

Green Cosmetics and Purchase Intention: A Conceptual Analysis of Environmental Concern, Subjective Norms, Quality, and Health Benefits.

Dr. Firdaus Bashir, Assistant Professor, PSG Institute of Management, PSG College of Technology, Coimbatore, Tamilnadu

A Study on Exploring the Behavioural Impact of social Media on Online Consumerism in Beauty Industry

Ms. S. Kalaiselvi, Research Scholar, AVP College of Arts and Science-Co Education, Tirupur

An overview of the Role of Information Technology in Insurance Sector

Dr. A. Saravanakumar Head and Assistant Professor, Department of Commerce, Rathinam College of Arts and Science, Coimbatore

A study on enhancing brand awareness through meta ads: an empirical study on the effectiveness of facebook and instagram advertising

Mr. V. RengaBoss, Assistant Professor, Department of Management Studies, Vivekananda Institute of Management Studies, Coimbatore, Tamilnadu, India

Ms. A. Sri Vardhini, MBA, Department of Management Studies, Vivekananda Institute of Management Studies, Coimbatore, Tamilnadu, India

Sustianability in Housekeeping: Implementing Eco-Friendly Cleaning Practices

Mr. B.Tamilselvan, Assistant Professor, Department of Catering Science and Hotel Management, Nehru Arts and Science College, Coimbatore, Tamilnadu, India.

Mr. Bijieesh N.B., Student, Department of Catering Science and Hotel Management, Nehru Arts and Science College, Coimbatore, Tamilnadu, India.

Impact of digitalisation in Insurance Sector

Dr.C.Krishnamoorthy, Assistant Professor, Department of Commerce, Rathinam college of Arts and Science, Coimbatore, Tamilnadu, India.

PROFILE

VIVEKANANDA INSTITUTE OF MANAGEMENT STUDIES (VIMS) promoted by a group of professionals in association with the parent organization M/s. Zawawi Powertech Engineering L.L.C., a renowned MNC, operating from Sultanate of Oman with 3500 employees. VIMS is run by Coimbatore Education Foundation, is a highly reputed standalone B-School approved by AICTE New Delhi and Permanently affiliated to Anna University, Chennai, and Accredited with A Grade by NAAC, with an avowed goal of achieving human excellence by means of Academic and Allied programs. It is ranked 1st among top B- Schools in Coimbatore for Learning experience, Top 5 Best Bschoo in Tamilnadu, 68th among top Private B-Schools in India and 28th among top B-Schools in South India by Business World and business today. VIMS B-school prepares the students to fill the quality gap and meet the industry expectations through its Two-Year full-time MBA Program. Methodologies in teaching adopted at VIMS are devised in such a way that the real-world experiences are perfectly simulated in the class-room. The program architecture of VIMS is designed to provide a holistic education in the field of management.

Objectives of Vichaara

1. To be a vehicle of academic research, documentation and dissemination of management innovation and practice.
2. To maintain the quality of publication by means of achieving high impact factor and securing a coveted place in the Social Science Index Citation and online database.

VICHAARA AN International Journal of management, print version (ISSN 2347-4076) is a bi-annual double blind and peer-reviewed journal promoted by Vivekananda Institute of Management Studies. Vichaara is a medium for academicians to share the current developments and perspectives on research stratagem, business / management diplomacy and paradigms of Business, Management and allied Social sciences. The journal invites robust papers that contribute to the area of research in business a management and related disciplines. The journal carries the following features:

Business Research

The articles on Quantitative and or Empirical in nature are published with Research problems, Hypotheses, Findings and Suggestions.

Case Studies

Business and management practices in diverse institution context specific cases shall be published.

Editorial Board

1. Dr. Geetha Suresh, Faculty, University of Louisville, Kentucky, USA
2. Dr. Renuka Herath, Professor, University of Kelaniya, Sri Lanka.
3. Dr. Latha Krishnadas, Associate Vice President & Distinguished Professor, Mother Teresa Women's University, Ontario, Canada.
4. Dr. S. Sathya Narayanan, Assistant Professor, Higher Colleges of Technology, Abu Dhabi, UAE.
5. Dr. A. Srinivasa Rao, Associate Professor (Management), BITS Pilani, Dubai Campus, Dubai Academic City, Dubai (U.A.E.)
6. Prof. (Mrs.) V. Maya Chakravarthi, Director, Symbiosis Institute of Media & Communication, Bangalore
7. Prof. Silendra Dasari, Professor, Icfai Business School, Bangalore
8. Dr. C. Manohar, Director-Strategy and Dean, ISBR (International School of Business and Research), Bangalore.
9. Dr. S. Prabakaran, Principal, Alliance Business Academy, Bangalore
10. Dr. R. Ramachandran, Associate Professor, Dept. of Commerce, Annamalai University, Tamil Nadu.

