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## EXPLORING THE ANTECEDENTS OF INTENTION TO EMBRACE MOBILE WALLETS

Dr. V. Sumathy\*

\*Assistant Professor of Commerce,  
Quaid-E-Millath Government College for Women,  
Chennai, Tamil Nadu, INDIA  
Email Id: sumathravi@gmail.com

DOI: **10.5958/2249-7137.2026.00006.2**

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### ABSTRACT

*Rapid advancements in digital technology have spurred the expansion of the digital payment realm, where virtual wallets have gained prominence in the sphere of conducting financial transactions. This paper delves into the antecedents that determine the users' intention to embrace mobile wallets and examines their impact on intention to accept mobile wallets. The current research adopts Unified Theory of Acceptance and Use of Technology (UTAUT2) framework and uses four constructs namely, performance expectancy, social influence, hedonic motivation and facilitating conditions from the framework. The framework was extended by considering trust as the fifth construct to predict behavioural intention, due to its critical role in accepting innovative technologies. Data collected through a questionnaire was analysed using Structural Equation Modelling (SEM). Four constructs namely, performance expectancy, social influence, hedonic motivation, and trust had a significant role as determinants of intention to adopt mobile wallets. Together they accounted for 74% variance in behavioural intention. However, facilitating conditions did not have a significant role as a determinant of intent to accept mobile wallets. The findings offer valuable insights for businesses, policymakers, and researchers, about adoption dynamics and aids in devising strategies to enhance mobile wallet adoption, thereby optimising the digital payment landscape.*

**KEYWORDS:** *Digital Payments; Mobile Wallets; UTAUT2; Transaction Efficiency; Payment Eco System; Facilitating Conditions; Trust.*

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### 1. INTRODUCTION

The onslaught of digital technologies has brought about a phenomenal transformation in the digital payment landscape. Increasing penetration of mobile phones and internet across the globe have aided in this transformation. Around 5.8 billion people own a smart phone which is around 70% of the global population (GSMA, 2026). A survey conducted by Ministry of Statistics and Programme Implementation (MoSPI) in 2025 found that smart phone penetration in India, the most populous country in the world, is 94.4% in the rural area and 96.6% in the urban area. Further, India has 958 million active internet users out of which 80% access internet through their smart phones. With the spurt in technology, traditional payment methods are projected to be increasingly replaced by digital payment systems. This is evident in the projected digital global transaction value of US\$36.09 trillion by the year 2030 (Statista, 2025). Reserve Bank of India's Payment System Report states that, there has been 85% increase in UPI based transactions in the

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year 2024-2025 compared to the previous year. Further, by the year 2026, the worth of virtual financial transactions is likely to increase by 88% and that of cash is likely to decline by 34%. All these points to the fact that the pandemic induced upsurge in the adoption of digital mode for financial transactions is bound to stay relevant even in the post pandemic world.

Mobile wallets, an integral part of digital payment system enable the users to digitally save information needed for online financial transactions in their mobile phones and thus eliminate the need to carry cash or cards. Further, it eases smooth flow of funds with easy-to-use virtual methods (Al Saedi et al., 2020). Due to its convenience, digital payment methods are increasingly embraced, particularly for online transactions. Several studies have proved that mobile wallets play a vital role in determining online shopping preference by increasing convenience and reducing risk (Lin et al, 2021, Huang et al, 2020). The ever-advancing mobile technology coupled with improving ease of mobile use will continue to spur the market for mobile wallets (Chen & Yang, 2021). However, the adoption rate of mobile wallets varies based on culture and several other variables (Mishra & Akman, 2020). An understanding of the antecedents that drive the e-wallet acceptance will provide an opportunity for businesses to provide seamless payment option and an enhanced customer experience. It might also enable policy makers to have a payment ecosystem that is both effective and secure.

