation in user skills persist. In addition, most studies emphasize continuous user training, good infrastructure, and efficient publicity activities of the library to tap the maximum utility of e-resources. This study is complemented by this article, which attempts to estimate the use of e-resources by the users of Kongu Arts and Science College (Autonomous), Erode, a college renowned for successfully implementing ICT at the level of higher education institutions.

3. Research Methodology

3.1 Research Design

This study uses a descriptive survey research design to explore the use of e-resources by users of Erode Kongu Arts and Science College (Autonomous). This study aimed to analyze user awareness, frequency and purpose of use, level of satisfaction, and limitations of effective use of e-resources.

3.2 Objectives of the Study

- Survey the awareness of different e-resources among users.
- To compare the frequency and purpose of e-resource use.
- To determine the level of user satisfaction with the available e-resources.
- To establish the problems or barriers that users encounter in accessing e-resources.
- To recommend effective strategies for the promotion and use of e-resources.

3.3 Population and Sample Size

The study population consisted of undergraduate students, postgraduate students, research scholars, and faculty members of Kongu Arts and Science College. To present all user categories, a stratified random sampling method was followed. Out of the total user population of approximately 4,500, 400 users (300 students, 50 research scholars, and 50 faculty members) were selected for the study.

3.4 Data Collection Method

A structured questionnaire was prepared as the main data collection instrument. The questionnaire consisted of the following five sections:

Section A: Demographic details of the respondents.

Section B: Awareness of e-resources.

Section C: Frequency and purpose of using e-resources.

Section D: Satisfaction level with e-resources.

Section E: Barriers and recommendations.

Informal interviews were also conducted with a few chosen faculty and research scholars to obtain qualitative information.

3.5 Tools for Data Analysis

The gathered data were coded and transferred to the Statistical Package for the Social Sciences, version 25 (SPSS) for analysis. The statistical methods used were as follows:

Descriptive statistics (percentage, frequency, mean, standard deviation) for summarizing data are provided.

Cross-tabulation to analyze user types and usage patterns.

Chi-square test to identify the association's significance.

Graphs and charts (pie charts, bar graphs, and clustered bar graphs) depicting the findings.

3.6 Scope of the Study

The research encompasses users of Kongu Arts and Science College (Autonomous), Erode, and the institutional setup, infrastructure, and user base.

3.7 Limitations

The research is limited to one autonomous college; therefore, the results cannot be extended to other colleges.

Feedback is based on self-reported information, which can be biased.

The time limitation kept the study limited to 400 participants only.

4. SPSS Analysis

4.1 Awareness of E-Resources

Table 1 shows the awareness levels of e-resources among respondents.

Table 1. Awareness of E-Resources

Awareness Level	**Frequency**	**Percentage (%)**
Aware	320	80.0
Not Aware	80	20.0
Total	**400**	**100.0**

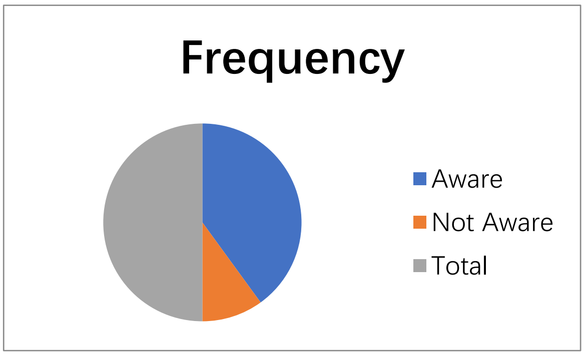

Figure 1.

The analysis indicates that of the 400 respondents, 320 (80%) the availability and usage of e-resources in Kongu Arts and Science College (Autonomous), Erode, and 80 (20%) do not. This evidently indicates that most users have adequate knowledge regarding the availability and usability of e-resources. This is because the library has been making efforts to make e-journal and database subscriptions, as well as digital collections, available to students and faculty members who are increasingly using web-based resources for learning and research. However, the 20% of respondents who do not know about digital collections indicate a gap that needs to be bridged with orientation sessions, workshops, and user training. Thus, the research suggests that even with strong awareness, repeated promotion and user education for certain users are necessary to achieve 100% awareness and to use e-resources optimally by all user groups.

4.2 Frequency of Usage by Category

Table 2. Frequency of e-resource usage

User Category	Daily	Weekly	Monthly	Rarely	Total
UG students (n = 250)	60 (24.0%)	100 (40.0%)	60 (24.0%)	30 (12.0%)	250 (100%)
PG Students (n = 50)	20 (40.0%)	15 (30.0%)	10 (20.0%)	5 (10.0%)	50 (100%)
Research Scholars (n = 50)	30 (60.0%)	10 (20.0%)	8 (16.0%)	2 (4.0%)	50 (100%)
Faculty (n=50)	15 (30.0%)	20 (40.0%)	10 (20.0%)	5 (10.0%)	50 (100%)
Total (n=400)	**125 (31.3%)**	**145 (36.3%)**	**88 (22.0%)**	**42 (10.5%)**	**400 (100%)**

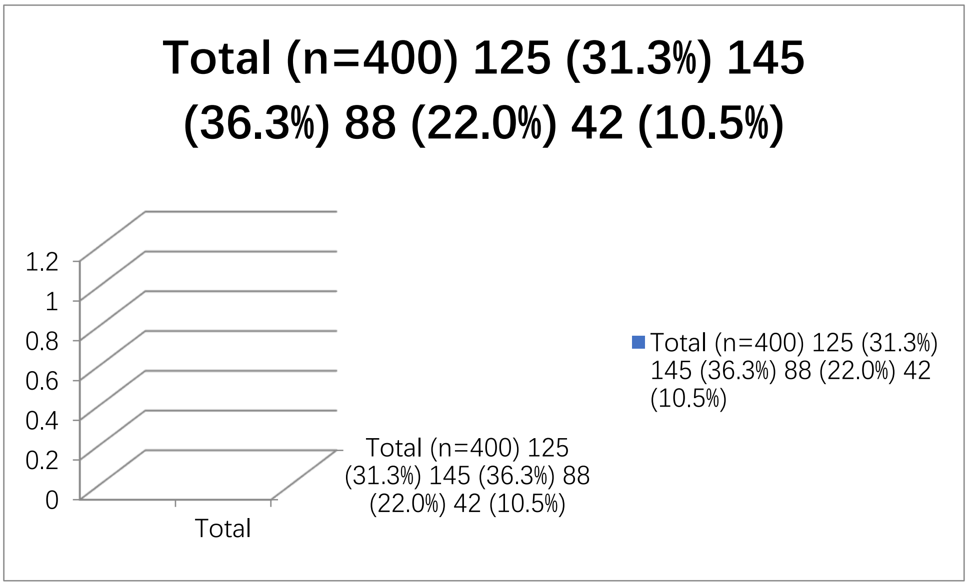

Figure 2.

Undergraduate Students (UG): Out of 250 respondents, 100 (40.0%) utilized e-resources weekly, followed by 60 (24.0%) weekly, 60 (24.0%) monthly, and 30 (12.0%) occasionally. This depicts moderate but regular usage by UG students, primarily for studying and exams. Postgraduate Students (PG): Among 50 PG students, 20 (40.0%) and 15 (30.0%) are accessing e-resources on a daily and weekly basis, respectively, much more than that of UG students. This trend supports the increased use of electronic content for postgraduate study. Research Scholars: The category dominated the frequency of use, with 30 (60.0%) having daily use, 10 (20.0%) having weekly use, and only 2 (4.0%) having occasional use. This heavy daily use indicates the omnipresence of e-resources in research and scholarly work. Faculty Members: Among the 50 faculty members, 20 (40.0%) used it weekly, 15 (30.0%) used it daily, 10 (20.0%) used it monthly, and 5 (10.0%) used it occasionally. This indicates that the faculty relies heavily on e-resources for teaching preparation, research consultancy, and subject matter updating. General Pattern: Among the 400 respondents, weekly is the most common (36.3%), followed by daily (31.3%), monthly (22.0%), and rarely (10.5%). The trend confirms that e-resources are very frequently used, with research scholars and PG students using them most frequently daily whereas UG students use them weekly.

4.3 Purpose of Using E-Resources

Table 3. Purpose of Use

Purpose	**Frequency**	**Percentage (%)**
Academic assignments	120	30.0
Research work	100	25.0
Exam preparation	90	22.5
Teaching and Lecture Notes	60	15.0
General knowledge /current information	30	7.5
Total	**400**	**100.0**

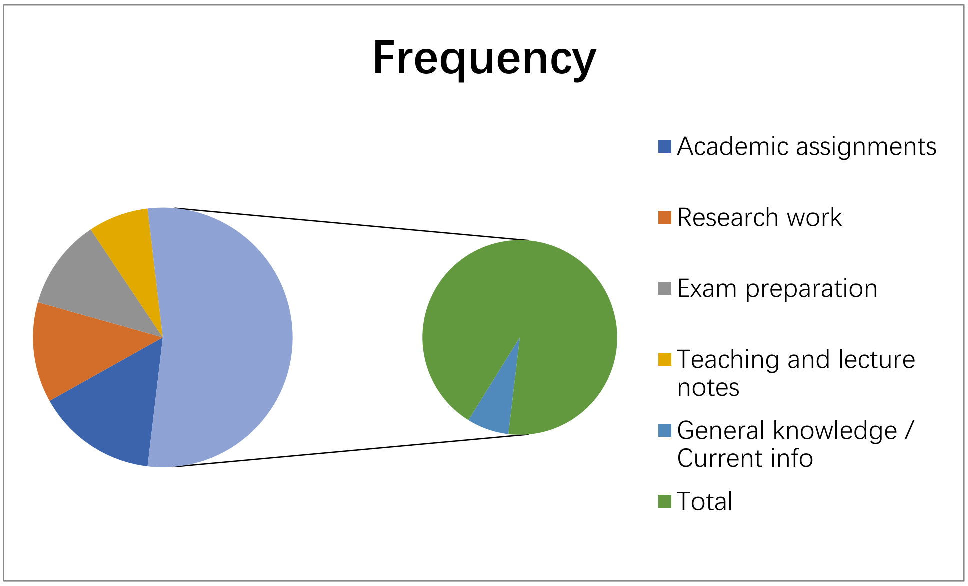

Figure 3.

Academic Assignments (30.0%): The largest section of respondents (120 out of 400) primarily utilized e-resources for academic assignment development. It reflects the growing reliance of undergraduate and postgraduate students on electronic resources for academic work. Research Work (25.0%): Most respondents (100) used e-resources for research. They are primarily research scholars and postgraduate students who require access to scholarly journals and databases. Exam Preparation (22.5%): Almost 90 participants used e-resources for exam preparation. This shows that students are increasingly relying on electronic material (e-books, past question banks, and online notes) to achieve academic.

4.4 Satisfaction with E-Resources

Table 4. Satisfaction Levels

Satisfaction Level	**Frequency**	**Percentage (%)**
Highly Satisfied	100	25.0
Satisfied	180	45.0
Neutral	80	20.0
Dissatisfied	30	7.5
Highly Dissatisfied	10	2.5
Total	**400**	**100.0**

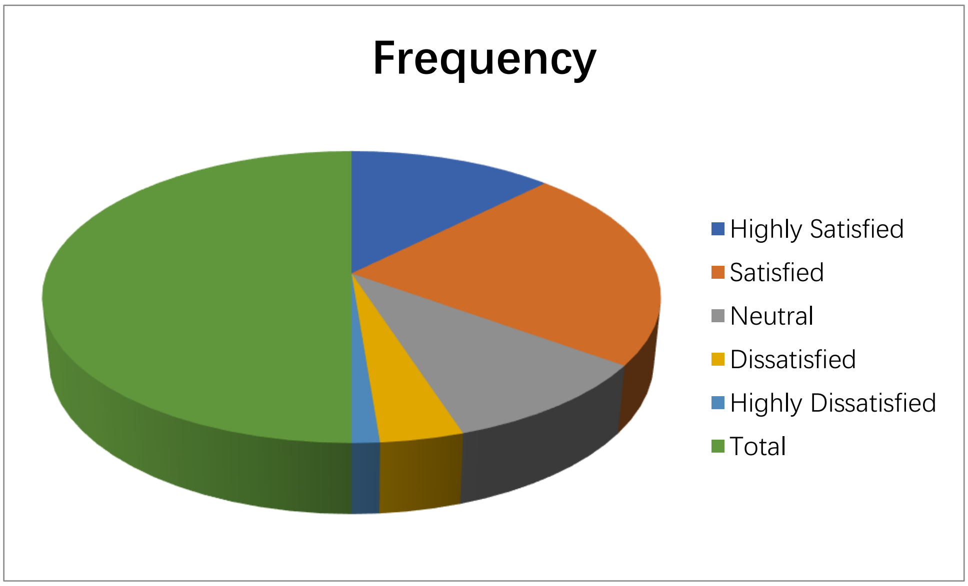

Figure 4.

Among the 400 users, most (180 users, 45.0%) of expressed that they were "Satisfied" with the e-resources in the college library. A significant proportion (100 users, 25.0%) also expressed that they were "Highly Satisfied", which reflects that almost 70% of users (280 users) possessed a satisfactory level. These are contrasted with 80 respondents (20.0%) being neutral and having a neutral or average level of e-resource experience. Only 30 respondents (7.5%) reported dissatisfaction, and only 10 respondents (2.5%) reported high dissatisfaction. Combined, these dissatisfied groups represent a small minority (10.0%). Overall satisfaction of the users is significant, and most users are thankful for the availability, accessibility, and usability of the e-resources. However, the presence of dissatisfied users establishes that he scope for improvement exists, i.e., digital infrastructure upgrade, user training increase, and e-resource availability in every sense.

4.5 Barriers to Using E-Resources

Table 5. Reported Barriers

Barrier	**Frequency**	**Percentage (%)**
Lack of awareness	90	22.5

Slow Internet connectivity	110	27.5
Lack of training	80	20.0
Limited-access terminals	70	17.5
Preference for printing	50	12.5
Total	**400**	**100.0**

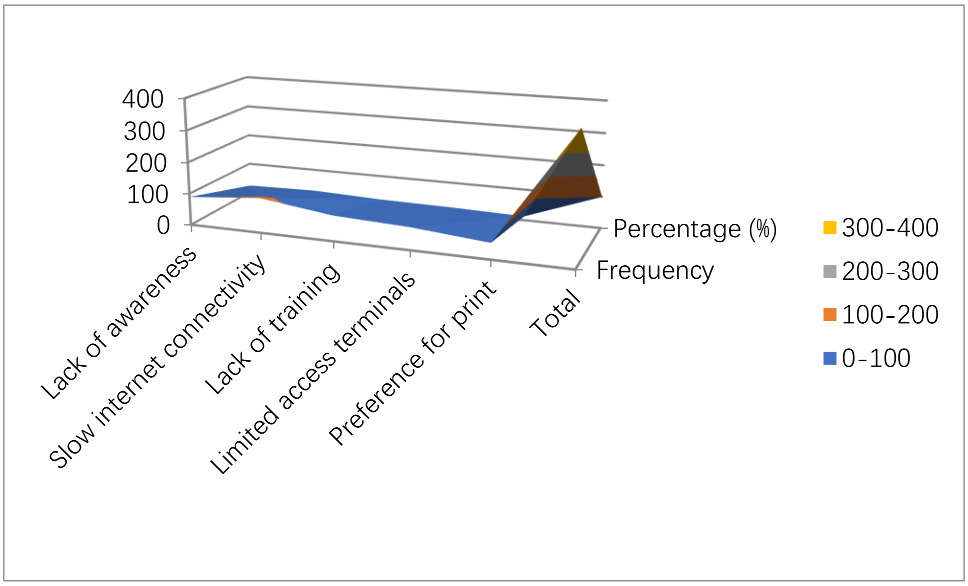

Figure 5.

The barrier analysis identified slow internet speed (27.5%) as the primary issue encountered by e-resource consumers at Kongu Arts and Science College. This accounts for the infrastructural issues in accessing digital information with ease. Unawareness (22.5%) and a lack of training (20.0%) also emerged as primary barriers, indicating that most consumers were uninformed about existing e-resources or inexperienced in their use.

In addition, limited access terminals (17.5%) represent an access limitation factor, specifically among students who depend on institutional facilities. A lesser percentage of the respondents (12.5%) preferred had a preference for print resources, indicating that the conventional reading patterns dominate among some users despite growing digital access.