Patron

Mr. P. Saravanakumar, Secretary, VIMS

Editor-in-Chief

Dr. A. Valarmathi, Director, VIMS

Editorial Advisors

Dr. K. Sankar Ganesh, Registrar, Sharadha University, Uzbekistan.
Dr. R. Chandrasekhar, Professor/Consultant.

Executive Editor

Prof. Dr. K. Durai, VIMS

Joint Executive Editors

Dr. S. Umamaheswari, Professor, VIMS
Dr. P. Kowsalya, Associate Professor, VIMS
Prof. M. Usha, Assistant Professor, VIMS

Processing Fee

The journal does not charge any publication fee but a nominal fee for processing the papers would be charged.

For Indian Authors:	For Foreign Authors:
Single author: Rs. 1500 Two or more authors: Rs.. 1000 per author	Single author: USD75 Two or more authors: USD 50 per author

Subscription Fees

Indian Members	INR1000/year	INR500/issue
Educational Institutions / Corporate	INR1500/year	INR750/issue
International Members from any Domain	USD100/year Plus Postal-Charges Extra	USD50/issue Plus Postal- Charges Extra

Guidelines for Authors

The authors are advised to follow the guidelines, given below:

- The authors are advised to submit the original contribution only.
- A declaration has to be made by the authors that the contribution is not sent for any publication, in any form, for any purpose.
- The empirical based papers will have preference over others.
- There can be single author or multiple authors.
- All the manuscripts must be prepared in MS Word, the paper font must be Times New Roman, 12-point, 1.5 line spacing.
- The first page should contain title of the study, name(s) of the author(s), current designation, affiliation, telephone number and email address. Mailing address of the primary and secondary authors should be mentioned.
- Do not write authors' name elsewhere in the manuscript as the paper will be sent for double blind peer review.
- The second page should contain title and abstract of maximum 250 words followed by five (5) keywords.
- The full article should have a maximum of 3000 words excluding the title and abstract page.
- All tables, charts and graphs should be in black colour. Wherever necessary, the source should be indicated in bottom. The number of tables used is restricted to 3.
- Authors are expected to adhere to standard academic writing.
- Please follow the latest edition of APA referencing style for every type of reference.

Sample Book Reference

Daft, L. (2012). *Leadership*. Delhi: Cengage Learning.

Sample Reference to Chapter in Book

Nancy W. Nix. (2001). *Supply Chain Management in the Global Environment*, John T. Mentzer (Ed.). *Supply Chain Management* (pp.27-58). New Delhi: Sage Publications, Inc.

Sample Journal Reference

Pandey, R., & Raman, V. (2012). Financial Inclusion in Uttar Pradesh and Bihar *Journal of Social and Management Sciences*. 41(2). 147-164.

Disclaimer

Vichaara, its Editors and Publisher disclaim responsibility and liability for any statement of fact or opinion made by the contributors. The responsibility for permission to use any copyright materials is exclusively lies with the contributors concerned.

Copyright Policy

Author (s) should affirm that the material has not been published previously. It has not been submitted to another journal, and it is not under consideration by any other journal. *Vichaara* will be the holder of copy right of published articles. Articles published in *Vichaara* should not be reproduced or reprinted in any form, either in full or in part, without prior permission from the Editor.

EDITORIAL

It is heartening to see that the ninth issue of the VICHAARA AN INTERNATIONAL JOURNAL OF MANAGEMENT has been brought out successfully. An educational journal is a platform where knowledge gets amplified and disseminated; research results and innovations are documented and unique experiences are shared for enhancement of knowledge. The design architecture of Vichaara is made in such a way that it becomes a comprehensive document to reflect the different dimensions of Management discipline. Business Research forms the core part wherein original, empirical based research papers are included. This issue comprises articles on recent issues in business world from different disciplines. These articles show a methodological way of conducting a research and presenting their findings. Findings on technology influence, cultural changes in the organizations, behavioural changes among the consumers and their expectations have been presented with relevant facts. We invite scholarly articles and research papers and write ups on robust cases. Suggestions and views from readers and scholars are solicited for the qualitative improvement of the Journal.

GREEN COSMETICS AND PURCHASE INTENTION: A CONCEPTUAL ANALYSIS OF ENVIRONMENTAL CONCERN, SUBJECTIVE NORMS, QUALITY, AND HEALTH BENEFITS.