A positive perception by the user is a prelude to the effective engagement with an innovation (Davis, 1989). Several research theories have been proposed to forecast the user behaviour in the realm of technology. Technology Acceptance Model (TAM) developed by Chauhan & Jaiswal, (2016); Sumak et al, (2017) is one of the pioneering theories in understanding how users behave in the realm of technology. TAM gave way to Unified Theory of Acceptance and Usage of Technology (UTAUT) (Venkatesh et al, 2003). UTAUT2 (Venkatesh et al, 2012), which, apart from four variables of UTAUT namely, performance expectancy, effort expectancy, social influence and facilitating conditions considered three additional variables such as, hedonic motivation, price value and habit.

The current study uses four of the variables from UTAUT2 such as, performance expectancy, social influence, hedonic motivation and facilitating conditions. Besides, trust, due to its criticality of operation in the digital environment has been included as an additional variable in the study. Khan et al., (2021), observed that intent to accept a technology was impacted by the perceiving of technology as reliable by the users. The forthcoming section provides a review of literature of the variables considered for the study.

## **2. REVIEW OF LITERATURE**

### **2.1. PERFORMANCE EXPECTANCY**

Performance expectancy is the belief that transaction efficiency can be boosted through technology (Tobbin, 2010). Anticipation of increase in transaction efficiency facilitated by technology often serves as a precursor for behavioural intention. Strong perception of the individuals that adopting a technology would result in stream lining of transactions, often leads to a positive behaviour towards its adoption. Transaction efficiency is of particular significance from the perspective of mobile payments. Researchers are constantly intrigued by the psychology behind the acceptance of innovation. Several empirical evidences support the hypothesis that user's belief about the efficiency of a technology impacts acceptance of the same.

Alshare and Musa (2014) investigated the determinants that led to the acceptance of digital modes of payments by consumers. Similar to the earlier findings, their findings too found that the role of performance expectancy was crucial in determining the intention of the user. They concluded that perception of transaction efficiency and enhanced overall user experience of mobile wallets led to adoption of mobile wallets. Two crucial factors, convenience and efficiency offered by mobile wallets were found to be the determinants of consumers' attitudes and intentions (Gupta et al., 2018). The study by Natarajan et al. (2020), focusing on the predictors of virtual payment acceptance revealed a positive association between perception of transaction efficiency and intent to accept. It indicates that individuals will exhibit interest in adopting mobile wallets if they consider technology as an effective tool for performing transactions. Thilagaraj et al, 2024 found a positive correlation between performance expectancy and behavioural intention to adopt mobile wallets.

Hence, the hypothesis (H1) framed is that, performance expectancy has a positive relationship with intention to accept mobile wallets.

## **2.2. SOCIAL INFLUENCE**

Prior to embracing an innovation, users consider it significant to give importance to other's belief that they should use it. It echoes the impact of extraneous factors such as sentiments of relatives and social circle on behavioural intention (Baptista & Oliveira, 2015). People are generally dependent on friends and family to decide about adopting a new trend. Nugroho et al., Singh et al. (2017) analysed the role of impact of social circle in determination of willingness to adopt in the context of technology usage and found that influence of social circle was the primary factor that shaped behavioural intention.

The degree to which a user yields to the opinion of his friends and family determines the utilisation of a technology. The study by Narteh et al., (2017), revealed that more the inclination to yield to social network, more was the readiness to adopt mobile wallets. This is true for mobile wallets as it involves financial dealings. Xia et al., (2018) proved that, influence of social environment improved the user's observation about the extent of utility of the technology. Endorsement of a technology by the user's social circle enhances trust and perception of its utility. Another research study by Gupta et al, (2018), to find the predictors of technology acceptance found stimulus from the social circle to be a crucial predictor. Chaudhary (2024) found that adoption of mobile wallets was influenced by social advocacy groups such as friends and family and had a role in enhancing trust.

Hence the hypothesis (H2) framed is that, social influence has a positive relationship with intention to accept mobile wallets.