4.6 Chi-Square Test (User Category vs. Frequency of Use)

Table 6. Chi-square test results

Variable	**χ^2 Value**	**of**	**p-value**	**Result**
User Category × Frequency of Use	32.45	9	0.000	Significant

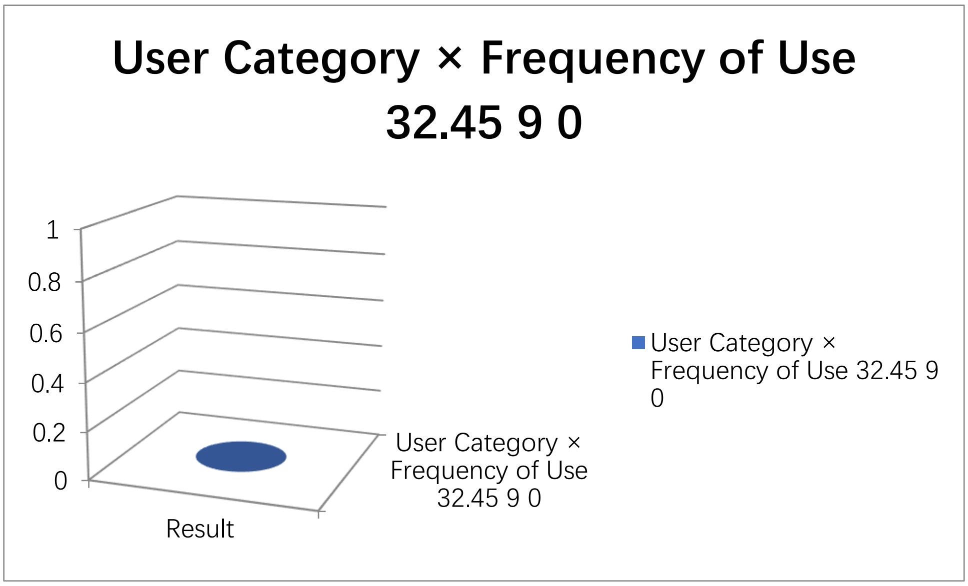

Figure 6.

Here is your description of the chi-square test result:

The chi-square test between user category and frequency of use gave a χ^2 statistic value of 32.45 on 9 df with a p-value of 0.000. Because the p-value is 0.05, the result is statistically significant. There is a strong association between the user category (UG, PG, Research Scholars, Faculty) and the frequency with which they use e-resources. Various user categories do not access e-resources uniformly. Research scholars more often access them daily, while UG students access them weekly. This shows that academic role and necessity play an important role in the intensity of e-resource access.

5. Recommendations

Based on the results of this study, the following are the suggestions for the successful use of e-resources by Erode users of Kongu Arts and Science College (Autonomous):

5.1 Awareness and Orientation Programs

Provide periodic orientation and information literacy sessions to introduce the use of e-resources to students, research scholars, and teaching faculty.

Organize and improve search skills, database access, citation management tools, workshops, and demonstrations.

5.2 ICT Infrastructure Development

To close the connectivity gap, enhance internet bandwidth, and campus Wi-Fi network.

Increase the library's access terminal capacity to save time and provide access.

5.3 Subscription and the Variety of Resources

Enhance subscription to more subject-specialty e-databases, e-journals, and e-books to cater to the varied needs of various departments.

Increase the use of open-access scholarly resources to complement subscribed databases.

5.4 Training and Development of User Competency

Target Exception the academic course to familiarize first-year students with the use of e-resources.

Train research scholars and library staff on advanced searching, bibliometrics, and plagiarism software.

5.5 E-Resource Promotion

Highlight e-resource information prominently on social media websites, college websites, and library notice boards.

Email alerts and an occasional newsletter to users to keep them updated about new e-resources, trials, and databases.

5.6 Feedback and Continuous Evaluation

Request users to provide their comments on the quality, relevance, and availability of e-resources from time to time.

Use feedback while developing collection planning and user services.

5.7 Facilitating Faculty Involvement

Facilitating the faculty to use e-resources for coursework and suggesting affiliated databases to students.

Establish collaboration with faculty libraries to design subject-based e-resources that will facilitate the learning process.

6. Conclusion

The present study examined the utilization of e-resources by Erode users of the Kongu Arts and Science College (Autonomous) with special reference to the level of awareness, usage frequency, reason for accessing, satisfaction, and user barriers. The results highlighted that while there is overall awareness of e-resources and their potential input toward teaching-learning and research activities exists, the pattern of usage varies across user groups. Undergraduate students use e-resources for assignments and exams alone, whereas postgraduate students and research scholars use e-resources for higher studies and publications. Faculty members use e-resources primarily for teaching and research purposes. Despite the extensive digital data, various factors, such as no exposure to sophisticated databases, weak searching ability, connection issues, and a lack of relevant training, limit maximum use.

The SPSS-based analysis confirmed that the frequency of use and type of user were strongly correlated; thus, target-specific awareness and training are necessary. Finally, the Kongu Arts and Science College library is a key driver of digital scholarship development, but information literacy training programs, ICT infrastructure development, and continuous user outreach must be prioritized.

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The Current Status and Strategies for the Sustainable Development of Contemporary Philanthropy in China: A Multi-Dimensional Perspective

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Abstract

In the context of social transformation and governance modernization, philanthropy has become an important institutional mechanism for promoting social equity and advancing sustainable development. However, achieving the long-term sustainability of the philanthropic sector remains a critical challenge, particularly in transitional societies experiencing rapid institutional change. Existing studies often adopt single or fragmented perspectives, limiting their ability to capture the systemic complexity of philanthropic development. Adopting a multi-dimensional analytical perspective, this study examines the development, key constraints, and sustainability mechanisms of contemporary philanthropy in China. Drawing on an integrated framework combining cultural dynamics and philanthropic economics, it analyzes how value transformation and resource allocation shape philanthropic sustainability. Using a qualitative research design based on literature review, policy analysis, and structured case examination, the study finds that philanthropic sustainability depends on the synergistic interaction of multiple structural elements, including public trust, institutional arrangements, corporate and community-based engagement, and digital governance. Based on these findings, the paper proposes governance-oriented strategies to strengthen trust mechanisms, optimize policy frameworks, and promote digitally enabled multi-stakeholder collaboration. This study contributes a multi-dimensional framework for understanding philanthropic sustainability and offers policy-relevant insights applicable to China and other emerging economies.

Keywords: philanthropy, sustainable development, public trust, multi-dimensional perspective, social governance

1. Introduction

In the context of global sustainable development and governance transformation, philanthropy has increasingly emerged as an important institutional supplement to public welfare systems, social security provision, and social governance innovation. Beyond its traditional function of redistributing resources to vulnerable groups, contemporary philanthropy is now widely recognized as a key mechanism for mobilizing social resources, fostering multi-stakeholder collaboration, and addressing complex social challenges in a sustainable manner. Consequently, the question of how to achieve the sustainable development of philanthropy—defined not merely by short-term fundraising capacity, but by long-term institutional stability, social legitimacy, and governance effectiveness—has become a critical theoretical and practical concern.

Existing studies on philanthropic sustainability have primarily focused on specific dimensions such as organizational capacity, funding diversification, regulatory frameworks, or donor behavior. While these studies have generated valuable insights, they often adopt a single-dimensional or fragmented analytical perspective, which limits their ability to capture the structural complexity of philanthropic systems. In practice, the sustainability of philanthropy rarely hinges on isolated factors; rather, it is shaped by the dynamic interaction among institutional arrangements, organizational governance, sociocultural foundations, economic incentives, and technological conditions. This gap between the complexity of philanthropic practice and the relative fragmentation of existing analytical approaches calls for a more integrated and multi-dimensional framework.

China provides a particularly instructive context for examining this issue. With a long historical tradition of charitable practices and a rapidly evolving modern philanthropic sector, China represents a distinctive case of philanthropic development under conditions of profound social transformation. Historically, Chinese philanthropy evolved from a system deeply rooted in Confucian ethics and state–society interaction into a pluralistic structure encompassing state-led philanthropy, clan-based charity, religious philanthropy, and socially organized philanthropic initiatives. This historical legacy has not only shaped contemporary value orientations toward charitable behavior, but has also provided important cultural resources for the institutional reconstruction of philanthropy in modern China.

However, the development of philanthropy in China has not been linear. From the mid-1950s to the early 1980s, philanthropic activities experienced a prolonged period of stagnation, as charitable institutions were marginalized under specific political and ideological conditions (Zhou, Q., & Wan, J., 2025; Zhou, Q., 2020). Since the reform and opening-up period, philanthropy has gradually regained institutional legitimacy and undergone rapid expansion alongside economic growth, social structural transformation, and governance modernization. In recent decades, China's philanthropic sector has exhibited notable progress in terms of organizational scale, resource mobilization, and public participation, while simultaneously facing persistent challenges related to public trust, institutional coordination, resource sustainability, organizational capacity, and governance effectiveness (Zhu, J. & Deng, H, 2024).

According to official statistics released by the Ministry of Civil Affairs of China, as of December 2025, more than 16,000 registered charitable organizations were operating nationwide, with combined net assets exceeding RMB 240 billion, alongside 2,712 registered charitable trusts with contracted assets of over RMB 10 billion (Ministry of Civil Affairs of the People's Republic of China, 2025). In addition, internet-based philanthropy has expanded rapidly, supported by government-designated online fundraising platforms and large-scale public participation. While these developments indicate the growing social significance of philanthropy in China, they also expose structural vulnerabilities. High-profile trust crises, event-driven donation patterns, uneven organizational professionalism, and regulatory fragmentation have repeatedly undermined the long-term sustainability of philanthropic activities. These challenges suggest that philanthropic sustainability in China cannot be adequately explained or addressed through single-factor interventions.

Against this backdrop, a multi-dimensional analytical perspective is essential for understanding the sustainability of contemporary philanthropy in China. Such a perspective recognizes philanthropy as a complex social system embedded in broader processes of governance transformation, economic development, cultural change, and technological innovation (Guo, Y. & Di, X, 2011). Rather than treating public trust, policy frameworks, corporate participation, community engagement, and digital governance as independent variables, a multi-dimensional approach emphasizes their interactive and mutually reinforcing relationships in shaping long-term philanthropic outcomes (Zhang, Y, 2014).

Accordingly, this study adopts an integrated analytical framework that combines insights from cultural dynamics and philanthropic economics to examine the sustainable development of philanthropy in contemporary China. From the dimensions of value transformation and resource allocation, it systematically analyzes the key constraints and driving mechanisms affecting philanthropic sustainability, with particular attention to public trust formation, institutional and policy support, corporate economic participation, community-based philanthropic practices, and digitally enabled collaborative governance.

Methodologically, this study employs a qualitative research design integrating literature review, policy analysis, and structured case examination. By synthesizing theoretical perspectives with empirical observations drawn from China's philanthropic practice, the paper seeks to bridge normative analysis and practical governance concerns. The central argument advanced in this study is that the sustainable development of philanthropy does not depend on breakthroughs in any single dimension, but rather on the synergistic interaction of multiple structural elements. Public trust functions as the foundational condition for sustained participation; institutional and policy arrangements provide normative stability; corporate and community actors supply economic and social embeddedness; and digital technologies serve as integrative tools that enhance coordination, transparency, and governance efficiency (Chang, J. & Zhang, X, 2025).

This study contributes to the existing literature in three key ways. First, it advances a multi-dimensional analytical framework that moves beyond fragmented approaches to philanthropic sustainability, offering a more holistic understanding of the internal logic of philanthropic systems. Second, by situating philanthropy within the broader context of governance modernization and digital transformation, it highlights the integrative role of institutional and technological factors in sustaining philanthropic development. Third, through an in-depth examination of China's philanthropic experience, the study provides insights that are not only context-specific but also relevant to other transitional and emerging economies seeking to build resilient and sustainable philanthropic systems.

The remainder of this paper is organized as follows. Section 2 identifies the major constraints confronting the sustainable development of philanthropy in contemporary China. Section 3 outlines the theoretical framework and research methods. Section 4 proposes targeted strategies and policy recommendations from a multi-dimensional perspective. Section 5 constructs a collaborative mechanism model for philanthropic sustainability, and Section 6 concludes with broader implications and directions for future research.

2. Problem Identification

From a sustainability perspective, philanthropy is not merely a form of short-term resource input, but rather a social mechanism that requires long-term support in terms of institutional stability, resource continuity, organizational capacity, and social recognition. Within the dual context of China's long-standing philanthropic traditions and the evolving demands of modern social governance, contemporary philanthropy has encountered significant opportunities for development. At the same time, however, the expansion in scale and the advancement of institutional frameworks have been accompanied by a series of practical challenges that constrain the sustainable development of the philanthropic sector.

Public trust constitutes a fundamental prerequisite for the sustainable development of philanthropy; however, in practice, the trust foundation of the philanthropic sector remains fragile. Since China's entry into what is often described as the era of "mass philanthropy" around 2008, the rapid diffusion of online media has significantly expanded public participation in charitable activities. At the same time, a series of incidents that have undermined public trust in philanthropy have also emerged, posing persistent challenges to the credibility and long-term sustainability of charitable organizations. Insufficient information disclosure, inadequate transparency, and the amplifying effects of isolated negative incidents have collectively weakened public trust in charitable organizations (Wang, L., 2021). Once trust is compromised, the sustained supply of philanthropic resources and the willingness of the public to participate are directly affected, thereby creating a "trust bottleneck" that constrains sustainable development.

Table 1. Major Incidents Undermining Public Trust in Chinese Philanthropy in the Internet Era

Incident	Time	Description	Impact
Guo Meimei Incident	June 2011	A female microblog user known as "Guo Meimei Baby" frequently displayed luxury goods, luxury vehicles, and an extravagant lifestyle on social media. Due to her publicly claimed association with the Red Cross Society of China, the incident immediately triggered widespread public suspicion regarding the use of donations and resulted in a severe credibility crisis.	In July 2011, the total amount of social donations nationwide declined by more than 50% month-on-month, while donation receipts of local Red Cross branches in several regions fell by as much as 86.6%.
Yang Liujin Incident	June 2014	A teenager in Guangxi, Yang Liujin, was portrayed by the media as an extremely impoverished child who had lost both parents and survived alone by eating wild plants. Following extensive television coverage, substantial donations were raised in a short period. Subsequent investigations by media outlets and local authorities revealed that the reported living conditions had been exaggerated.	The incident led to public criticism of inaccurate media reporting and concerns over the manipulation of donations through emotionally charged narratives, sparking debate on media ethics and donation oversight.
Baise Educational Aid Sexual Assault Case	2009–2015	Wang Jie, founder of the "Baise Educational Aid Network," exploited the pretext of educational assistance to sexually assault multiple female beneficiaries over an extended period and fraudulently obtained charitable donations totaling approximately RMB 15,000, with several victims being minors.	The case severely undermined public trust in grassroots philanthropy, particularly in education-related charitable projects.
Luo Er Incident	November 2016	Luo Er, a media professional in Shenzhen, solicited donations by publishing articles to raise funds for his seriously ill daughter, receiving substantial online contributions. Subsequent disclosures revealed that his family was relatively affluent and that most medical expenses were covered by health insurance, leading to widespread public suspicion of donation misuse.	The incident escalated into a major trust crisis, highlighting deficiencies in the regulation of online fundraising and controversies surrounding the exploitation of public sympathy. Donations were eventually refunded through original channels.
China Association for the Assistance of	August 2024	An employee of the CCAFC, surnamed Ke, used the "9958 Program" to solicit funds from	The Ministry of Civil Affairs imposed a three-month suspension on the

Children with Congenital Heart Disease (CCAFC) Sexual Abuse Case	patients' families through personal accounts and fraudulently obtained nearly RMB 10 million.	organization and placed it on the list of severely illegal and dishonest social organizations, significantly damaging public confidence in charitable institutions.

Sources: Information in this table is compiled from official announcements of the Ministry of Civil Affairs of China, public disclosures by the Red Cross Society of China, judicial documents, and reports from major Chinese media outlets (e.g., Xinhua News Agency, People's Daily, Caixin, and Southern Weekly), as well as findings summarized in existing academic literature on public trust in philanthropy. All incidents listed were cross-verified using at least two independent sources.