Dr.Firdaus Bashir, Assistant Professor, PSG Institute of Management, PSG College of Technology, Coimbatore, Tamilnadu

Abstract

The rising consumer preference for eco-friendly beauty products has accelerated the shift from conventional cosmetics to sustainable alternatives, particularly among women consumers. Increasing awareness of environmental and health concerns has fuelled demand for chemical-free personal care products, making green cosmetics a rapidly growing market segment. This study explores the determinants of women's purchase intentions toward green cosmetics, highlighting environmental consciousness, health considerations, product quality, and social influences as key drivers. Social media is identified as a crucial enabler, shaping consumer attitudes and facilitating interactive purchasing experiences by disseminating information on environmentally friendly products. Grounded in the Theory of Planned Behaviour (TPB), the conceptual research demonstrates that favourable attitudes toward green cosmetics, shaped by environmental values and subjective social norms, significantly predict purchase intentions. However, challenges remain in standardising "green" certifications and achieving scalability in production, which may hinder widespread adoption. Future research should extend to the role of consumer education, certification credibility, and lifecycle assessments in shaping sustainable consumption. Addressing these dimensions will strengthen industry practices and support the transition toward environmentally responsible beauty products.

Keywords: Consumer health, environmental concern, green cosmetics, purchase intention, sustainability, theory of planned behavior.

THE IMPACT OF DIGITALIZATION ON THE INSURANCE SECTOR

Dr. C. Krishnamoorthy, Assistant Professor, Department of Commerce Rathinam College of Arts and Science (Autonomous) Coimbatore, Tamil Nadu, India

Abstract

All areas of endeavour have benefited from the advancements in IT. Sending and receiving information is now practically instantaneous. Agents may find themselves in embarrassing situations with prospects if circulars are not delivered on time, questions are not answered right away, or they are not informed of new plans that have been announced in the press. Insurance firms deal with issues that technology can completely avoid. The traditional insurers have been eager to adopt the most recent advancements in the IT industry. Information technology's range will differ amongst insurers. Every insurance company's operations have relied heavily on IT for a very long time. The truth is that out of all the businesses in the facilities sector, life insurance companies were the first to adopt computerization as a crucial component of their operations throughout the entire world. The insurance sector in India is facing significant problems as a result of the rapid innovation in information and communication technology. Since it directly affects resource efficiency and has a growing impact on streamlining various operations, the practise of using information technology to a wide range of organisational operations has now taken on strategic significance. The competition has intensified with the entry of private insurance providers, and the insurance industry now plays a significant role. Although the use of information technology in the insurance industry is not new, we have seen a recent trend of restricted computerization in many divisions of insurance businesses, including the big players. The departments that are most readily visible are those dealing with accounting, legal issues and services, claim processing, sales management, etc.

Keywords: Innovation, Computerization, Policy Holders, Advancements, Insurance Providers

Technology Trends Transforming the Insurance Industry

As in many other industries, the industry leaders in insurance resemble technology firms more than financial services firms. These major corporations innovate and operate in an agile manner, just like software development firms would. Low-code platforms are now available, allowing programming and software development using a very basic visual interface. Due to their lack of internal infrastructure and non-technical staff, smaller insurance businesses are now able to create, develop, and even integrate with other systems via API. For businesses of all sizes in the financial ecosystem, the ease of use and access has unlocked unanticipated growth dynamics in business-oriented innovation.

New, quick, and more dependable methods of insuring oneself, goods, properties, and commodities are being set up to improve end user experiences and settle insurance claims while e-commerce behemoths like Texas Farmers Insurance Company, Allstate Texas Lloyd's, Liberty Insurance Corporation, and ASI Lloyds, to name a few, are challenging traditional ways of buying insurance. The market is moving away from typical broker-based scenarios and towards a more direct-to-market strategy, where middlemen are eliminated and the benefits of brokerage are transferred straight to the customer. Also, in contrast to how insurance policies were once underwritten, businesses today are able to directly analyse individual risks based on the data provided by potential customers rather than relying on them to respond to a series of standard questions to evaluate them. Technology, in light of current market trends and customer preferences, is no longer just a "nice to have" idea but a crucial differentiator that clearly defines success and failure. Insurance companies must keep up with cutting edge technologies and continually improve end user experiences to compete with rivals and remain competitive.