## **2.3. HEDONIC MOTIVATION**

It denotes the magnitude to which users consider an innovation to be joyful, enjoyable and engaging. Adequate focus on creating enjoyable experiences can suppress the resistance to accept an innovation (Childers et al., 2001). Thong et al, 2006 found that positive emotional experience becomes significant in determining whether individuals are expected to accept a new system. Hedonic motivation can have an influence on intent as the perception of mobile wallets as enjoyable can drive the user to adopt it as a regular routine. The perception of enjoyment emanates from convenience of making swift transactions, rewards and discounts or user-friendly interface. Hence it is expected that if mobile wallets are perceived as enjoyable by potential

users, then they might use them (Sudono et al, 2020). In a bid to improve the popularity of mobile wallets, technology developers and marketers often consider the relationship of perception of technology as joyful with intent to accept. A study by Talukder et al, (2026), in the context of adoption of mobile wallets among students found strong positive correlation between hedonic motivation and intention to adopt mobile wallets.

Hence the hypothesis (H3) framed is that, hedonic motivation has a positive relationship with intention to accept mobile wallets.

#### **2.4. FACILITATING CONDITIONS**

It denotes the perception of skills, and the relevant eco system required to accept a new know-how (Kiconco et al, 2020, Martins et al, 2014). This concept encompasses a wide range of factors including technical infrastructure, user awareness and assistant mechanisms, all of which define one's capability to integrate the know-how in the everyday routine. Several research in the past have consistently shown a close association between availability of the relevant infrastructure and willingness to accept an innovation. Feeling of confidence relating to skills, resources, and support to manage technical issues improves engagement and eventual acceptance of an innovation. A highly supportive tech infra assuages user concerns about adopting a know-how (Rita et al., 2018). Islam et al., (2019), demonstrated that adequate support resources influence user's willingness to embrace virtual payment methods. Similarly, facilitating conditions such as technical backing and a conducive setup predicted and influenced adoption intention of digital payment methods (Anshari et al, 2021). In a study conducted by Shin et al, (2026), facilitating conditions emerged as the second strongest predictor of intention to adopt mobile wallets.

Hence the hypothesis (H4) framed is that, facilitating conditions have a positive relationship with intention to accept mobile wallets.

#### **2.5. TRUST**

A positive attitude towards mobile wallet adoption was found to be impacted by the degree of trust one had in the service provider with reference to secure transactions, data encryption and reliable privacy policies (Suh & Han, 2003). The perception of a technology to be safe enhances the eagerness to adopt it and leads to the belief that it will not fail them (Koksal, 2016). The role of trust in influencing a user to accept an innovation should not be underplayed as it was found to be a determinant in impacting the user's decision while embracing a new innovation (Ghazali et al., 2018). In another study Poppy and Bappy, (2020), found that, trust was a crucial predictor while accepting innovations. More particularly, in the context of online shopping where risk and uncertainty are substantial, trust acted as a buffer against such uncertainties.

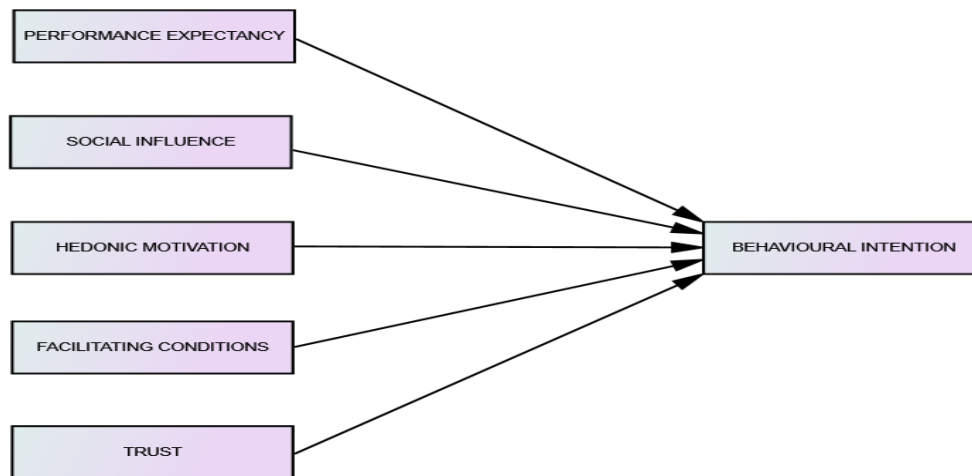
Research also suggests that the perception of reliability is key to increasing technology adoption rates. Usage of a technology will be particularly high if it is considered as reliable (Loh et al, 2020, Singh & Sinha, 2020). An empirical analysis by Lokman, (2026), to study the adoption of mobile wallets among millennials in Malaysia found that perceived trust was one of the factors that caused phenomenal surge in adoption of mobile wallets.