The relatively narrow structure of philanthropic resource sources in China, along with insufficient stability and long-term sustainability, constitutes a prominent constraint on sustainable philanthropic development. On the one hand, charitable funding continues to rely heavily on episodic donations or event-driven mobilization, lacking stable and institutionalized supply mechanisms. On the other hand, long-term commitments from corporate and individual donors remain limited, rendering philanthropic investment highly susceptible to macroeconomic fluctuations and social events. As a result, many charitable programs face difficulties in maintaining sustained and continuous operation.

Some charitable organizations continue to exhibit weaknesses in governance structures, internal management, and levels of professionalization, which undermines their capacity for long-term development. These shortcomings are manifested in insufficiently standardized decision-making mechanisms, inadequate reserves of professional talent, and relatively weak capacities in project evaluation and risk management (Zhang, Q. & Zhao, X, 2025). This lack of organizational capacity makes it difficult for charitable organizations to develop stable and replicable service models when addressing complex social problems and long-term public needs.

From the perspective of practical operation, contemporary philanthropy in China faces multiple challenges alongside its rapid expansion. At the institutional level, there remains considerable room for improvement in the legal framework and supporting policies for philanthropy, and the boundaries between administrative regulation and sectoral self-regulation have yet to be clearly defined. At the organizational level, some charitable organizations continue to struggle with narrow resource structures, insufficient professional capacity, and underdeveloped governance mechanisms (Wang, S., 2024). At the social level, the depth and continuity of public participation remain limited, while social trust and information transparency continue to be key factors constraining the sustainable development of philanthropy (Li, D, 2026). At the technological and environmental levels, ongoing digital transformation, regional development imbalances, and the impacts of sudden public emergencies are continually testing the resilience and adaptive capacity of the philanthropic system. These issues are deeply intertwined, resulting in a pronounced level of complexity and multi-dimensionality in the sustainable development of philanthropy in China.

The above-mentioned issues do not exist in isolation; rather, they are interwoven and mutually reinforcing, giving rise to pronounced structural complexity in the sustainable development of contemporary philanthropy in China. This also indicates that analyses based on a single institutional perspective or isolated case studies are no longer sufficient to adequately address the challenges observed in practice. What is urgently needed is a systematic examination of the current state of philanthropic development in China from a multi-dimensional perspective, with a focus on uncovering its underlying operational mechanisms and key constraints, so as to provide both theoretical foundations and practical pathways for building a modern philanthropic system that is sustainable in the Chinese context.

3. Theoretical Framework and Research Methods

To systematically uncover the internal

mechanisms and practical pathways of sustainable philanthropic development in contemporary China, this study adopts an integrated analytical perspective that combines cultural dynamics and philanthropic economics. From the dual dimensions of value transformation and resource allocation mechanisms, the framework provides a multi-dimensional interpretation of philanthropic behavior and the institutional operation of the philanthropic sector.

At the theoretical level, cultural dynamics emphasize the endogenous driving role of cultural factors in processes of social structural transformation and institutional evolution (Zhu, H., 2014). Philanthropic development in China is deeply embedded in cultural traditions centered on ethics of benevolence, a strong sense of family–state responsibility, and social obligation. Against the backdrop of contemporary social transformation, traditional philanthropic culture has interacted with—and been reconfigured alongside—modern legal principles, public governance logics, and market mechanisms, giving rise to an important set of cultural dynamics that drive the sustainable development of philanthropy. From the perspective of cultural dynamics, this study focuses on how philanthropic values, behavioral norms, and forms of social recognition evolve across different historical periods and practical contexts, and how these transformations exert profound influences on philanthropic institutions and practices.

At the same time, philanthropic economics provides an important rational analytical tool for examining the sustainable development of philanthropy. This theoretical approach focuses on the motivations behind the supply of philanthropic resources, allocation efficiency, and incentive mechanisms, while emphasizing the interactive relationships among philanthropic activities across the nonprofit sector, the market, and government (Yang, F., 2014). Drawing on the analytical framework of philanthropic economics, this study examines donation motivations, mechanisms of multi-actor participation, the resource integration capacity of charitable organizations, and the effects of institutional incentives and constraints on philanthropic supply. Particular attention is devoted to analyzing existing problems in China's philanthropic sector concerning the structure of funding sources, project operational efficiency, and long-term incentive mechanisms, as well as the underlying causes of these challenges.

In terms of research methodology, this study adopts an approach that integrates normative analysis with empirical analysis. On the one hand, through literature review and policy text analysis, it systematically examines relevant theoretical contributions and the evolution of institutional arrangements related to philanthropic development in China. On the other hand, it analyzes the operational mechanisms and practical performance of charitable organizations in order to enhance the empirical relevance of the research findings.

On this basis, the study synthesizes insights derived from cultural dynamics and philanthropic economics to construct a multi-dimensional analytical framework capable of explaining the driving mechanisms underlying the sustainable development of contemporary philanthropy in China, thereby providing a solid theoretical foundation for the subsequent formulation of policy and strategic recommendations.

4. Strategies and Policy Recommendations for Building Sustainable Philanthropy in China from a Multi-Dimensional Perspective

4.1 Building the Sustainability of Public Trust in Philanthropy

In contemporary philanthropic practice in China, insufficient public trust has emerged as a prominent constraint on the healthy development of the philanthropic sector (Miao, J., 2022). This challenge is rooted not only in practical factors such as information asymmetry and underdeveloped governance mechanisms, but is also closely related to the incomplete formation of philanthropic cultural identification and institutional trust structures. Therefore, adopting a systematic, multi-dimensional approach that integrates institutional, organizational, and social dimensions to advance the reconstruction of public trust in philanthropy is of significant practical importance.

At the institutional level, it is essential to further improve charitable laws, regulations, and supporting institutional arrangements, while strengthening their binding force and enforcement effectiveness. By clarifying the statutory obligations of charitable organizations regarding information disclosure and standardizing financial management and project operation procedures, philanthropic activities can be more effectively guided to operate within a robust rule-of-law framework (Li, H., 2016). At the same time, regulatory approaches should be optimized by shifting from a model dominated by single administrative control toward a governance framework that combines rule-of-law–based regulation with sectoral self-regulation, thereby consolidating the institutional foundations of public trust in philanthropy.

At the organizational level, charitable organizations should focus on strengthening internal governance and enhancing professional capacity. On the one hand, by improving board governance systems and reinforcing internal oversight and risk prevention mechanisms, organizations can increase transparency in decision-making and standardize operational practices. On the other hand, greater emphasis should be placed on the cultivation and recruitment of professional talent to enhance capacities in project design, implementation, and evaluation, thereby responding to public concerns through tangible outcomes. The improvement of organizational governance capacity represents a critical step in transforming public trust in philanthropy from externally imposed constraints into an endogenous form of trust.

At the social level, it is essential to actively expand channels and forms of public participation in philanthropy and to build diversified, interactive mechanisms for the generation of trust. Through information disclosure platforms, digital tools, and mechanisms of social oversight, public access to—and participation in—the entire philanthropic process can be enhanced, enabling public trust to shift from one-way presentation to multi-actor co-construction. At the same time, greater attention should be given to cultivating philanthropic culture. Through public-interest education and value-oriented guidance, a stronger sense of identification with and responsibility for philanthropy can be fostered among social members, thereby providing a sustained social foundation for the reconstruction of public trust.

At the technological and environmental levels, it is essential to fully leverage digital technologies to enhance transparency and improve efficiency across philanthropic activities (Zhang, N. & Wang, M., 2018). By advancing the development of philanthropic information platforms and standardizing data governance and information-sharing mechanisms, information asymmetry can be reduced while the traceability and evaluability of philanthropic operations are enhanced. In this way, digital support can strengthen the stability and resilience of public trust in philanthropy.

4.2 Ensuring the Sustainability of Philanthropic Policies

A sound policy system constitutes an important institutional safeguard for promoting the sustainable development of philanthropy. In contemporary philanthropic practice in China, relevant policies have played a positive role in regulating charitable activities, guiding the participation of social resources, and facilitating the growth of charitable organizations. However, there remains considerable room for further improvement in terms of policy coordination, incentive mechanisms, and implementation effectiveness (Han, X., Dou, S. & Zhang, N., 2025). Therefore, it is necessary to build on existing policy experience while continuously advancing the systematic safeguarding and structural reform of philanthropic policies.

At present, China's philanthropic policies involve multiple government departments, including civil affairs, finance, taxation, education, and health, resulting in a certain degree of fragmentation in policy objectives and implementation mechanisms. It is therefore necessary to strengthen cross-departmental coordination and to establish a philanthropic policy system characterized by coherent objectives, clearly defined responsibilities, and smooth operational processes, so as to avoid adverse effects on sustainable philanthropic development caused by policy overlap or implementation gaps. In addition, policy instruments centered on tax incentives, fiscal support, and institutional incentives should be further refined and strengthened (Lin, H., 2025). By optimizing pre-tax deduction policies for charitable donations and expanding diversified incentive mechanisms, it is possible to guide enterprises, social organizations, and individuals toward forming stable and sustained patterns of philanthropic engagement and investment (Qian, L., Lin, Y. & Ding, H., 2025). At the same time, greater attention should be paid to the fairness and precision of policy incentives, ensuring that policy resources are more effectively directed toward philanthropic fields characterized by urgent public needs and significant social benefits, thereby enhancing policy effectiveness and the efficiency of resource allocation (Sun, S., 2025).

Establishing mechanisms for policy implementation feedback and effectiveness evaluation can help identify and correct deviations in policy execution in a timely manner, thereby enhancing the operability and adaptability of philanthropic policies. At the same time, encouraging the participation of third-party institutions and broader social actors in policy evaluation can enhance the transparency and scientific rigor of policy formulation and implementation, thereby providing an empirical basis for the continuous optimization of philanthropic policies (Hu, W. & Fang, H., 2025).

At the level of reform orientation, philanthropic policies should be shifted from a predominantly regulatory and normative approach toward a more supportive and development-oriented policy framework (Wan, Y. & Liu, Y., 2025). By providing institutional space, capacity-building support, and opportunities for innovative pilot programs for charitable organizations, philanthropic policies can activate the endogenous motivation of philanthropic actors, enabling regulation to be ensured while more effectively serving the long-term development goals of the philanthropic sector.

4.3 Strengthening the Sustainable Economic Support of Enterprises for Philanthropy

As a key actor within the modern philanthropic system, corporations play an irreplaceable role in resource provision, institutional innovation, and the practical fulfillment of social responsibility through their philanthropic activities (Li, N., 2024). With the sustained development of China's economy and the deepening of corporate social responsibility (CSR), corporate philanthropy has gradually shifted from spontaneous donations toward more institutionalized and strategic forms. However, there remains considerable room for improvement in terms of participation depth, continuity, and synergistic effects. Therefore, fully leveraging the supportive role of corporate philanthropy in the sustainable development of contemporary philanthropy in China is of significant practical importance.

At the conceptual level, corporate philanthropy should be promoted to shift from an "event-driven" model toward a "long-term strategic" orientation (Yan, H. & Chen, Z.S., 2025). By incorporating philanthropic practices into corporate development strategies and social responsibility frameworks, enterprises can be guided to place greater emphasis on the creation of social value while pursuing economic value, thereby forming a stable and sustainable mechanism for philanthropic investment (Qiao, Y.W., 2023). This transformation helps enhance the continuity and social impact of corporate philanthropy, while avoiding the short-termism and instrumentalization of philanthropic activities.

At the institutional and governance levels, policy support and cooperative mechanisms for corporate participation in philanthropy should be further improved. On the one hand, policy guidance and institutional incentives should be used to encourage enterprises to establish long-term cooperative relationships with philanthropic and social organizations. On the other hand, enterprises should be encouraged to leverage their professional advantages in project design, fund management, and performance evaluation, thereby improving the operational efficiency and social effectiveness of philanthropic projects and promoting an effective alignment between corporate philanthropy and societal needs (Zhu, J.G., 2025). Corporate philanthropy should be guided toward greater diversification and professionalization. Beyond traditional forms of monetary donations, enterprises should be encouraged to participate in philanthropic practices through multiple approaches, such as technical support, volunteer services, capacity building, and social innovation, thereby expanding the functional boundaries of corporate philanthropy. At the same time, by establishing information disclosure and evaluation mechanisms for corporate philanthropy, the transparency and social recognition of philanthropic activities can be enhanced, providing a favorable incentive environment for enterprises' sustained engagement in philanthropy (Chen, L., Yang, Y.W., Wu, Y.M., et al., 2023).

At the level of collaborative development, greater coordination should be promoted between corporate philanthropy, government policies, and the actions of social organizations. By constructing multi-stakeholder cooperation platforms, a collaborative model characterized by government guidance, corporate participation, and social organization implementation can be formed, enabling corporate philanthropy to play a supportive role within broader systems of social governance and public service delivery, thereby contributing to the long-term, stable, and high-quality development of philanthropy in China.

4.4 From Acquaintance-Based Society to the Sustainable Development of Community Philanthropy

Within China's contemporary social governance system, communities serve not only as key units for the provision of public services but also as practical spaces where social mutual assistance and grassroots philanthropy are actively carried out. Promoting the development of community philanthropy helps achieve a more precise alignment between philanthropic resources and residents' actual needs, representing an important pathway toward the sustainable development of philanthropy and innovation in grassroots governance.

At the level of functional positioning, the foundational role of community philanthropy within the modern philanthropic system should be clearly defined. Compared with large-scale philanthropic projects, community philanthropy is more closely connected to people's livelihoods and everyday needs, and thus possesses inherent advantages in areas such as elderly care and assistance to vulnerable groups, community mutual aid, and the supplementation of public services (Wu, Z.Q., 2025). By incorporating community philanthropy into grassroots social governance frameworks, philanthropic resources can be effectively channeled downward, thereby enhancing the accessibility and practical effectiveness of philanthropic practices.

At the level of organizational mechanisms, diversified community-based philanthropic actors should be cultivated and supported. By fostering community social organizations, volunteer organizations, and resident self-governance bodies, a community-based and resident-centered mechanism for philanthropic participation can be established (Wang, S., 2025). At the same time, cooperation between communities and professional philanthropic organizations, enterprises, and public welfare platforms should be promoted to introduce external resources and professional expertise, thereby compensating for deficiencies in funding and capacity within community philanthropy and enhancing its operational sustainability. By establishing mechanisms for project registration, public disclosure of fund usage, and resident-based participatory oversight, the transparency and standardization of community philanthropic activities can be strengthened, thereby consolidating their public credibility. Meanwhile, digital tools can be leveraged to facilitate the integration of community philanthropy information and the matching of services, improving the efficiency of resource allocation and enabling targeted assistance.

Finally, at the level of cultural cultivation, greater emphasis should be placed on the shaping and dissemination of a culture of community philanthropy. Through community public activities, volunteer services, and public-interest education, residents can be guided to develop shared value recognition centered on mutual assistance, co-construction, co-governance, and shared benefits, thereby transforming philanthropy from an "external intervention" into a form of everyday practice and conscious action among community members (Xie, Q., 2025). The accumulation of a culture of philanthropy at the community level will provide the most solid social foundation for the sustainable development of philanthropy in China.

4.5 Innovating Sustainable Philanthropic Governance Through Digital Empowerment and Multi-Stakeholder Collaboration

Digitalization not only provides the technical conditions for the integration of philanthropic resources and the dissemination of information, but also creates new institutional spaces for multi-stakeholder participation in philanthropic governance. At the level of digital empowerment, the positive role of information technologies in enhancing transparency and operational efficiency in philanthropy should be fully leveraged (Qing, S.S., 2025). By building unified and standardized philanthropic information platforms, full-process disclosure of philanthropic projects, fund flows, and implementation outcomes can be promoted, thereby reducing information asymmetry and enhancing the traceability of philanthropic activities and social trust. At the same time, big data and intelligent analytics tools can be leveraged to improve the precision of philanthropic needs identification and resource matching, facilitating an effective alignment between philanthropic supply and social demand.

At the level of governance mechanisms, philanthropic governance should be promoted to shift from a single-actor–dominated model toward a multi-stakeholder collaborative approach. By constructing collaborative governance mechanisms involving governments, philanthropic organizations, enterprises, communities, and the public, the roles and responsibility boundaries of different actors can be clearly defined, forming a philanthropic governance structure characterized by a rational division of labor and orderly coordination. Such a multi-stakeholder collaborative model helps integrate the resource advantages of different actors, enhancing the overall effectiveness and systemic resilience of philanthropic governance. Digitalization-supported innovations in philanthropic governance should be actively encouraged (Zhang, J.M., 2025). On the premise of legal compliance, institutional pilot spaces should be provided for emerging philanthropic models, public welfare platforms, and social innovation projects. Through practical exploration, relevant regulatory frameworks and policy arrangements can be continuously refined, enabling a virtuous interaction between institutional development and technological advancement and providing sustained momentum for the sustainable development of philanthropy.