- **Mobile technology and applications (apps):** Several businesses have been able to reach a larger audience than was previously feasible because to the network effect of mobile phones and the creation of software for these devices (or "apps"). Depending on the generation of mobile networks that are available and the popular phone kinds, mobile technology may be operating differently for Insur Tech Innovations based on the use of apps are made possible by smartphones and internet connectivity. Mobile networks that support big data transfers, brief messages, and pre-paid mobile phones are required for this. This is especially important for emerging economies because they have a low insurance penetration rate and a weak distribution infrastructure. Mobile phones have the capacity to alert users via SMS on everything from insurance coverage to a reminder of an impending airtime withdrawal deadline for premium payments, as in the case of BIMA (Box 7).

- **Artificial intelligence (AI), algorithms and robo-advice:** AI refers to machine intelligence. A machine is said to be "intelligent" when it considers its surroundings and acts in a way that maximises the likelihood that it will accomplish its intended aim. It is frequently utilised for creating computer programmes with cognitive features like learning and problem-solving. Natural language processing, learning, reasoning, planning, vision, and moving/manipulating objects are just a few of the areas where AI research is being conducted. Algorithms are a component of AI, where a computer programme follows a set of instructions to complete a task in a certain situation. Systems for navigating by computer or chess are examples of well-known algorithms. With pre-programmed trading instructions to carry out huge trading orders, algorithmic trading, such as high frequency trading, is widely used in the financial sector. For placing a trade order at a speed and frequency that are impossible for a human trader, the algorithm would follow a set of conditional instructions.

Robo-advice, or automated counsel, is growing in popularity, especially for online savings and investment platforms. Although it can provide a wide range of services, its core is an "online automated guidance model that has the ability to give advice in a more cost-efficient way" (HM Treasury and FCA, 2016). Rob-advice is being developed for investment management in the insurance industry and is currently being used more frequently for quotes with automated advice and offerings that are generated using algorithms. It can provide automated direction and execution on a variety of financial decisions in place of or in addition to face-to-face assistance. Automated guidance could provide feedback to sections of the population that do not have access to it more affordably than a human advisor.

- **Smart contracts:** A "smart contract" is a contract that has the ability to carry out or enforce itself. Instead of being expressed in legalese on a printed document, they are written as programming code that may be run on a computer or network of computers. The obligations, rewards, and penalties owing to either party being in different conditions can be stated in this code's stringent rules and consequences, which mimic those found in a traditional legal document. Smart contracts make it possible for people to transact and do business with strangers online, typically without the assistance of a sizable central authority website.

- **Voice Recognition & Chatbots:** Customers like to communicate with insurance businesses utilising voice recognition and chatbots in the modern era. Customers can make requests, ask questions, and request information using speech recognition. Instructions may also be delivered to them. For instance, clients can make payments, view the specifics of their claims, and inquire about their insurance coverage using voice commands. Also, they may receive instructions regarding their policies. Moreover, chatbots are utilised to download papers and provide clients with information about company rules. Chatbots can be used by insurance agents to communicate with customers and address their questions and concerns.
- **Autonomous Vehicles for Responsible Insurance:** Autonomous vehicles are becoming more common, thus it is possible that soon insurance policies will include them. Ridesharing firms like Uber and Lyft are anticipated to deploy autonomous vehicles. Autonomous vehicles, however, can also be incorporated into sensible insurance plans. For instance, calculating the premium's cost is among insurance's most difficult tasks. With autonomous vehicles, the premium can be computed based on the distance travelled and the vehicle's typical fuel efficiency.
- **The raise of Insurtech:** The quantity of startups with an insurance industry focus also known as insurtech companies has increased significantly in recent years. In order to compete with the established insurance business model, these startups are utilising innovative technology. As an illustration, a few insurtech businesses provide their clients highly individualised insurance plans by utilising data and analytics. Some people are making use of the sharing economy to develop new insurance solutions that are targeted at niche markets, like home- or ride-sharing. Others are aimed at making it simpler for customers to compare various insurance packages or the claims procedure. The development of insurtech is beginning to significantly alter the insurance market. Particularly, it is requiring insurers to reconsider their business strategies and adopt digital transformation. To reach a wider audience and sell their products and services, insurtech businesses are now beginning to collaborate with insurers. A cooperation between Allstate and Lemonade, an insurtech business that provides renters' and homeowners' insurance, was for instance announced in 2017. Lemonade's insurance products will be made available to Allstate customers as part of the cooperation.

Benefits of technology in Insurance sector

A company's future is greatly influenced by the type of technology it utilises and how well it uses it, even though technology is used as an enabler for producing growth. The growth will be larger as your technology becomes better and more efficient.