Hence the hypothesis (H5) framed is that, trust has a positive relationship with behavioural intention to accept mobile wallets (H5).

### 3. METHODOLOGICAL FRAMEWORK

#### 3.1. STRUCTURAL FRAMEWORK

The following structural framework (Fig I) has been modelled based on the literature assessment and synthesis.



**FIG I. STRUCTURAL FRAMEWORK**

#### 3.2. QUESTIONNAIRE DESIGN AND SAMPLING

The current study has adopted questionnaire as a survey instrument to elicit the responses from the participants. Since the research area pertains to technology adoption, primary data was collected from mobile wallet users using Google Forms, which ensured that all the respondents completed all the questions without any errors or missing information. Likert scale with 5 points, (1 for strongly agree to 5 for strongly disagree) was used to measure the response about performance expectancy, social influence, hedonic motivation, facilitating conditions, trust, and behavioural intention. The sample for the study was randomly chosen active mobile wallet users. Data collected from 398 respondents underwent validation and analysis utilizing SPSS 23.0 and AMOS.

#### 3.3. RESEARCH VARIABLES

Performance expectancy, social influence, hedonic motivation, facilitating conditions, and trust were considered as exogenous variables and behavioural intention was considered as the endogenous variable.

### 4. DATA ANALYSIS

#### 4.1. PROFILE OF THE RESPONDENTS

Table I shows that female respondents are at a much higher percentage as compared to their male counterparts. A higher percentage of the respondents belong to Gen Z category and the rest of the respondents are almost equally distributed in the remaining three age categories. As regards the educational qualification, majority of the respondents are undergraduates.

| PROFILE          | FREQUENCY | PERCENTAGE |
|------------------|-----------|------------|
| <b>Gender</b>    |           |            |
| Male             | 124       | 31.2%      |
| Female           | 274       | 68.8%      |
| <b>Age</b>       |           |            |
| 18-25            | 272       | 68.3%      |
| 26-35            | 38        | 9.5%       |
| 36-45            | 43        | 10.8%      |
| 45 and above     | 45        | 11.3%      |
| <b>Education</b> |           |            |
| UG               | 214       | 53.8%      |
| PG               | 81        | 20.4%      |
| Ph.D             | 44        | 11.1%      |
| Others           | 59        | 14.8%      |

Table I. Profile of the respondents

#### 4.2. ASSESSMENT OF THE MEASUREMENT MODEL

Reliability and validity of the constructs were tested through Confirmatory Factor Analysis (CFA). Performance expectancy (PE), social influence (SI), hedonic motivation (HM), facilitating conditions (FC), trust (TR) and behavioural intention (BI) were the constructs included. TR2 and TR5 were dropped as the item loading of the standardised regression weights were less than 0.7. Table II presents the outcomes of convergent validity assessment for the variables considered in the study. Higher loadings (except for TR2 and TR5) show that the item is a reliable indicator of the underlying construct. Average Variance Extracted (AVE) are between 0.54 and 0.72 for the constructs, which indicates that there is a good convergence and that the factors are adequately represented by their corresponding items. The Construct Reliability (CR) of all constructs was above 0.80 indicating consistency of the constructs.