At the level of long-term sustainability, digital governance and multi-stakeholder collaborative mechanisms should be embedded within the broader process of China's social governance modernization. By promoting systematic upgrading of the philanthropic governance system, philanthropy can play a more proactive role in addressing social risks, mitigating social inequality, and enhancing public service provision, thereby achieving high-quality and sustainable development of the philanthropic sector.

5. Collaborative Mechanisms for Philanthropic Sustainability: A Multi-Dimensional Perspective

Building on the preceding analysis of the structural challenges confronting the sustainable development of philanthropy in China, it is necessary to adopt a multi-dimensional perspective to systematically construct philanthropic development mechanisms characterized by internal stability and long-term resilience. From the perspective of overall operational logic, philanthropy in China represents a dynamic process that has gradually evolved through the interactive interplay of multiple factors, including public trust foundations, policy and institutional safeguards, economic resource provision, grassroots social structures, and innovations in governance practices. These five dimensions differ in their functional emphases yet are mutually embedded in their operational logic, jointly forming a composite structure that supports the long-term functioning of philanthropy.

As the core of the trust mechanism, philanthropic credibility directly affects whether resources can continuously flow into the philanthropic system by shaping the expectations and judgments of the public, enterprises, and communities toward philanthropic activities (Sun, L.J., 2025). Meanwhile, the stable provision of policy and institutional arrangements offers normative boundaries and institutional endorsement for such trust, enabling philanthropic participation to move beyond reliance on individual moral motivations and instead become embedded within a long-term and predictable institutional environment (Chen, B. & Cao, R., 2025).

On this basis, corporate economic participation and community-based philanthropic practices constitute two key pillars supporting the sustainable development of philanthropy. By incorporating philanthropy into strategic decision-making and corporate social responsibility frameworks, enterprises not only provide relatively stable resources and professional capacities for philanthropic endeavors, but also—under the combined influence of policy incentives and an environment of public trust—facilitate a shift from short-term donations toward long-term philanthropic investment. Meanwhile, communities, as the primary arenas where social needs are most concentrated, transform macro-level institutional arrangements and external resources into sustainable everyday practices of mutual assistance; by activating resident participation and social networks, they consolidate the social foundation underpinning the operation of philanthropy (Jiang, Y.Z. & Zhao, S.S., 2024). The support structures formed by enterprises and communities at different levels enable philanthropy to possess both resource continuity and sustained sensitivity to specific social needs.

Meanwhile, digital empowerment and multi-stakeholder collaborative governance play a crucial integrative and amplifying role among the above-mentioned elements. By enhancing information transparency, reducing coordination costs, and optimizing resource allocation, digital technologies make the construction of public trust more verifiable, policy implementation more efficient, and provide platform-based conditions for precise matching in corporate participation and community mobilization. In this process, collaborative relationships among governments, philanthropic organizations, enterprises, and communities are continuously deepened, and philanthropic governance gradually shifts from fragmented and ad hoc operations toward institutionalized, networked, and long-term modes of operation.

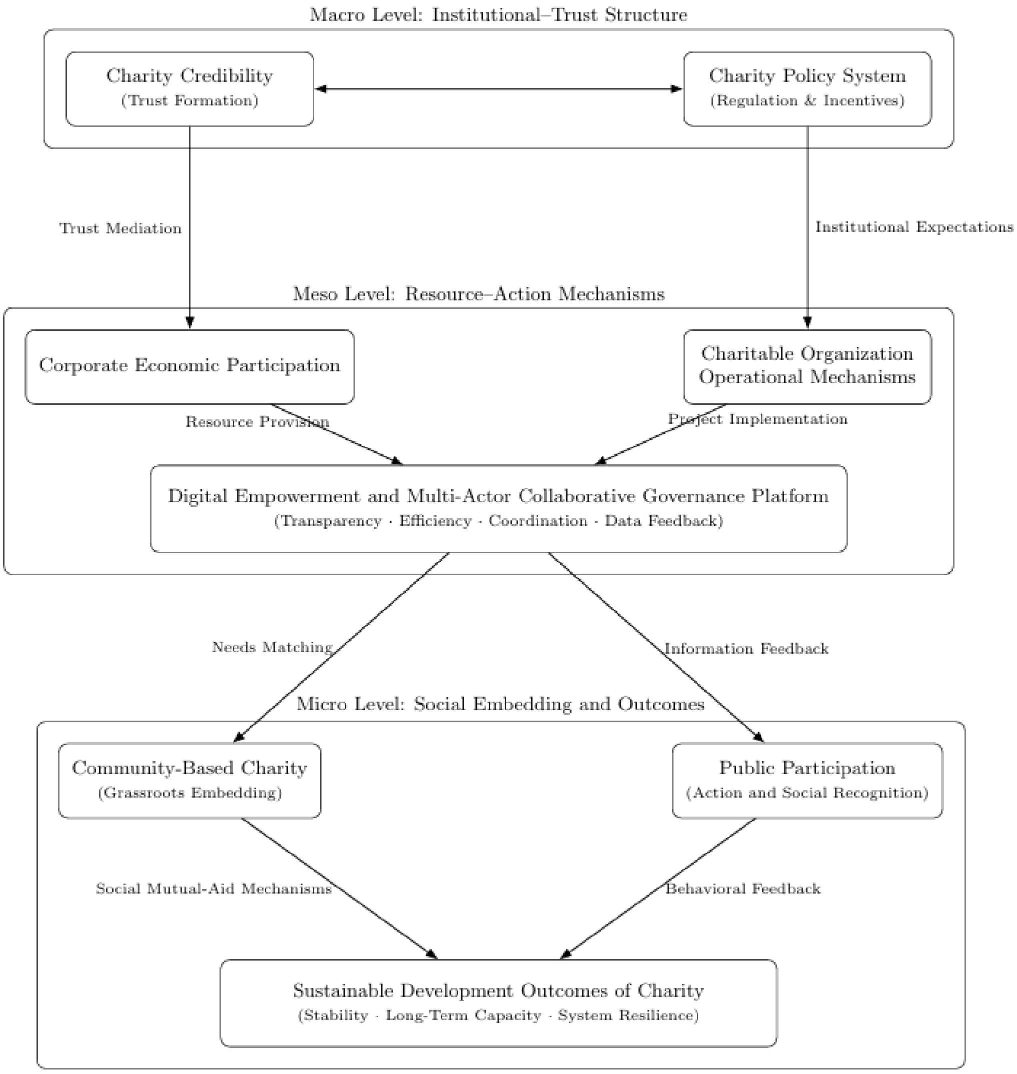

Figure 1. A Multi-Dimensional Collaborative Mechanism Model for the Sustainable Development of Philanthropy in China

Note: From a systems perspective, this model reveals the internal mechanisms underlying the sustainable development of philanthropy in China, highlighting the collaborative roles of public trust, policy and institutional arrangements, corporate participation, community social structures, and digital governance across different levels. These elements are not linearly related; rather, through dynamic interaction and feedback, they jointly shape the long-term stability and developmental resilience of philanthropy.

It can thus be concluded that the sustainability of philanthropy in China is a structural outcome that is continuously reinforced through sustained interactions among trust formation, institutional safeguards, resource provision, social embeddedness, and governance innovation. It is precisely through the synergistic effects of these multi-dimensional elements that philanthropy can transform from phase-based expansion toward high-quality and sustainable development.

6. Conclusions

This study adopts a multi-dimensional perspective to systematically examine the historical trajectory, current conditions, and core challenges of contemporary philanthropy in China, thereby exploring its internal logic, practical constraints, and pathways toward sustainable development. The findings indicate that, driven jointly by China's deep-rooted historical and cultural traditions and the profound social transformations following the Reform and Opening-up period, Chinese philanthropy has undergone a fundamental transition from traditional ethical practices toward institutionalized, professionalized, and socialized forms. Significant progress has been achieved in terms of organizational scale, resource mobilization, and public participation. However, alongside its rapid expansion, philanthropy in China continues to face multiple structural constraints, including weakened public trust, a relatively homogeneous resource structure, limited organizational capacity, an underdeveloped institutional environment, and fragile foundations of social trust. These interrelated challenges collectively contribute to the pronounced complexity and systemic nature of philanthropic sustainability in China.

By integrating theoretical insights from cultural dynamics and philanthropic economics, this study constructs a multi-dimensional analytical framework encompassing institutional structures, organizational governance, social culture, technological conditions, and external environments. The analysis reveals that the sustainable development of philanthropy in China does not depend on breakthroughs in any single dimension; rather, it is grounded in the dynamic synergy among multiple elements, including public trust mechanisms, policy and institutional safeguards, corporate economic participation, community social structures, and digitally enabled collaborative governance. Among these elements, public trust constitutes the precondition for the sustained inflow of resources; the institutional environment provides stable expectations and normative frameworks; enterprises and communities respectively offer critical support in terms of resource provision and social embeddedness; and digital technologies function as enabling and integrative tools that enhance overall governance efficiency and systemic resilience.

The theoretical contribution of this study lies in transcending the limitations of single-perspective approaches by employing a multi-dimensional framework to uncover the complex interactions among cultural traditions, institutional arrangements, economic rationality, and social structures in the context of China's philanthropic sustainability. This integrated perspective offers a valuable analytical tool for understanding both the particularities and the generalizable features of indigenous philanthropic development. At the practical level, the proposed policy recommendations are intended to provide actionable guidance for multiple stakeholders—including policymakers, philanthropic organizations, enterprises, and the broader public—by addressing deep-rooted bottlenecks in current philanthropic development and promoting the role of philanthropy in advancing social governance innovation, enhancing social equity, and contributing to the realization of common prosperity through high-quality development.

Looking ahead, the sustainable development of philanthropy in China will remain a long-term, dynamic process requiring continuous adjustment and adaptation. With the ongoing modernization of the national governance system, the iterative application of digital technologies, and the further evolution of social values, philanthropy in China is likely to encounter both new opportunities and emerging challenges. Future research may further explore frontier issues such as the interaction between philanthropy and the third distribution, the emergency response and recovery capacities of philanthropic systems in the context of public crises, and the international role of Chinese philanthropy under conditions of globalization, thereby enriching and refining the theoretical foundations and practical pathways of philanthropy with Chinese characteristics.

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Social Media Usage Types and Adolescent Academic Performance: Unraveling the Mediating Roles of Materialism and School Burnout

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Abstract

Adolescents are increasingly exposed to materialistic values propagated on social media, and studies have identified a negative association between materialism and learning. However, limited research has examined how different types of social media use contribute to materialism and, in turn, affect learning outcomes. Based on the stimulus-organism-response (S-O-R) framework, this study explored the relationships among different types of social media use (i.e., social, hedonic, and cognitive), materialism, school burnout, and academic performance. Survey data from 853 high school students were analyzed using structural equation modeling (SEM). The results revealed that social and hedonic use were positively associated with materialism, whereas cognitive use was negatively associated with materialism. Additionally, materialism impaired academic performance through increased school burnout. These findings highlight the differential effects of social media use on materialism and learning outcomes, suggesting that promoting cognitive social media use may help mitigate materialism and school burnout, ultimately enhancing academic performance.

Keywords: social media, materialism, school burnout, academic performance, adolescent

1. Introduction

The rise of consumerist culture has significantly promoted the pursuit of affluence, luxury lifestyles, and branded products. Adolescents growing up in this culture are increasingly materialistic (Twenge & Kasser, 2013). This materialistic orientation is reflected in prioritizing acquiring material goods as a means to achieve life goals (Richins, 2017). However, endorsing materialism can be detrimental to physical and psychological well-being. Specifically, adolescents who embrace materialistic orientations tend to experience greater envy and anxiety (Froh et al., 2011; Kasser, 2005), exhibit lower pro-social and pro-environmental attitudes and behaviors (Lv et al., 2023; Hurst et al., 2013), and engage in risk behaviors (Livazovic, 2017).

In addition to these negative consequences, it is surprising that materialism may also negatively affect student learning. Highly materialistic students like school less and report somewhat poorer grades (Goldberg et al., 2003). In line with this, longitudinal and experimental studies have further indicated that materialism negatively affects students' intrinsic goals and contributes to maladaptive learning outcomes (Ku et al., 2012, 2014). Specifically, students with higher levels of materialism are less likely to engage in learning activities and tend to perform worse on exams over time (King, 2020; Ku et al., 2022).

In contemporary society, social media has become a major platform for exchanging information, connecting with others, and engaging in leisure activities. Meanwhile, various materialistic symbols (e.g., luxury goods, fashion portraits, photos of exclusive experiences) are embedded in social media content, reinforcing materialistic values (Moldes & Ku, 2020). For adolescents, who are at the stage of developing their values, frequent exposure to such materialistic content can foster the endorsement of materialism (Goldberg et al., 2003; Chia, 2010). However, previous studies have primarily focused on the association between materialism and general social media use without distinguishing between its specific types (Cleveland et al., 2023; Wang et al., 2020). Indeed, social media use can be classified into various types, such as social use, hedonic use, and cognitive use (Ali-Hassan et al., 2015), each of which may have different associations with materialism.

Although a majority of studies have explored the association between social media use and learning outcomes (Sampasa-Kanyinga et al., 2019; Astatke et al., 2021), limited research has examined this association from the perspective that social media use cultivates materialism. Therefore, based on the stimulus-organism-response (S-O-R) framework (Mehrabian & Russell, 1974), this study aims to investigate the effects of different types of social media use on learning outcomes including school burnout and academic performance through materialism.

2. Theoretical Background and Hypotheses

2.1 The S-O-R Framework

The stimulus-organism-response (S-O-R) framework postulates that environmental stimuli influence individuals' affective and cognitive processes, which subsequently lead to certain behavioral responses (Mehrabian & Russell, 1974). This theoretical framework has been widely accepted and applied in various domains such as consumer behavior (Ming et al., 2021) and online learning (Zhai et al., 2023).

Within this framework, stimulus refers to external factors affecting psychological states, organism denotes internal states mediating the relationship between stimulus and responses, and response indicates behavioral outcomes. In this study, stimulus represents distinct types of social media use (i.e., social, hedonic, and cognitive), organism reflects adolescents' materialistic values, and response encompasses school burnout and academic performance. According to the S-O-R framework, the three types of social media use may differently cultivate adolescents' materialism, thereby influencing school burnout and academic performance. The research model of this study is illustrated in Figure 1.

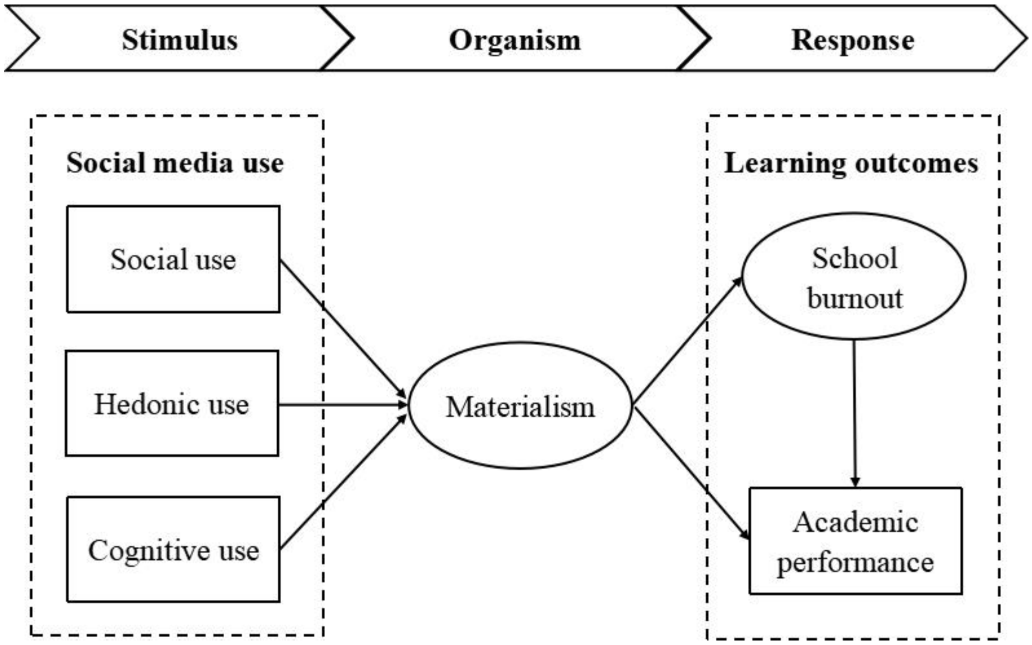

Figure 1. Research Model

2.2 Materialism

Materialism is conceptualized as a value orientation that emphasizes the importance of acquiring material possessions to achieve desired end states (Fournier & Richins, 1991). Building on this definition, Richins and Dawson (1992) further refined the materialism construct by delineating it into three facets: (1) possession-defined success, which indicates that the acquisition of material possessions serves as a primary indicator of success; (2) acquisition centrality, which refers to the extent to which the acquisition of possessions is central to one's life; and (3) the pursuit of happiness through acquisition, which reflects the belief that acquiring more possessions leads to greater happiness.