Bringing in new business: Insurance companies have fewer policy products to sell than FMCG companies, which have a wide range of products. Therefore, finding new customers is always a crucial issue, and businesses are compelled to expand their sales force to find new customers. Online or digital marketing techniques can help insurance providers connect directly with the enormous volume of online shoppers in order to sustain growth and generate profit consistently. The same goals can be achieved through online PPC advertising campaigns, which can be easily funded and are substantially less expensive than traditional advertising strategies including hoardings, banner promotions, signs, and TV commercial spots. Also, it is far simpler to target new customer demographics online than it was in the past to physically approach them. Costs associated with acquiring new customers are decreased because to technology.

Decreased operational costs: Every business should always try to cut costs and save a little money to put away for a rainy day. Organizations have a lot of concerns about operational costs, which necessitate a significant amount of working capital to maintain corporate operations. More and more Fortune 500 businesses now have internal departments that keep an eye on operational costs and come up with creative ways to save costs while speeding up the company's business operations. Process automation, which replaces people with technology-enabled processes and devices, can significantly lower workforce and employee costs. Instead of hiring a large team of clerical staff to physically move files and folders to different locations in cabinets and storages located in different parts of the building, it is more dependable and less expensive to store, retrieve, and process documents electronically using PC networks and minimal human intervention. Also, you do not need to keep staff for numerous branch offices spread around the nation. Operational costs can be decreased with technology.

Easy and speedy underwriting of insurance policies: The laws that govern policy underwriting and the work that evaluation agents put in directly determine the health of any insurance company's business and whether or not the company will turn a profit from premiums.

Before they can provide a clearance, insurance agents need to talk to each other and ask a tonne of questions. Meeting a client at a specific place or time and thoroughly discussing the policy was one of the main challenges that agents had to overcome in the past.

To "close" customers and fulfil deadlines, a lot of time was spent doing this, and agents had to travel frequently. These days, policies are succinctly explained on portals, and interested visitors can speak with the agents directly by using online chat tools and video conferencing facilities to ask questions about eligibility requirements, provide clarifications, and assist the agent in determining the underwriting process. Agents can then respond to a large number of consumers in a single day and choose which ones need a policy and which ones don't. Technology helps to make the underwriting process easier and quicker.

Increased ROI: To boost earnings, all companies aim for high ROIs. The typical method for raising capital for businesses is through public limited company issues and incorporations, or by borrowing money at high interest rates from banks and investors. Through online activities, electronic payments transfer, and process automation, which are all made possible by dependable technologies, technology helps to significantly lower working capital and offers a fantastic chance for insurance businesses to churn out larger profit margins.

Conclusion

Every element of life is now being impacted by technology. Even clearer is when we consider the financial side of things. Similar to other financial sectors, the insurance industry has undergone considerable changes as a result of the invention, application, and diffusion of new technology. Technology has made it possible for insurance businesses to enter new markets, establish new customer bases, and develop new techniques for data collection. It has also made it possible for consumers to understand their needs and make purchasing decisions more easily. Dr.P.Kowsalya et al. (2025) found that younger policyholders today prioritize convenience, clear information, and user-friendly digital tools when choosing insurance plans. Their main focus is on affordability, comprehensive coverage, and a hassle-free claims process. Traditional agent-driven models with standard plans are gradually being replaced by self-managed, tech-driven approaches. With the help of online research, mobile apps, and peer recommendations, policyholders are making informed decisions, reducing their reliance on outdated systems.

References:

- A T Kearney. (2011, 03 17). Technology: The Insurance Industry's Pivot Point. Retrieved 05 31, 2018, from www.atkearney.com: /www.atkearney.com/financialservices/article?/a/technology-the-insurance-industry-s-pivot-point
- Beardall, J. F. (2015). The Impact of Technology on Insurance Risk Analytics. www.towerswatson.com
- Dr. P. Kowsalya, Dr. M. Jamal Mohamed Zubair, Dr. S. Umamaheswari (2025) The influence of Behavioural and Digital factors on Insurance Plan Choices: Evidence from Policy Holders, Journal Publication of International Research for Engineering and Management, 5 (1), pp 1-4.
- Vyas, A. (2015). How technology impacts the insurance sector. Retrieved from <https://betanews.com>:<https://betanews.com/2015/06/09/how-technology-impacts-theinsurance-sector/>
- Strategic Risk. (2014, 5 29). How science and technology is changing insurance industry. Retrieved 05 31, 2018, from www.strategic-risk-europe.com: <https://www.strategic-riskeurope.com/how-science-and-technology-is-changing-the-insuranceindustry/1408527>.

RNI Registration No. TNENG/2014/59303



Vivekananda Institute of Management Studies,
Karuvalur Road, Kovilpalayam, Coimbatore-641107 Email:
editorvichaara@gmail.com, vims@vimsce.ac.in
Website : www.vimsce.ac.in