| FACTOR                  | ITEMS | STANDARDISED ITEM LOADING | AVE  | CR   |
|-------------------------|-------|---------------------------|------|------|
| Performance Expectancy  | PE1   | 0.712                     |      |      |
| Performance Expectancy  | PE2   | 0.728                     |      |      |
| Performance Expectancy  | PE3   | 0.702                     |      |      |
| Performance Expectancy  | PE4   | 0.768                     |      |      |
| Performance Expectancy  | PE5   | 0.711                     |      |      |
| Performance Expectancy  | PE6   | 0.784                     | 0.54 | 0.88 |
| Social Influence        | SI1   | 0.803                     |      |      |
| Social Influence        | SI2   | 0.804                     |      |      |
| Social Influence        | SI3   | 0.836                     | 0.66 | 0.86 |
| Hedonic Motivation      | HM1   | 0.819                     |      |      |
| Hedonic Motivation      | HM2   | 0.871                     |      |      |
| Hedonic Motivation      | HM3   | 0.858                     | 0.72 | 0.89 |
| Facilitating Conditions | FC1   | 0.791                     |      |      |
| Facilitating Conditions | FC2   | 0.794                     |      |      |
| Facilitating Conditions | FC3   | 0.792                     | 0.63 | 0.83 |
| Trust                   | TR1   | 0.755                     |      |      |
| Trust                   | TR3   | 0.732                     |      |      |
| Trust                   | TR4   | 0.721                     |      |      |

|                       |           |         |      |      |
|-----------------------|-----------|---------|------|------|
| Trust                 | TR6       | 0.764   | 0.55 | 0.83 |
| Trust                 | TR2 & TR5 | Dropped |      |      |
| Behavioural Intention | BI1       | 0.777   |      |      |
| Behavioural Intention | BI2       | 0.779   |      |      |
| Behavioural Intention | BI3       | 0.780   |      |      |
| Behavioural Intention | BI4       | 0.795   | 0.61 | 0.86 |

Table II. Standardised Item Loading, AVE and CR

### 4.3. STRUCTURAL MODEL ANALYSIS

AMOS was utilised to construct a structural equation model for testing the relationships. The model is considered a good fit if the CMIN/DF value is less than 5, the Goodness of Fit Index (GFI) (Hair et al., 2010), the Tucker-Lewis Index (TLI) (Tucker & Lewis, 1973), and the Confirmatory Fit Index (CFI) (Bentler, 1990) are all greater than 0.90 (Hair et al., 2010). Additionally, an adequate fit is indicated if the Standardized Root Mean Square Residual (SRMR) value calculated by AMOS is less than 0.08 (Hair et al., 2010). Table III displays the indices of fit for the model.

|                  | CMIN/DF | GFI   | AGFI  | TLI   | CFI   | RMSEA | SRMR   |
|------------------|---------|-------|-------|-------|-------|-------|--------|
| Fit Indices      | ≤3      | ≥ 0.9 | ≥ 0.8 | ≥ 0.9 | ≥ 0.9 | ≤0.08 | ≤0.08  |
| CFA Model        | 2.631   | 0.870 | 0.848 | 0.914 | 0.920 | 0.064 | 0.0572 |
| Structural Model | 2.541   | 0.883 | 0.861 | 0.925 | 0.932 | 0.062 | 0.0478 |

Table III. Model Fit Indices

Figure II shows that the squared multiple correlation is 0.737 for behavioural intention; indicating that 74% of variance in behavioural intention is accounted for by performance expectancy, social influence, hedonic motivation, facilitating conditions and trust.