Adolescence represents a pivotal period of development, during which values are highly susceptible to social models such as family, peers, and media (Zawadzka et al., 2021). As consumption culture gains prominence worldwide, adolescents are becoming increasingly materialistic. Existing research has revealed both a negative and a U-shaped relationship between age and materialism, suggesting that materialism is more prevalent during childhood and adolescence (Antinienė et al., 2021; Jaspers & Pieters, 2016).

Notably, placing a strong priority on material wealth is related to various problems. For example, materialism is negatively associated with well-being indicators such as life satisfaction, positive emotions, and meaning in life, and positively associated with psychological problems like depression and loneliness (Wang et al., 2017; Kashdan & Breen, 2007; Pieters, 2013). In addition, the pursuit of material goods is a key predictor of adolescents' maladaptive behaviors, including compulsive buying and delinquent behavior (Islam et al., 2018; Shek et al., 2022).

2.3 Materialism and Learning Outcomes

Although early studies have not measured materialism per se, they have provided evidence that excessive emphasis on material pursuits and other external goals is negatively associated with student learning (Nicholls et al., 1985; Vansteenkiste et al., 2004), which forms the basis for the present research. Froh et al. (2011) examined the roles of materialism in predicting academic achievement among high school students and found that materialism predicted lower reported GPA. Furthermore, Ku et al. (2012, 2014) conducted a series of cross-sectional, longitudinal, and experimental studies among children and adolescents in the UK and Hong Kong, and found that materialism predicted lower mastery goals and higher performance goals, which, in turn, negatively affected academic performance. Therefore, the following assumption was developed:

H1. Materialism is negatively associated with academic performance.

In fact, the relationship between materialism and academic performance may be mediated by school burnout, a maladaptive learning outcome that has become increasingly prevalent worldwide. Zhang et al. (2013) and Salmela-Aro et al. (2016) found that nearly half of adolescents in their samples experienced school burnout. The concept of burnout was originally introduced to describe a work-related syndrome in the human services profession, characterized by emotional exhaustion, depersonalization, and reduced personal accomplishment (Maslach & Schaufeli, 1993; Maslach & Jackson, 1981). Since students' learning activities can be viewed as a form of "work", the concept of burnout has been extended to the school setting, where it manifests as learning-related emotional exhaustion, cynicism (i.e., indifferent or distant attitudes) toward learning, and feelings of academic inadequacy experienced by students (Salmela-Aro et al., 2009). Accordingly, the symptoms of school burnout are associated with a range of negative outcomes. For instance, adolescents with higher levels of school burnout are more likely to drop out of school, experience anxiety, and have poorer family relationships (Bask & Salmela-Aro, 2013; Slivar, 2001).

Additionally, school burnout is a risk factor for students' academic performance. Students with higher levels of school burnout often lack the motivation and energy to engage in academic tasks, which may impair their academic performance (Thorndike, 1914; Vansoeterstede et al., 2023). The negative relationship between school burnout and academic performance is supported by both cross-sectional and longitudinal studies (Madigan & Curran, 2021; Pham Thi & Duong, 2024). Based on the aforementioned evidence, the following hypothesis was formulated:

H2. School burnout is negatively related to academic performance.

One potential antecedent of school burnout is the values and goals of individuals. Empirical evidence from workplace studies has demonstrated that materialism is a significant predictor of burnout (Unanue et al., 2017; Reyes et al., 2024). However, research linking materialistic values to school burnout remains scarce. According to Self-determination theory (SDT), individuals have three basic psychological needs (i.e., autonomy, competence, and relatedness) that must be satisfied to achieve optimal functioning (Ryan & Deci, 2000). Materialists, who prioritize extrinsic goals such as wealth and fame, often experience heightened need frustration (Reyes et al., 2022), which can increase the likelihood of school burnout (Goegan & Daniels, 2022). In addition, a longitudinal study by King and Datu (2017) suggested that materialism positively predicted amotivation (i.e., a lack of motivation) towards learning. Adolescents who lack academic motivation often perceive learning as meaningless and experience higher levels of stress, which can further exacerbate school burnout (Güngör & Sari, 2022; Henderson-King & Mitchell, 2011). Thus, the following hypothesis was proposed:

H3. Materialism is positively associated with school burnout.

H4. School burnout plays a significant mediating role in the relationship between materialism and academic performance.

2.4 Social Media Use and Materialism

2.4.1 Association Between Social Media Use and Materialism

Adolescents frequently exposed to materialistic content on social media are more likely to adopt materialistic values (Wang et al., 2020; Rasmussen et al., 2022). According to cultivation theory, frequent and prolonged exposure to consistent and pervasive media content (e.g., television programs) shapes audiences' attitudes, beliefs, and values over time (Gerbner, 1998). This effect has been confirmed in the context of social media (Hermann et al., 2023). Longitudinal and experimental research provides evidence that exposure to ubiquitous materialistic cues on social media strengthens both dispositional and situational materialism (Opree et al., 2014; Moldes & Ku, 2020).

Adolescents spend more time on social media platforms than other age groups (We Are Social & Meltwater, 2024). These platforms enable users to create and exchange diverse content (Kaplan & Haenlein, 2010), much of which includes materialistic cues. Adolescents are particularly likely to use social media for brand research (We Are Social & Meltwater, 2024), which increases their exposure to materialistic content. Additionally, they are exposed to more advertisements on social media, where customized advertisements are seamlessly embedded into influencers' posts, making them both appealing and difficult to ignore (Zhou et al., 2021). These advertisements often promote the idea that material possessions lead to happiness, thereby reinforcing materialistic values (Nairn & Opree, 2021).

2.4.2 Types of Social Media Use

A majority of studies examining the relationship between social media use and materialism treat social media use generically, overlooking the fact that different types of social media use may be linked to materialism in distinct ways. According to Uses and Gratifications (U&G) Theory, individuals actively select media to satisfy specific needs (Katz et al., 1973), which may lead to exposure to diverse types of content when using social media. Specifically, U&G research has identified three categories of needs (i.e., social, hedonic, and cognitive) that can be satisfied by social media use (Raacke & Bonds-Raacke, 2008; Gan & Li, 2018; Meishar-Tal & Pieterse, 2017). In this study, we categorize social media use into three dimensions corresponding to these needs: social, hedonic, and cognitive uses (Ali-Hassan et al., 2015; Sun & Chao, 2024).

Social use refers to using social media to develop and sustain social relationships (Raacke & Bonds-Raacke, 2008). Previous research has shown a significant positive relationship between communication with friends and materialism (Santini et al., 2018). Social media platforms enable adolescents to engage with peers by exchanging consumption-related information, which encourages social comparison and increases exposure to materialistic cues, thereby reinforcing materialistic values (Chan & Prendergast, 2007; Duh, 2015; Wang et al., 2020). Additionally, Zhu et al. (2021) demonstrated that increased social use of internet predicts higher levels of materialism. Therefore, the following assumption was proposed:

H5. Social use is positively related to materialism.

Hedonic use is defined as the use of social media for relaxing and entertainment (Ali-Hassan et al., 2015). Adolescents often engage in social media for leisure (Buda et al., 2020), where they encounter a wide variety of content, including materialistic cues such as advertisements and extravagant experiences (Rasmussen et al., 2022). According to cultivation theory, repeated exposure to materialistic content may lead adolescents to endorse materialistic values (Chia, 2010; Santini et al., 2018). For this reason, the following hypothesis was constructed:

H6. Hedonic use is positively correlated with materialism.

Cognitive use refers to using social media for academic purposes, including accessing, creating, and sharing learning content (Sun & Chao, 2024). In addition to materialistic content, social media also provides access to extensive educational content (Ali et al., 2017). Since adolescents using social media for learning are less likely to engage in materialistic content, they may exhibit lower levels of materialism. Furthermore, cognitive use of social media, such as information-seeking and collaboration, promotes critical thinking (Thaiposri & Wannapiroon, 2015), which can challenge normative beliefs (Elmore et al., 2017), including social norms that emphasize material possessions. Thus, the following hypothesis was proposed:

H7. Cognitive use is negatively associated with materialism.

2.5 The Present Study

To our knowledge, limited research has examined the role of materialism in mediating the relationship between social media use and learning outcomes, and few studies have differentiated between various types of social media use in examining its link to materialism. To address these gaps, this study, based on the S-O-R framework, investigates how different types of social media use (i.e., social, hedonic, and cognitive) influence adolescents' materialism, which, in turn, affects their learning outcomes, including school burnout and academic performance. Additionally, as the mechanism underlying the association between materialism and academic performance remains unexplored, we examine whether school burnout mediates this relationship. In sum, we hypothesize that the three types of social media use foster varying levels of materialism, leading to school burnout and, consequently, affecting academic performance.

3. Method

3.1 Participants and Procedures

Data were collected between October and November 2024. Students from two high schools in Tianjin, China, were invited to participate in the survey and were informed that participation was voluntary and anonymous. A total of 1,039 participants completed the paper-and-pencil questionnaires during class time under the supervision of psychology graduate students and school teachers. Participants who failed the attention check or chose identical answers for almost every item were excluded from the analysis, leaving a final sample of 853 valid responses (M_{age} = 15.72, SD_{age} = .824; 444 females). The Ethics Committee of Tianjin Normal University granted approval for the study.

3.2 Measures

3.2.1 Types of Social Media Use

All items used to measure different types of social media use from Sun and Chao (2024) were adopted in this study. Participants were asked to rate how much they agreed or disagreed with statements relevant to social media use in daily life, on a scale ranging from 1 (strongly disagree) to 5 (strongly agree). Specifically, social use consists of four items (e.g., “get acquainted with classmates who share my interests”); hedonic use includes three items (e.g., “entertain myself”); and cognitive use comprises four items (e.g., ”create content for study”).

3.2.2 Materialism

Materialism was assessed using the 9-item Material Values Scale (MVS; Richins, 2004), with item wording adapted from the Chinese version revised by Li and Guo (2009). The scale comprises three dimensions: success (e.g., “The things I own say a lot about how well I’m doing in life”), centrality (e.g., “I like a lot of luxury in my life”), and happiness (e.g., “My life would be better if I owned certain things I don’t have”). Each item was scored on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The reliability and validity of the 9-item scale have been established in the Chinese context (Zhu et al., 2021).

3.2.3 School Burnout

The 9-item School Burnout Inventory (SBI; Salmela-Aro et al., 2009) was used to measure students’ school burnout. The SBI consists of three dimensions: four items assessing exhaustion at schoolwork (e.g., “I feel overwhelmed by my schoolwork”); three items measuring cynicism toward the meaning of school (e.g., “I feel that I am losing interest in my schoolwork”); and two items evaluating sense of inadequacy at school (e.g., “I often have feelings of inadequacy in my schoolwork”). All items were rated on a 6-point Likert scale ranging from 1 (completely disagree) to 6 (completely agree). This inventory has demonstrated good reliability and validity among Chinese adolescents (Liou et al., 2022).

3.2.4 Academic Performance

To measure academic performance, self-reported grades were used. Participants were asked to rate their grade ranking on a five-point scale, ranging from 1 = “very low” to 5 = “very high” (Chao et al., 2023). In this study, the rank score was treated as a continuous variable, with higher scores indicating better academic performance (M = 3.187, SD = .799, Skewness = -.097, Kurtosis = .693).

3.2.5 Demographics

Participants were instructed to provide their gender and age at the beginning of the questionnaire.

3.3 Data Analysis

Missing data were observed in several variables because of the limitations of the paper-and-pencil survey. The Missing Completely at Random (MCAR) test was conducted to assess the missingness mechanism, and the results indicated that the data were missing at random (p = .13). Therefore, we applied multiple imputation using the *missForest* package in R (Stekhoven & Bühlmann, 2012) to impute missing values. MissForest is a non-parametric method based on random forest algorithms that enhances imputation accuracy while preserving data integrity, improving the quality of subsequent analyses.

Descriptive and correlation analyses were first conducted using SPSS 26.0. For the main analyses, a structural equation model (SEM) was performed using the *lavaan* package (Rosseel, 2012) in R (version 4.4.1) to test the hypotheses. Model parameters were estimated employing maximum likelihood estimation with robust standard errors (MLR). Additionally, gender and age were included as control variables.

4. Results

4.1 Measurement Model

We assessed the measurement model by examining internal consistency reliability, convergent validity, and discriminant validity (Hair et al., 2017). Internal consistency reliability was evaluated using Cronbach’s α, McDonald’s ω, and composite reliability (CR), with values exceeding .70 considered acceptable. Convergent validity was assessed through average variance extracted (AVE), with values greater than .50

indicating adequate validity (Fornell & Larcker, 1981).

As shown in Table 1, Cronbach's α, McDonald's ω, and *CR* of each construct exceeded .70, while all *AVE* values surpassed the .50 threshold, indicating sufficient reliability and convergent validity of the instrument.

Discriminant validity was evaluated using the Heterotrait-monotrait (*HTMT*) ratio. As presented in Table 2, the *HTMT* ratios for all constructs were below the recommended threshold of .85 (Henseler et al., 2015), suggesting that the constructs demonstrate acceptable discriminant validity.

Table 1. Descriptive statistics and measurement model results

Construct	Mean (*SD*)	α	ω	*CR*	*AVE*	1	2	3	4	5
1. Social use	3.201 (.881)	.767	.771	-	-	-				
2. Hedonic use	3.940 (.844)	.709	.715	-	-	.262**	-			
3. Cognitive use	3.195 (1.009)	.902	.907	-	-	.420**	.241**	-		
4. Materialism	3.020 (.788)	.859	.875	.851	.657	.178**	.137**	-.076*	-	
5. School burnout	2.946 (1.042)	.873	.878	.857	.667	-.002	.125**	-.105**	.364**	-
6. Academic performance	3.187 (.799)	-	-	-	-	.023	.039	.132**	-.030	-.167**

Note. *SD* = standard deviation; α = Cronbach's α; ω = McDonald's ω; *AVE* = average variance extracted; *CR* = composite reliability; - indicates not applicable; $^{*}p < .05$; $^{**}p < .01$; $^{***}p < .001$.

Table 2. Results of HTMT discriminant validity

Construct	Social use	Hedonic use	Cognitive use	Materialism	SB
Social use	-				
Hedonic use	.262	-			
Cognitive use	.420	.241	-		
Materialism	.195	.148	.076	-	
SB	.034	.135	.114	.420	-
AP	.023	.039	.132	.035	.178

Note. SB = school burnout; AP = academic performance.

4.2 Structural Model

The research model (Figure 2) demonstrated an acceptable fit to the data (χ^2 [48] = 243.688, $p < .001$; CFI = .919; TLI = .890; RMSEA = .071, 90% C.I. [.062, .079]; SRMR = .056).

Table 3 presents the path coefficients and specific indirect effects in the research model. Specifically, social and hedonic uses were significantly positively associated with materialism, supporting H5 and H6 (H5: $\beta = .239$, $p < .001$; H6: $\beta = .155$, $p < 0.001$). Cognitive use exhibited a significantly negative association with materialism, supporting H7 ($\beta = -.242$, $p < .001$). Additionally, materialism had a positive effect on school burnout, but no effect on academic performance, thereby supporting H3 ($\beta = .427$, $p < .001$) and rejecting H1. Furthermore, school burnout was negatively related to academic performance ($\beta = -.215$, $p < .001$), thus supporting H2.