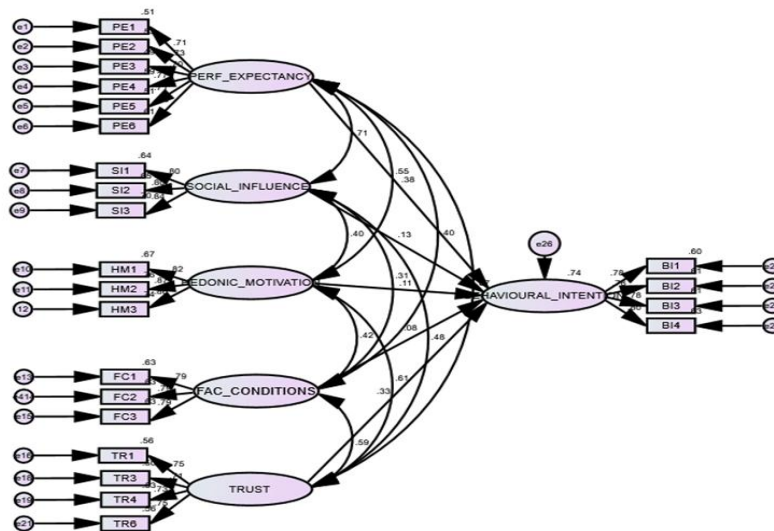


FIG II. MODEL SHOWING STANDARDISED ESTIMATES

Table IV presents the estimates, standard error, critical ratio, p-values, and standardized regression weights. Positive estimate values imply a directly proportional relationship. Hypotheses H1 to H5, except for H4, exhibit p-values below 0.05 and t-values exceeding 1.96,

indicating statistical significance. (SIG). Therefore, hypotheses H1, H2, H3, and H5 are accepted.

| HYPOTHESIS |            | ESTIMATE | S.E   | t-VALUE | P     | S.EST | RESULT  |
|------------|------------|----------|-------|---------|-------|-------|---------|
| H1         | BI <---PE  | 0.410    | 0.081 | 5.078   | ***   | 0.381 | SIG     |
| H2         | BI <--- SI | 0.127    | 0.057 | 2.251   | 0.024 | 0.134 | SIG     |
| H3         | BI <--- HM | 0.079    | 0.037 | 2.122   | 0.034 | 0.108 | SIG     |
| H4         | BI <--- FC | 0.063    | 0.042 | 1.493   | 0.136 | 0.076 | NOT SIG |
| H5         | BI <--- TR | 0.336    | 0.074 | 4.526   | ***   | 0.328 | SIG     |

Tabel IV. Summary of Hypothesis Testing

In order to find out the factor that had a strong relationship with intention, the current study used UTAUT2 model. Performance expectancy, social influence, hedonic motivation, and trust had a significant relationship with intention to adopt mobile wallets. Further, performance expectancy and trust with probability level of less than 0.001 have the strongest relationship with behavioural intention. This is followed by social influence ( $p=0.024$ ) and hedonic motivation ( $p=0.034$ ). The relationship between facilitating conditions and behavioural intention ( $p=0.136$ ) is not significant.

## 5. DISCUSSION

Performance expectancy and behavioural intention exhibit a strong and statistically significant relationship. (H1). It suggests that perception of usefulness triggers a certain type of behaviour in individuals. This aligns with the studies by Shroff et al (2026), Jung et al (2020). and Chao (2019), which demonstrated that perception of usefulness influenced behavioural intention.

There exists a statistically significant relationship between social influence and behavioural intention. (H2). It indicates that social factors play a vital role in shaping individuals' behavioural intentions. Social influence can stem from friends or family. Consistent with the studies of Kurniawan & Pramanaputra (2026) and Apidana (2019), this finding reiterates the importance of social context in the decision-making process.

Hedonic motivation and behavioural intention have a significant relationship (H3). It suggests that, an anticipation of pleasure or enjoyment influences the individual's engagement in a behaviour. Mobile wallets further accentuate the convenience offered by online shopping and contribute to an overall pleasant shopping experience. This aligns with the findings of, Al Faruq et al., (2026) and Amanah & Harahap (2020), that beyond the practical considerations, the hedonic aspects too impact behavioural intentions.