The test of indirect effects suggested that school burnout mediated the relationship between materialism and academic performance (β = -.092, $p < .001$), supporting H4. Moreover, the paths from social, hedonic, and cognitive uses to academic performance were significant ($p < .01$), and these effects were mediated by materialism and school burnout.

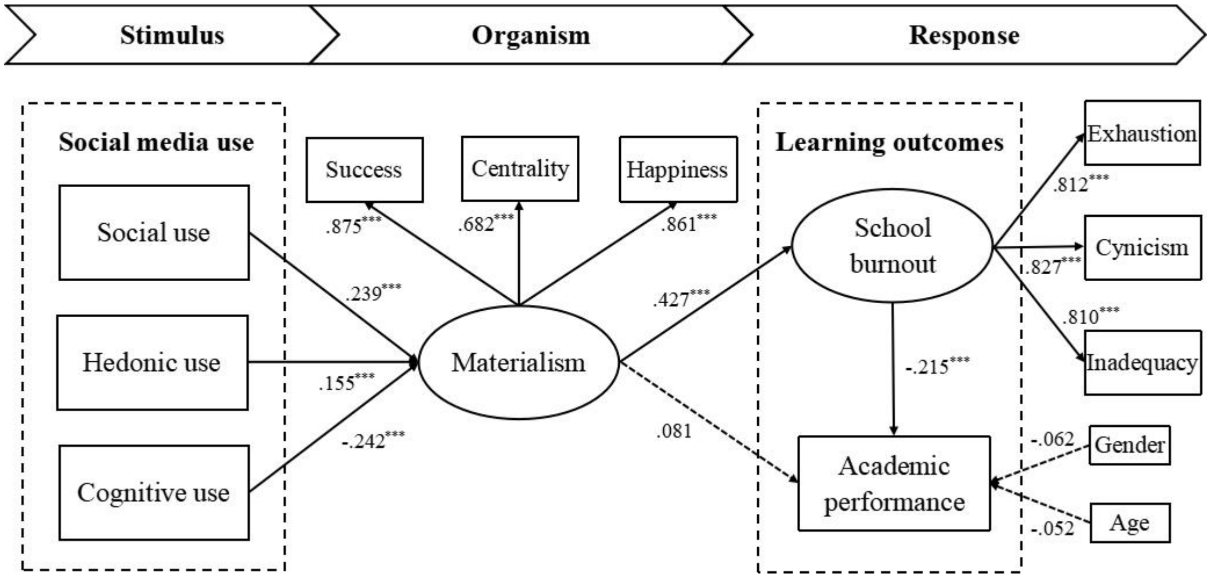

Figure 2. Results of the SEM analysis

Table 3. Results of direct and indirect effects testing

	β	*SE*	*z*	*p*	Results
Direct effect					
H1: Materialism → AP	.081	.014	1.820	.069	Rejected
H2: SB → AP	-.215	.012	-4.431	.000	Supported
H3: Materialism → SB	.427	.057	9.675	.000	Supported
H5: SU → Materialism	.239	.031	5.635	.000	Supported
H6: HU → Materialism	.155	.042	3.782	.000	Supported
H7: CU → Materialism	-.242	.029	-5.448	.000	Supported
Indirect effect					
H4: Materialism → SB → AP	-.092	.007	-4.044	.000	Supported
SU → Materialism → SB→AP	-.022	.001	-3.316	.001	-
HU → Materialism → SB→AP	-.014	.002	-2.638	.008	-
CU → Materialism → SB→AP	.022	.001	3.095	.002	-

Note. SU = social use; HU = hedonic use; CU = cognitive use; SB = school burnout; AP = academic performance.

5. Discussion

5.1 Main Findings

Drawing on the S-O-R framework, this study examined how different types of social media use and materialism influence adolescents' learning outcomes. Specifically, it investigated the effects of social, hedonic, and cognitive uses of social media on materialism, which subsequently influenced adolescents' school burnout and, in turn, their academic performance. The SEM analysis yielded several noteworthy findings.

As expected, social and hedonic uses positively impact materialism, whereas cognitive use has a negative effect. On the one hand, social use exerts a stronger influence on materialism than hedonic use. This can be explained by U&G Theory (Katz et al., 1973), as adolescents who use social media for socialization typically have a strong need for belonging and peer acceptance. Social use involves peer interactions, where adolescents actively exchange consumption-related information and adopt materialistic attitudes from their peers (Zarouali et al., 2018; Duh, 2015). In this process, material possessions are seen as a means to achieve social status and acceptance, prompting adolescents to internalize materialistic values to fit in with their peers (Banerjee & Dittmar, 2008). In contrast, hedonic use primarily involves passive content consumption, which, although exposing adolescents to materialistic content, lacks the interactive reinforcement of peer influence. Consequently, the effect of hedonic use on materialism is weaker than that of social use.

On the other hand, adolescents who use social media for academic purposes are more likely to be exposed to knowledge-based content rather than materialistic information. Such content, including educational videos and academic resources, satisfies the needs for autonomy and competence, thereby fostering intrinsic motivation (Durksen et al., 2016; Ryan & Deci, 2000). According to Kasser and Ryan (1996), individuals with stronger intrinsic motivation rely less on external rewards, such as material wealth and social status, leading to lower materialistic tendencies. Thus, cognitive use of social media may serve as a protective factor against materialism by reducing exposure to materialistic content and fostering intrinsic motivation.

Contrary to earlier studies that reported a direct negative effect of materialism on academic performance (Froh et al., 2011; Ku et al., 2014), our findings revealed no significant direct association. This aligns with recent research suggesting that the effect of materialism on academic performance is fully mediated by internal psychological mechanisms (King & Datu, 2017). Our findings suggest that school burnout fully mediates the relationship between materialism and academic performance. One possible explanation is that highly materialistic students often experience lower school well-being and reduced self-efficacy (Jiang et al., 2015; Shafique et al., 2023), which limits their psychological resources for coping with academic challenges, ultimately leading to increased school burnout. Longitudinal studies have shown that adolescents with higher levels of burnout tend to exhibit poorer academic performance (Liou et al., 2022), likely due to impaired cognitive functioning caused by school burnout (May et al., 2015). Taken together, these findings indicate that materialism negatively affects academic performance through school burnout.

5.2 Theoretical Implications

This study offers several theoretical contributions. First, unlike existing research that focused on general social media use and materialism (Sampasa-Kanyinga et al., 2019), we differentiated social media use into three dimensions (i.e., social, hedonic, and cognitive) according to the U&G Theory (Katz et al., 1973). Building on the S-O-R framework (Mehrabian & Russell, 1974), we then explored how these distinct types of social media use affect learning outcomes (i.e., school burnout and academic performance) by shaping adolescents' materialistic values. This underscores the heterogeneity of stimuli (i.e., social media use) within the S-O-R framework, providing a more refined theoretical perspective.

Second, our study extends the S-O-R framework to the digital context, offering a nuanced understanding of how different digital behaviors relate to learning outcomes. Our findings highlight the sequential mediating role of materialism and school burnout in their relationship. Specifically, social and hedonic uses foster, while cognitive use mitigates materialism, which subsequently exacerbates school burnout and impairs academic performance. Chao et al. (2025) suggested that using social media for academic purposes positively influences perceived academic performance. Similarly, our findings indicate that cognitive use acts as a protective factor by mitigating materialism and alleviating school burnout, thereby promoting academic performance. Thus, these findings highlight the dual nature of social media.

5.3 Practical Implications

Given the dual impact of social media use, parents and teachers should play an active role in guiding adolescents toward responsible social media engagement. Specifically, social media use for educational purposes (e.g., participating in online academic groups, watching educational videos) should be encouraged, while social and hedonic uses (e.g., chatting with peers, sharing personal updates, consuming entertaining content such as live shopping streams) should be monitored and regulated to support academic achievement.

Additionally, adolescents are susceptible to developing materialistic values due to exposure to conspicuous content on social media, ultimately leading to school burnout. Social media literacy has been proven to be a protective factor against the negative effects of media exposure (McLean et al., 2016), as it helps individuals critically assess and resist persuasive content. Accordingly, media literacy education should be implemented in schools, focusing on guiding students to identify materialistic content on social media, critically evaluate its influence, and develop resilience against its impact.

5.4 Limitations and Future Directions

As with any empirical research, this study has several limitations. First, it was conducted among high school students, which limits the generalization of the findings to students of other age groups. Future research should examine students from diverse age groups to validate our results. Second, due to the cross-sectional design, this study cannot determine causal relationships. Longitudinal and experimental studies are needed to elucidate the temporal dynamics and establish causal links among social media use, materialism, school burnout, and academic performance. Third, this study was conducted in China, a collectivist society where parents place great emphasis on their children's academic performance (Chen et al., 2021). Given potential cross-cultural differences in academic expectations, future research should examine the extent to which our findings generalize to other cultural contexts. In addition, this study relied on a single self-reported item to measure academic performance, which may be subject to social desirability bias. Future research should incorporate objective measures (e.g., actual grade ranking or teacher evaluations) to validate and strengthen the findings.

6. Conclusion

Applying the S-O-R framework, this study developed a conceptual model to examine the roles of different types of social media use (i.e., social, hedonic, and cognitive) and materialism in relation to adolescents' school burnout and academic performance. The findings revealed that different types of social media use had distinct effects on materialism. Specifically, positive associations were found between social and hedonic uses and materialism, whereas cognitive use was negatively associated with materialism. Furthermore, materialism negatively impacted academic performance through school burnout. These findings suggest that cognitive social media use may play a beneficial role in learning. Educators should promote social media literacy education to mitigate the influence of materialistic content on social media and encourage appropriate social media use to improve academic performance.

Ethical Statement

All procedures involving human participants were approved by Tianjin Normal University Research Ethics Committee (2022012601). The procedures used in this study adhere to the tenets of the Declaration of Helsinki.

Acknowledgments

Not applicable.

Availability of Data and Material

The datasets generated and analyzed during the current study are available from the author on reasonable request.

Consent for Publication

Not applicable.

Competing Interests

The authors have no conflict of interest to declare.

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Appendix

Appendix A. Measurement Items

Measurements	Sources
Excessive social use (ESU)	(Sun & Chao, 2024)
In daily life, I spend a large amount of time using social media to…	
(ESU1) …create new relationships at school.	
(ESU2) …get to know people I would otherwise not meet at school.	
(ESU3) …maintain close social relationships with people at school.	
(ESU4) … get acquainted with classmates who share my interests.	
Excessive hedonic use (EHU)	(Sun & Chao, 2024)
In daily life, I spend a large amount of time using social media to…	
(EHU1) …enjoy my break.	
(EHU2) …take a break and relax from study.	
(EHU3) …entertain myself.	
Excessive cognitive use (ECU)	(Sun & Chao, 2024)
In daily life, I spend a large amount of time using social media to…	
(ECU1) …share content with classmates.	
(ECU2) …create content in collaboration with classmates.	
(ECU3) …create content for study.	
(ECU4) …access content created by my classmates.	
Material Values Scale (MVS)	(Richins, 2004)
(MVS1) I admire people who own expensive homes, cars, and clothes.	
(MVS2) I try to keep my life simple, as far as possessions are concerned.	
(MVS3) My life would be better if I owned certain things I don't have.	
(MVS4) The things I own say a lot about how well I'm doing in life.	
(MVS5) Buying things gives me a lot of pleasure.	
(MVS6) I'd be happier if I could afford to buy more things.	
(MVS7) I like to own things that impress people.	
(MVS8) I like a lot of luxury in my life.	
(MVS9) It sometimes bothers me quite a bit that I can't afford to buy all the things I'd like.	
School burnout inventory (SBI)	(Salmela-Aro et al., 2009)
(SBI1) I feel overwhelmed by my schoolwork.	
(SBI2) I feel a lack of motivation in my schoolwork and often think of giving	

up.	
(SBI3) I often have feelings of inadequacy in my schoolwork.	
(SBI4) I often sleep badly because of matters related to my schoolwork.	
(SBI5) I feel that I am losing interest in my schoolwork.	
(SBI6) I'm continually wondering whether my schoolwork has any meaning.	
(SBI7) I brood over matters related to my schoolwork a lot during my free time.	
(SBI8) I used to have higher expectations of my schoolwork than I do now.	
(SBI9) The pressure of my schoolwork causes me problems in my close relationships with others.	
Academic performance (AP)	(Chao et al., 2023)
(AP1) What is your ranking in school?	

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Examining Affiliate Marketing as a Driver of Internet Banking Adoption: Evidence from Nigerian Universities

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Abstract

This research examined the effect of affiliate marketing on customers' adoption of internet banking services among academic staff of Universities in Ekiti State, Nigeria. The objective of the study is to determine the significant effect of affiliate marketing on customers' patronage of internet banking services. A descriptive survey design was employed using a structured questionnaire to obtain responses from the respondents. The survey instrument consisted of 15 items using a 4-point scale of Likert type. The study population comprised all academic staff across the four Universities in Ekiti State. The stratified sampling technique was adopted using a disproportionate method to select respondents from the population of the study. The study surveyed 326 staff, out of which 325 copies of the questionnaire were successfully recovered. The data collected were analysed using multinomial logistic regression model. The result revealed that affiliate marketing significantly influences internet banking adoption. The prob > chi^2 value for affiliate (0.0001) indicated that the model was significant, while the pseudo R^2 value of 0.0646 for affiliate marketing confirmed the fitness of the model. The result of the t-test showed that there was a significant influence of affiliate marketing. The study concluded that affiliate marketing influenced customers' adoption of internet banking services such as POS, ATM, Tele-banking and others in Ekiti State.

Keywords: affiliate marketing, internet banking, internet banking services, ATM, POS

1. Introduction

The age-long banking system in Nigeria involved the use of passbooks, cheques, and ledger books. Iriobe et al. (2021) noted that the traditional banking system was characterised by the use of ledgers, cheque books, passbooks and debit/credit vouchers. The traditional banking system is where transactions were done manually, which accounted for the slowdown in the handling of financial transactions within physical bank buildings, even as the number of customers keeps increasing on a daily basis. In the same vein, Ogbu (2022) also noted that the traditional banking system involved keeping financial records on ledgers and passbooks, which are considered tedious and cause a significant slowdown in banking operations.

Anyamele (2025) also remarked that paper-based financial system is always cumbersome and will always cause a slowdown in business activities.

In the early days of the internet, marketing professionals relied mostly on traditional forms of advertisement like radio, television, magazines, billboards and handbills, which are limited in geographical scope and could not reach a very large audience (Ajede et al., 2025). This view was corroborated by Iroju and Iroju (2024) that marketing communication in Nigeria experienced geographical limitations, such that information in relation to buying and selling of goods and services was circulated within a restricted geographical area, especially in rural communities. The communication circulation were done using traditional strategies like the Nigerian Postal Service (NIPOST), Nigerian Telecommunications Limited (NITEL), newspapers, radio, and television broadcasting. For example, business jingles on the radio or television, mounting of billboards and even the advertising of products or services in the newspapers were the practice before the advent of online marketing. It was also confirmed in the literature that consumers were mainly exposed to the traditional marketing tools, but the tools were restricted in scope (Onewo et al., 2020). The traditional marketing methods are also being challenged by other factors, including unpredictable power failures and the high cost of creating alternative sources of power supply (Iroka & Nwaizzugbo, 2024).

Therefore, the future of the traditional brick-and-mortar store system has become unattractive in view of the rising popularity of online shopping as a result of internet banking. This was confirmed by Shaw (2022) during the COVID-19 experience in Nigeria. The COVID-19 pandemic brought about an increase in online shopping because of government-imposed restrictions and consumer anxiety over the potential health risk associated with in-store shopping (Shaw, 2022). Many consumers kept using the online channels even after COVID-19, thereby accelerating a shift away from in-store shopping (Shaw, 2022).

The essence of marketing is to reach out to as many potential customers as possible. Whereas, in this new age of the internet, the physical location of a bank has become less important since transactions can now be initiated and completed in cyberspace effectively (Onuegbu et al., 2025). The argument of Anyanmele (2025) was that digital equivalents to physical bookkeeping will remove delays in the practice of banking.