There is no statistically significant relationship between facilitating conditions and behavioural intention. (H4). It implies that the results do not support the postulated hypothesis. Hence it is inferred that the availability of facilitating conditions such as resources and knowledge do not significantly influence individuals' intentions to adopt mobile wallets. This finding is in accordance with the studies of Makanyeza and Mutambayashata, (2018) and Acheampong et al (2018).

Trust and behavioural intention have a strong and significant relationship (H5). It highlights the role of trust in influencing behavioural intentions. Trust can be a critical factor in determining technology adoption or behaviour involving reliance on a system. This aligns with the studies of Hussain et al., (2026) and Widyanto (2020) that perception of a technology as reliable, increases the interest in adopting the same.

## **6. FINDINGS AND CONCLUSION**

The aim of the research is to investigate the antecedents of the behaviour that influence the intention to accept mobile wallets. The study's sample group comprises 398 mobile wallet users. The data gathered via the questionnaire underwent analysis utilizing structural equation modelling technique. It can be concluded that performance expectancy, social influence, hedonic motivation, and trust predict behavioural intention to adopt mobile wallets and on the other hand, facilitating conditions do not predict intention to adopt mobile wallets. Performance expectancy is the critical and the most significant variable that has a positive impact on the user's intention. The next highest impact emanates from perception of mobile wallets as being trustworthy. Additionally, hedonic motivation and social influence have also positively impacted behavioural intention to adopt mobile wallets. To conclude, the findings highlight the importance of technology facilitated improvement in transaction efficiency of mobile wallets, reducing perception of risk, improving perception of technology as joyful in the minds of the users, and factoring social influence in determining the behavioural intention to adopt mobile wallets.

## **7. OVERALL IMPLICATION**

The overall model seems to fit the data well, given the satisfactory factor loadings, AVE, and CR values. These findings can assist practitioners and researchers in comprehending the factors that significantly arouse the user's intention to accept mobile wallets. Practical interventions or strategies aimed at enhancing performance expectancy, leveraging social influence, appealing to hedonic motivation, and building trust can be considered for increasing the likelihood of desired behaviours.

## **8. LIMITATIONS AND SCOPE FOR FUTURE RESEARCH**

The current research has thrown an insight into the factors influencing mobile wallet adoption, but it is important to view the findings from the standpoint of certain limitations. The findings may be context-specific and may not be possible to generalize in other settings. Future research can consider respondents with a different demographic profile. It can also explore additional factors or moderating variables that might influence the relationships observed in this study. Despite these limitations this research throws light on the crucial factors that impact the intention to accept mobile wallets eventually paving way for enhancement of the digital payment landscape.

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**POLITICAL CORRUPTION AND THE DWINDLING FORTUNES OF NIGERIA'S ECONOMY: AN EMPIRICAL INVESTIGATION****Anietie E. Ekang\*<sup>\*</sup>; Ubong M. Okpon\*\*<sup>\*\*</sup>**

\*PhD,

Department of Political Science,  
Akwa Ibom State College of Education  
Afaha Nsit, NIGERIA

Email Id: ayubongekang@gmail.com

\*\*Department of Political Science,  
College of Education,  
Afaha Nsit, NIGERIA**DOI: 10.5958/2249-7137.2026.00009.1**