However, internet technology has made it easier for marketers to reach the target audience with their products and services across the globe. The online marketing has created new ways of seeking and obtaining information about products and services from the web market, such that customers do not just rely on companies' product brands, but also follow media comments on the web about the brand (Iroka & Nwaizzugbo, 2024). This author also viewed that online technologies also allow direct communication between the vendor and the customer with quick responses, regardless of geographical location. The online marketing uses tools like affiliate, social media, search engine, e-mail and web marketing (Iroka & Nwaizzugbo, 2024).

1.1 Study Objective

The general objective of the study was to examine the influence of affiliate marketing on customer adoption of internet banking services among academic staff of Universities in Ekiti State.

2. Literature Review

2.1 Affiliate Marketing

Affiliate Marketing has been proven to be the most appropriate tool used to promote website products or services (Erislan, 2024). Syrdal et al. (2023) described affiliate marketing as a type of online marketing, where merchants share a percentage of sales revenue generated by each customer who arrives at the company's website via a content provider. The content provider, who is also known as the affiliate, usually places an online advertisement on its website. This could be in the form of a banner or text link. When visitors click on the advert, they are redirected to the merchant's (advertiser's) website, which could eventually lead to sales. The affiliation is tracked by a cookie stored on the visitors' computers (Chachra et al., 2015).

The process chain is that the merchant employs the help of the affiliate to expand the reach to the target (online) audience (Olbrich et al., 2019). When the traffic is directed this way, every sale resulting from the affiliate links earns a percentage of the sales revenue as commission payable to the affiliate (Olbrich et al., 2019). Tanwar & Sahu (2024) explained that affiliate marketing is where you use other people's websites to help drive traffic to your website. The source of the traffic is called the affiliate. The affiliate then gets payment for driving this traffic, depending on the result. For example, the affiliate may only get paid if they drive traffic that ends up in a sale. Prabhu and Satpathy (2015) noted that affiliate marketing consists of three parties, which are the Advertiser, Publisher and the Consumer. In the view of Prabhu and Satpathy (2015) advertiser could be any company selling products like electronics, books, clothing, and air tickets online or an insurance company selling policies. The publisher is the one who promotes advertisers' products or services through its website or blog, and the consumer is the final stage, which is a very important part of the cycle. The consumer sees the advertisement and then makes an action (click), which takes him from the publisher's website to the advertiser's website, which may lead to a purchase (Patrick & Hee, 2019).

The affiliate marketing technique naturally use advertising materials, such as product data file, text links or banners, and for every customer's click on the link (click), customer contacts the organization (leads), or customer makes a purchase (sale) of the recommended products, the affiliate marketer receives a commission from the organization (Syrdal et al., 2023). Affiliate marketing is a popular form of pay-per-action or pay-per-sale advertising whereby independent marketers are paid commission for converting traffic (Chachra, 2015). Affiliate marketing is also referred to as Associate or Performance marketing.

The study of Prabhu and Satpathy (2015) identified some top affiliate companies that were launched for business promotion. These include Flipkart.com, SnapDeal.com, Amazon, Apple.com, Google and Yatra.com, to mention but a few. Companies that are into affiliate programs in Nigeria include Jumia, Konga, Web4Africa, Wakanow, WhoGoHost, Travelstart, Grammarly, Aliexpress, Vconnect, Bet9ja, DealDey and Payporte (Commission Academy, no date).

Many banks outside Nigeria offer affiliate programs (Reosti, 2025). Therefore, many financial service businesses are prepared to work with online publishers and website owners to get their products in front of prospective customers. The foreign financial affiliate program sites include USAA, Lifelock, Lending Tree, Ally and Barclays. The banking services rendered to customers through the affiliate companies include insurance, investment, special savings accounts, loan facilities, and fast and smart savings tools. Affiliate marketing of banking services does not seem to be popular in Nigeria. The researcher's interaction with a bank executive in Ekiti State shows that his bank, which formerly engaged in affiliate marketing through outsourcing, has now discontinued this channel of marketing its banking products. However, some of the features of affiliate marketing are discussed below:

2.2 Internet Banking Services

Sathyabama and Samundeswari in Manivarma and Sivagnanam (2021), defined internet banking as a platform where several services are provided, including checking of account balances, enquiry for savings accounts, money market accounts, certificates of deposit, credit cards, investment services, portfolio management, and other related financial services. The current situation in most developed countries is that internet banking is offered by retail banking, such that customers can make transactions without having to leave their homes or workplaces. Such retail banking services include: point of sales (POS), automated teller machine (ATM), tele-banking, mobile banking. The short message service (sms) banking and WhatsApp banking are forms of telephone banking services used to send messages to bank customers (Felicia & Sangeetha, 2024).

Therefore, the main purpose of this study is to provide data for banks to promote the adoption of internet banking services by identifying variables of affiliate marketing that influence the adoption of internet banking. Recommendations are made to financial institutions on how to better engage in affiliate marketing activities that make them more efficient in obtaining the patronage they desire.

2.3 Empirical Review

This section provides the results of the empirical studies on the effect of affiliate marketing on customers' adoption. Suresh et al. (2018) investigated the impact of affiliate marketing on online businesses. The study was carried out in the city of Chennai, India, with 89 respondents who are online users. The variables of the study included product price, product quality and product delivery time. The study looked at the factor of age and its effects on price, quality and time as independent variables. The study adopted the exploratory research method to identify the consumer preferences through price comparison/discount offers in online marketing. One-way analysis of variance (ANOVA) was used to determine whether there is any statistical difference and to understand whether the consumers' preferences are different through price comparison/discount offers in online marketing. The result revealed that there is no significant difference between product prices, product quality and delivery time and the age of respondents. Other demographic factors, such as sex, education and income, were not investigated in the study. This study will attempt to bridge this gap.

Patrick and Hee (2019) investigated the factors influencing the use of affiliate marketing, focusing on relative advantage, compatibility and observability. The study was carried out in Malaysia. The study used both qualitative and quantitative methods. The data collected through the interview were analysed using Nvivo, while those collected through the questionnaire were analysed using the partial least squares method. The result showed that all these variables, that is, relative advantage, compatibility and observability, influenced the intention of consumers to use affiliate marketing.

Dayanti (2024) explored the effect of affiliate marketing on impulse buying. The study used a quantitative approach with a survey method via an online questionnaire. The research sample consisted of TikTok application users in Bandung who were involved in affiliate marketing activities. The collected data were analysed using regression techniques to find out the influence of affiliate marketing on impulse buying behaviour. The result showed that affiliate marketing had a significant influence on impulse buying tendencies among TikTok application users in Bandung.

Meenakshi & Yuvaraj (2024) investigated the impact of affiliate marketing in electronic business on consumer buying behaviour. The study explores the influence of affiliate marketing on consumers' decision-making process in the e-commerce industry and its implications for consumer behaviour. The focus was on the various aspects of consumer purchase behaviour, including purchase decision, trust, and perception of product quality, online shopping experience and discounts. The researcher used customers who are using affiliate marketing for e-business with reference to Accent Techno Soft Company, Coimbatore, in India. A simple random probability sampling technique was used with 128 samples selected. The study employed a one-sample t-test and chi-square test to analyse the data collected from the participants. The result revealed significant findings indicating that affiliate marketing strongly influences consumers' purchase decisions and plays a vital role in shaping their perception of products. The participants expressed a high level of trust in products recommended through affiliate marketing and valued the information provided. Affiliate marketing was found to impact consumers' perception of product quality.

Puri et al. (2025) explored the fundamentals of affiliate marketing, its structural components, and consumer perceptions in the Indian digital ecosystem. The study examined the various compensation models like cost per click, cost per lead, cost per order and cost per mile. The key focus is on the significance of consumer trust, safety, service quality and privacy in shaping perception of affiliate marketing. The study adopted a descriptive research design with a sample of 105 respondents selected through simple random sampling. The factor analysis technique was used. The results revealed that these factors of trust, safety, service quality and privacy significantly influence consumers' acceptance and engagement with affiliate marketing campaigns.

Ranjitha and Karthiks (2025) investigated the impact of affiliate marketing on the buying behaviour of consumers in e-business platforms, with a specific focus on Coimbatore city in India. The study explores various affiliate marketing techniques such as blog reviews, coupon sites, and product comparison tools. The study adopts exploratory research to identify the impact. The sample size was 109. Using a structured questionnaire, data were collected from a diverse group of online shoppers in Coimbatore in the southern part of India. The findings revealed a significant correlation between affiliate marketing strategies and consumer purchasing decisions, highlighting trust, perceived value and convenience as key influencing factors.

Abdulquadri and Dixon-Ogbechi (2022) examined the effects of e-marketing on customers' patronage of commercial banks in Lagos, Nigeria. The study adopted quantitative research design. The source of data were purely primary and secondary with a sample size of 385 customers of Guaranty Trust Bank Plc. In Akoko area of Yaba Local Government, Lagos State. The convenience sampling technique was used in data collection. The data were analysed using the statistical package for social sciences (SPSS version 23) and descriptive statistics (mean and median) methods. The regression analysis of variance were used to provide answers to the research questions and test of hypotheses. The study revealed that there is a direct nexus between the use of internet banking and increase in customer patronage of GTBank. Furthermore, a positive relationship was established between the use of USSD codes and quick service delivery of GTBank. The study therefore concluded that e-marketing influences customers' patronage of internet banking and it was recommended that GTBank should continue the utilisation of its e-marketing components.

3. Methodology

This study adopted descriptive survey research design. The descriptive survey type of research design is suitable because it enabled the researcher to gather relevant information from the academic staff of Nigerian Universities. The study was carried out in Ekiti State, southwest of Nigeria. The population of the study is a total of 1,765, which comprises all academic staff of the four Universities in Ekiti State. The figures, which were sourced from the Academic Planning Department of the Universities under consideration, were presented accordingly. The population included all the teaching staff of the selected Universities. Using the Taro-Yamane formula, we have 326 as the sample size for this study. For a justifiable spread across the four Universities, the Kumaran (1976) model was employed in calculating the sample size for each stratum (University). The stratified sampling technique was used to maintain a justifiable spread among the faculties within a University. This study made use of primary data sourced by using a structured questionnaire as the research instrument. The questionnaire centred on the various online marketing tools and customer adoption of internet banking services. Primary data was collected for this study. The data used was collected through the use of a structured questionnaire. The questionnaire was largely constructed on a 4-point Likert scale. The scale could be constructed with 3, 4, 5, 6, 7 or more options (Jahangir & Begum, 2008). However, for the purpose of this study, a content validity was employed. Content validity is always guided by a judgment: This was achieved by ensuring that all concepts relating to the subject of enquiry were well captured and nothing was left out. Some of the questionnaire items were adapted from the existing literature. This further increased the validity of the research instruments. The reliability result was obtained by using Cronbach's alpha measure of reliability and concepts whose values were below 0.7 were removed because they were considered very much less reliable. The results indicated that the questionnaire items had a strong internal reliability. The study also employed the use of multinomial logistic regression analysis to examine the influence of the independent variables on the dependent variables.

3.1 Model Specification

The multinomial logistic regression model is stated as follows:

$$\Pr ob(A_i = j) = \frac{e^{\beta_i' x_i}}{\sum_{k=0}^{j} e^{\beta_k' x_i}}, j = 0,1 \ldots\ldots j$$

The dependent variable A_1 represents the features of internet banking service attractive to customers, while the independent variable X_1 represents the categories of online marketing tools (affiliate, search engine, social media, website, and e-mail marketing). In model A =1, if the variable (indicator) is present and if otherwise = 0.

β_j is a vector of coefficients on each of the independent variables X, e is exponential value, while $\sum$ is the symbol for summation.

In achieving the objective of this study, the multinomial regression analysis was used. The value of responses in the five categories under affiliate marketing (independent variable) will be regressed against the values of responses in ten categories of internet banking services (dependent variables). The output showed the extent to which affiliate marketing influenced customers' adoption of internet banking services.

4. Data Presentation and Results

Table 1. Measuring Affiliate Marketing Influence on Customers' Adoption of Internet Banking Services

Variables		6 Vol Usage	8 Usage Compatib	9 Easy to Remember	10 Status Symbol	11 Global Usage	12 Usage Opport	13 Future Usage	14 Frequent Usage	15 Willing to Recommend
16 Useful for gathering Information	**Coef**	0.5893	-0.3438	-0.8989	-0.5837	-0.3196	0.3709	0.4911	0.0911	0.3603
	P > Z	0.29	0.539	0.091	0.253	0.485	0.541	0.371	0.834	0.448
17 Attractive display of Information	**Coef***	-0.911	-1.1735*	-1.8792*	-1.2051*	-0.9613	-1.9675*	-1.9443*	-0.9221*	-0.8457
	P > Z	0.129	0.037	0.003	0.042	0.07	0.005	0.002	0.049	0.108
18 Information Easy to Locate	**Coef**	-0.712	0.2884	0.6645	-0.2986	-0.5317	-0.0886	0.1594	-0.0306	-0.1662
	P > Z	0.19	0.569	0.279	0.582	0.272	0.891	0.786	0.944	0.733
19 Trust Product or service Information	**Coef***	0.265	-1.3022*	1.0672	0.5867	0.9325*	1.3442*	1.428*	0.0759	0.6484
	P > Z	0.617	0.005	0.065	0.248	0.043	0.045	0.018	0.849	0.166
20 Secured Electronic Payment	**Coef**	-0.13	0.4899	-0.2918	0.0451	-0.0213	0.0273	0.0273	0.1099	0.0174
	P > Z	0.794	0.278	0.579	0.524	0.96	0.985	0.961	0.775	0.968
Const	**Coef**	1.5383	4.7583	3.1988	3.8166	2.4581	-0.2842	-1.5052	1.8144	-0.5007
	P > Z	0.388	0.005	0.071	0.016	0.091	0.886	0.401	0.186	0.691

Source: Data Analysis, 2025.

Base Outcome is statement Number 7 (Users accomplish task more quickly).

LR Chi-square (45) = 88.81

Prob > Chi-square = 0.0001

Pseudo R2 = 0.0624

Log Likelihood = - 667.489

The objective examined the extent to which affiliate marketing influenced customers' adoption of internet banking services. The result of the multinomial logistic regression model that was used to estimate the likelihood of customers adoption of internet banking services relative to the base outcome (Users accomplish task more quickly) is as presented in Table 1. The likelihood ratio chi-square is 88.81 with a p-value of 0.0001, indicating that the model is statistically significant overall. The Pseudo R2 value of 0.0624 confirmed the goodness of fit of the model. Among the predictor variables (independent), 'attractive display of information' has consistently negative and statistically significant coefficients (-1.173, -1.879, -1.205, -1.967, -1.944, -0.922) at 5% level (p<0.05). This suggested that users of the internet who found the display of information attractive are less likely to associate online banking with outcomes like voluntary usage, global usage and willingness to recommend the usage. This implies a distraction by aesthetics. Whereas, 'trust in product or service information' as a predictor variable positively and significantly influences perceptions in relation to usage compatible with the current situation, global usage, usage opportunities and future usage (p-value < 05). This portrays the crucial roles of trust in driving positive user experience. The implication is that any increase in the value of 'trust in product or service information will also increase influence on customers' adoption of internet banking services. Other predictor variables like 'information easy to locate', 'useful for gathering information' and 'secured electronic payment' do not show strong or consistent statistical significance. They show limited or inconsistent influence on user perception relative to the base outcome. The constant terms are significant in some cases, indicating that other unexplained factors may also influence the likelihood of users perceiving the product positively across various dimensions.

4.1 Test of Hypothesis

H_o: Affiliate marketing has no significant influence on customer adoption of internet banking services among academic staff of Universities in Ekiti State.

Table 2. Influence of Affiliate Marketing

Variables	N	Mean	S.D	T	P
Affiliate marketing	325	42.867	16.726	17.398*	0.000
Banking Services	325	23.511	11.069		

P<0.05 (Significant Result).

The table shows that the t (17.398*) is significant at 0.05 level of significance. The null hypothesis is not accepted, which implies that there is a significant influence of Affiliate marketing on customers' adoption of internet banking services.

5. Discussion of Findings

In the multinomial logistic regression analysis model, the findings revealed that affiliate marketing influenced customers' adoption of internet banking services. The findings also revealed that 'trust in the information given about products and services' as a predictor variable (independent), positively and significantly influenced the perception to adopt internet banking services. The implication is that any increase in the value of 'trust in product information' has the potential to increase the influence on customers' adoption of internet banking services. This result is in line with other studies in the literature. Empirical studies have shown that the factor of trust significantly influenced consumers' acceptance and engagement with affiliate marketing campaigns (Meenakshi & Yuvaraj, 2024; Puri et al., 2025; Ranjitha & Karthiks, 2025). Conversely, findings on the 'attractiveness of information' as a predictor variable (independent), negatively and significantly influenced the adoption of internet banking services. The implication is that any further investment to make information attractive on the web may yield a negative effect. Therefore, vendors are to take caution. This opposing view also has support in the literature. Empirically, there were studies that do not support the claim that affiliate marketing significantly influences the adoption of internet banking. The overall consensus in academic studies was that affiliate marketing may raise awareness, but it does not significantly drive adoption on its own; trust, security and perceived risk dominate adoption decisions (Tam & Oliveira, 2019; Alalwan et al., 2020).

6. Conclusion

The technology of online marketing seems to have improved the service delivery of banking operations in Nigeria. This is further accelerated by the introduction of POS, ATM, Mobile Application and Telephone banking services. This study has examined an affiliate marketing tool that could influence customers' adoption of internet banking services among academic staff of Universities in Ekiti State. The findings of the study indicated that affiliate marketing (independent variable) has influenced customers' adoption of internet banking services.

7. Recommendations

Consequent upon the research results, and based on the above conclusions, the following recommendations are made:

1) Businesses, including the banking industry, should be encouraged to adopt the Central Bank cashless policy and a massive enlightenment campaign should be engaged to educate the masses on the benefits of internet banking services. Also, bank management officials should encourage bank customers who still believe in branch or traditional banking to use more of the internet banking services rather than depending solely on traditional banking. This will reduce unnecessary crowds and queues to perform banking transactions, with high risks of carrying cash from one place to another.
2) Financial institutions should continue to sensitise their customers on the availability of their digital marketing platforms, which could be social media, affiliate link, bank website or wherever, for the purpose of

increasing patronage for their banking products.

3) As part of customers care service, banks should ensure that customers get feedback on all inquiries raised, and attend to complaints as fast as possible. This will essentially sustain the customers' patronage and confidence.

4) Based on the conclusion from this study, as stated above, online marketing using the affiliate platforms is recommended for bank products.

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Social Institutions for Child Development: Mother's Lap, Family System, School, and Community

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Abstract

Both biological and social factors affect how kids grow and change. These items help people grow in many ways, including emotionally, socially, cognitively, and morally. In India, four main places take care of kids from birth to their teenage years: the mother's lap, the joint family system, school, and the community (neighbours). This study examines how each school contributes to overall growth. The study utilised a validated Likert-scale questionnaire to collect primary data from 120 individuals. Descriptive statistics, Pearson's correlation, and multiple regression were used to analyse the data. The results show that all four institutions have a big effect on how children grow and develop. The school is the best predictor, followed by maternal care, support from the entire family, and the community environment. The research connects its findings to the Sustainable Development Goals (SDGs), especially SDG 4 (Quality Education) and SDG 16 (Peace, Justice, and Strong Institutions). It requires that institutions work together to help children grow.

Keywords: child development, mother's lap, joint family system, school, community, socialisation

1. Introduction

From birth to adolescence, a child's body, mind, emotions, and morals grow and change. This is called child development. Genetics, biological maturation, and the social environment in which a child is reared significantly impact developmental outcomes. Sociologists and developmental psychologists assert that children develop within structured institutional frameworks that guide behaviour, learning, and value formation (Santrock, 2019).

In traditional Indian society, family, school, and community all work together to help kids learn and grow. The Mother's Lap is the first and most private location where a kid can acquire love, care, and emotional protection. The Family System is a bigger network that helps people adapt to changing conditions, learn the difference between right and wrong, and keep their culture alive. Schools are places where individuals learn things like how to be disciplined, how to get information, and how to do things. Communities have an impact on social identity, civic ideals, and moral behaviour.

The way people raise their kids has changed due to advances in technology, urbanisation, industry, and shifting family dynamics. Because joint families are becoming less prevalent and parents are busier, schools and communities are expected to help out more. To make successful policies and actions, you need to know what these four organisations do.

2. Review of the Literature

Studies in developmental psychology demonstrate the significance of early childhood experiences. Bowlby's attachment theory posits that a robust emotional bond between the child and their primary carer, typically the mother, is crucial. This bond lays the framework for emotional stability, trust, and the development of a healthy personality (Bowlby, 1988). Children who get abundant love and attention throughout their formative years are more inclined to exhibit self-confidence, emotional regulation, and resilience in the face of adversity in later life. And Lal's peace begins at home. Emotional intelligence is not enough to help a child grow emotionally; peace is also vital. When people share principles like compassion, forgiveness, respect, and shared responsibility, peace grows (Lal, 2025).

Erikson's psychosocial theory says that the earliest stages of development are about figuring out how to deal with issues such as trust vs mistrust and independence vs shame (Erikson, 1993). The successful resolution of these stages depends on the level of attention and emotional support provided within the family.

Sociological study identifies the joint family system as a crucial institution for socialisation in India. Desai and Andrist (2010) observed that blended families promote the transmission of values, social discipline, and emotional security through intergenerational connection. Grandparents play an important part in teaching morals, sharing stories, and introducing children to different cultures. Elders work together to teach youth how to act.

Sociologists who study education see schools as organised places where people learn to get along with each other. Durkheim (1956) asserted that schools instil discipline and communal values vital for social cohesion. Schools also help kids talk to each other, work together, compete, and become leaders. They help kids learn how to act like adults in society.

According to Bronfenbrenner's ecological systems theory, a child's growth is affected by many levels of their environment. These are the family, school, neighbourhood, and community (Bronfenbrenner, 1979). People can grow in a good way when they live in a helpful community. On the other hand, bad things like crime, poverty, and social disorganisation can make people act badly and destroy their goals and dreams.

3. Objectives

1) To study how important the mother's lap is for early emotional and mental growth.
2) To analyse the Joint Family System's role in fostering moral and social development.
3) To assess the role of schools in cognitive and personality development.
4) To understand the influence of the community on child socialisation and civic values.
5) To analyse how institutional factors affect a child's growth and development.

4. Hypotheses

H1: The mother's lap has a significant influence on a child's emotional development.

H2: The joint family positively influences social adjustment.

H3: School has a significant effect on cognitive development.

H4: The community's atmosphere has a great impact on moral and civic growth.

5. Methodology

The study used a research design that was both descriptive and analytical. We got primary data from 120 respondents by using a structured questionnaire using a 5-point Likert scale that went from "Strongly Disagree" to "Strongly Agree." We used convenience sampling. There were six elements to the questionnaire: demographic profile, Mother's Lap, Joint Family System, School, Community, and child development outcomes. We used Pearson's correlation to find out how the institutions were connected to developmental outcomes. Multiple regression examined how well the four schools can guess how well a child will do in life.

6. Results and Discussion

6.1 The Mother's Lap: A Place for Early Cognitive Development and Emotional Safety

Emotional Attachment as the Basis of Development: The child's primary institutional context is the mother's lap, symbolising maternal care, affection, and protection. During infancy, emotional attachment is crucial in shaping future psychological outcomes. According to Bowlby's attachment theory, a strong bond between a baby and its main provider helps the baby feel stable, confident, and socially skilled (Bowlby, 1988). A child with a strong bond is more likely to confidently explore their environment, creating additional possibilities for cognitive development.

Erikson’s psychosocial theory states that “trust versus distrust” begins in infancy, and that consistent care helps foster trust and hope (Erikson, 1993). When providers respond to an infant’s needs with care, the child feels emotionally secure, which is the foundation for future intellectual exploration.

Cognitive Development in Early Childhood: Cognitive development begins in infancy through sensory experiences and social interaction. Piaget (1952) claimed that the sensorimotor stage, which lasts from birth to two years, is when babies learn by actively investigating the world around them. Mothers enhance cognitive development by encouraging sensory stimulation, object exploration, imitation, and the development of emerging symbolic cognition.

Learning a language is one of the most significant things that happens to your brain when you are young. Talking to your child helps them acquire new words, recognise sounds, and recall things (Santrock, 2019). Telling stories, singing lullabies, identifying things, and having conversations that respond to what someone else says are all activities that assist establish the brain’s language and thinking circuits. New studies on development show that early stimulation alters the brain’s flexibility. The brain connections that form throughout infancy enable subsequent executive tasks such as problem-solving, attention regulation, and working memory.

Moral and Social Foundations: Mothers show their children important moral lessons by being nice, understanding, and working together. Having emotional intelligence at a young age helps you get along with others and do well in school later on. Kids who get a lot of love and attention are better at paying attention in class and managing themselves.

So, the Mother’s Lap is the best place for youngsters to feel comfortable and get their brains working, which helps them do well in school and in life.

6.2 The Family System: Structured Socialisation and Guided Learning

Family as the Primary Social Institution: Following initial maternal care, the extended family structure plays a crucial role in development. The family, whether it is a nuclear family or a joint family, provides structure, discipline, and moral guidance. In traditional Indian families, joint families help different generations connect with each other, which makes children’s social experiences better. Family is more than just a refuge to remain protected from the weather or the world around you. It is a living, breathing place that is safe, serene, and full of love. To understand serenity that originates at home, one must first perceive the home as a sanctuary (Lal, 2025).

According to Desai and Andrist (2010), living with extended family helps people pass on their values and feel responsible for others. Grandparents often contribute to cultural narratives, religious traditions, and moral education, thereby reinforcing societal norms.

Sociocultural Scaffolding of Cognitive Skills: Vygotsky’s sociocultural theory says that cognitive growth happens when people interact in a systematic way within a cultural framework (Vygotsky, 1978). The “Zone of Proximal Development” explains the gap between what a youngster can do on their own and what they can do with support from those who know more than they do.

Family members give youngsters support by helping them with their homework, encouraging them to ask questions and think about things, explaining social events, and teaching them how to deal with challenges in real life. These interactions improve higher-level cognitive skills like logical reasoning, analytical thinking, and reflective judgement.

Moral Reasoning and Ethical Development: Kohlberg’s theory says that kids go through stages of moral reasoning that are moulded by social discourse and ethical deliberations (Kohlberg, 1984). These kinds of conversations generally happen in families. Parents teach their kids about being honest, fair, and responsible by correcting them, explaining things to them, and offering them examples.

When kids spend time with cousins and older relatives in the same environment, they learn how to work together and solve problems. The Family System functions as a secondary, structured institution that facilitates cognitive development, moral reasoning, and social adaptation.

6.3 School: Formal Intellectual and Skill Development

School as a location for Formal Socialisation: School is the best location for kids to learn and grow in a structured way. Durkheim (1956) said that schools teach people the values that are important for keeping a community together. Schools do more than teach kids right from wrong; they also give them systematic intellectual instruction.

Development of Cognitive Competencies: School programs encourage higher-level cognitive skills like abstract reasoning, solving arithmetic problems, doing scientific research, critical thinking, and writing analytically.

Teachers give youngsters structured lessons to help them learn how to read and write. Santrock (2019) states that learning in the classroom helps with memory, focus, and thinking about how you learn. Assessment and feedback systems assist people in improving their cognitive skills by having them think about how well they are doing and how they can do better.

Peer Interaction and Social Cognition: Peer relationships in educational environments are essential for the advancement of social cognition. People learn how to talk to each other and see things from other people's points of view when they work on group projects, fight, and learn together. Being around people who think differently from you makes you more understanding and better at thinking critically.

Extracurricular Development: Kids who play sports, do arts and crafts, and take on leadership roles get better at being creative, following rules, and solving issues. People mostly improve their minds and shape their personalities at school.

6.4 Community Environment: Broader Social and Civic Learning

Community as an Ecological Context: Children interact with the broader community alongside family and educational institutions. Bronfenbrenner (1979) says that social networks, cultural institutions, and communities all have an effect on how people grow up.

Informal Cognitive Enrichment: Community services like libraries, clubs, and cultural centres give people chances to learn new things outside of school. Being in real-life situations helps you learn via experience and think critically.

Civic and Moral Development: Volunteering teaches students about civic duty, how to be a leader, and how to participate in democracy. Kohlberg (1984) asserts that moral reasoning evolves as individuals are exposed to diverse ethical perspectives throughout society. So, being active in the community makes people more conscious of their civic duties and better at making decisions on the spot.

These four schools work together to make each other stronger. The Mother's Lap gives you emotional safety and a little bit of mental stimulation. The Family System helps with moral discipline and guided learning. The school makes it official that students are learning. The Community makes learning via experience and understanding of civic issues broader.

The ecological model proposed by Bronfenbrenner supports the notion that these systems function optimally in collaboration (Bronfenbrenner, 1979). In the warm, often unpredictable circumstances of our homes, emotional intelligence is not simply a psychological theory; it is also a very crucial method to engage with and understand other people. It is the delicate art of identifying, comprehending, and controlling not only our own emotions but also those of our intimate family members (Lal, 2025).

6.5 Demographic Information Regarding the Respondents

Table 1. Characteristics of Respondents (n = 120)

Sl. No	Indicator	Frequency	Total & Percentage
1	Gender	Male	62(51.7)
		Female	58(48.3)
2	Age Group	Below 20	18(15.0)
		21–30	34(28.3)
		31–40	29(24.2)
		41–50	24(20.0)
		Above 50	15(12.5)
3	Family Type	Nuclear	68(56.7)
		Joint	52(43.3)
4	Residence	Rural	54(45.0)
		Urban	66(55.0)

Table 1 shows that the persons who took the poll were evenly split between men and women, young and old, and families and residences of varied types. Including members from both nuclear and combined households offers insight into the impact of varied family environments on child development.

6.6 Likert Scale Outcomes

Table 2. Average Scores for Schools and Child Development Outcomes

Mother's Lap	4.38	0.64	Very High
Joint Family System	4.24	0.66	High
School	4.42	0.60	Very High
Community	4.21	0.68	High
Overall Child Development	4.33	0.63	Very High

Table 2 demonstrates that the high mean values indicate that all four institutions are very important for the development of babies. It also means that everyone who answered the question agrees.

6.7 Study of Correlation

Table 3. Pearson's Correlation Results

Variables	r	Significance
Mother's Lap × Emotional Development	0.72	$p < 0.01$
Joint Family × Social Adjustment	0.65	$p < 0.01$
School × Cognitive Development	0.78	$p < 0.01$
Community × Moral–Civic Values	0.60	$p < 0.01$

All the relationships in Table 3 are positive and statistically significant, which supports the stated hypotheses.

6.8 Regression Analysis

Table 4. Model Summary

R	R^2	Adjusted R^2
0.84	0.71	0.69

Table 5. Regression Coefficients

Predictor	β	Sig.
Mother's Lap	0.42	0.000
Joint Family System	0.31	0.000
School	0.46	0.000
Community	0.28	0.000

Table 5 shows that the regression model explains 71% of the differences in overall child development. Of the four institutions, the school has the highest statistical effect on child development, making it the most essential. "Mother's Lap" is the next thing. It illustrates how crucial it is for mothers to take care of their babies early on. The community environment and support from the whole family also have substantial effects, but they are not as big as the other two. All four institutions, whether working alone or together, let us make educated guesses about how a child's growth will go.

7. Discussion

The results demonstrate that a variety of major institutions affect how children grow up. School is the best predictor, indicating how crucial a solid education is for mental and personality development. Mother's Lap has a significant impact, underscoring the importance of caring for kids' feelings from a young age. People learn how to live in society and what is right and wrong by living in a mixed family. Community environments help people learn about their civic responsibilities and social values.

Sociological theories positing that child development arises from institutional interconnection rather than solely human effort are substantiated by the acceptance of all hypotheses.

7.1 Sustainable Development Goals (SDGs) and Child Growth

The study aligns with the UN's global development goals, particularly SDG 4 (Quality Education) and SDG 16 (Peace, Justice, and Strong Institutions). Early childhood care supports SDG 4.2, quality schooling supports SDG 4.1 and 4.4, and family and community institutions that promote social cohesion and civic involvement support SDG 16 (Kim-2024).

8. Conclusion and Policy Implications

Families, schools, and communities all help kids grow and learn. A child's emotional, social, cognitive, and moral growth is influenced by their mother's lap, the united family system, school, and the community. It is necessary to work together to enhance these institutions so that they can help develop responsible, capable, and moral citizens.

Create programs that help parents and kids get stronger. Get families from different generations to talk to each other. Make education a better place for everyone. Make neighbourhoods safe and welcoming for kids, and make it easier for families, schools, and communities to work together.

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