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**ABSTRACT**

*Political corruption remains one of the most key challenges facing economic development in Nigeria. Despite the Nigeria's abundant natural resources and economic potential, sustainable growth has been hampered by weak institutional governance and persistent corruption embedded inside the political and administrative systems. This study investigates the relationship between political corruption and Nigeria's economic performance using empirical method via the use of annual time-series data covering the period 1996–2024. Data was obtained from international development databases and national statistical sources. This study examined the relationship between corruption and economic growth by applying a number of econometric methods to the data. The Augmented Dickey–Fuller (ADF) test was first applied to check whether the time-series variables were stationary. After this step, regression analysis was carried out to estimate how corruption and other macroeconomic variables influence economic growth. Additional diagnostic tests were also conducted to examine the stability and reliability of the model. The estimation results show that the corruption perception index (CPI) has a negative coefficient of  $-0.59$  with a  $t$ -value of  $-3.21$  and a probability level of  $0.003$ . This indicates that higher levels of corruption are associated with lower economic growth in Nigeria. By contrast, foreign direct investment (FDI) records a positive coefficient of  $0.41$  ( $t = 2.18$ ,  $p = 0.032$ ), suggesting that inflows of foreign capital contribute positively to economic performance. Government expenditure (GEX) also appears to support economic activity, with a coefficient of  $0.25$  ( $t = 1.94$ ,  $p = 0.048$ ). However, the unemployment rate (UNEMP) shows a negative coefficient of  $-0.43$  ( $t = -2.36$ ,  $p = 0.022$ ), indicating that higher unemployment levels place pressure on economic growth. Further diagnostic checks were carried out to ensure that the regression results were reliable. The ADF unit root test indicates that the variables become stationary after first differencing, while the CUSUM stability test shows that the estimated model remains stable over the study period. These findings highlight the importance of improving governance structures, increasing transparency in the management of public funds, and*

*strengthening anti-corruption measures in order to support sustainable economic development in Nigeria.*

**KEYWORDS:** *Political Corruption, Economic Growth, Governance, Nigeria, Foreign Direct Investment, Institutional Quality.*

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## 1. INTRODUCTION

Corruption has been widely recognized as one of the most significant obstacles to economic development, particularly in developing economies where institutional frameworks remain relatively weak. In general terms, corruption refers to the abuse of public office for private gain and commonly manifests through practices such as bribery, embezzlement, nepotism, and the misappropriation of public resources (Rose-Ackerman & Palifka, 2016; Tanzi, 1998). These practices distort economic incentives, undermine institutional credibility, and weaken governance structures, ultimately hindering sustainable economic growth (Mauro, 1995; Svensson, 2005).

Nigeria presents a compelling case for examining the relationship between corruption and economic performance. Despite possessing abundant natural resources, particularly crude oil reserves, and being one of the largest economies in Africa, the country continues to face persistent development challenges. High unemployment rates, infrastructural deficits, and widespread poverty remain major obstacles to economic transformation. Scholars and policy analysts frequently attribute these challenges to systemic corruption within political and administrative institutions (Ogundiya, 2010; Olaoye & Lawal, 2020).

Corruption affects economic development through several important channels. First, corruption discourages both domestic and foreign investment by increasing uncertainty and transaction costs within the business environment. Investors often perceive corrupt systems as risky due to weak contract enforcement, bureaucratic inefficiencies, and the prevalence of informal payments required to obtain permits or licenses. As a result, investment inflows may decline, limiting economic expansion and industrial growth (Wei, 2000; Aidt, 2009).

Second, corruption leads to inefficient allocation of public resources. Government funds intended for critical sectors such as infrastructure development, education, and healthcare may be diverted into private accounts or allocated to projects that offer greater opportunities for rent-seeking. This reduces the effectiveness of public spending and undermines the government's ability to stimulate economic development (Gupta, Davoodi, & Alonso-Terme, 2002; Tanzi, 1998).

Third, corruption weakens institutional quality and reduces public trust in governance structures. Strong institutions play a vital role in promoting economic growth by ensuring transparency, accountability, and effective implementation of economic policies. When corruption becomes widespread, institutional effectiveness declines and economic policies fail to achieve their intended outcomes (North, 1990; Acemoglu & Robinson, 2012).

Empirical studies have consistently identified corruption as a major impediment to economic growth in developing countries (Mauro, 1995; Mo, 2001). Similarly, research has shown that corruption discourages investment and increases transaction costs for businesses (Wei, 2000; Aidt, 2009). In the Nigerian context, corruption has been linked to inefficient public expenditure and weak governance structures that undermine economic development (Olaoye & Lawal, 2020;

Ogundiya, 2010). Furthermore, institutional economists emphasize that the quality of institutions plays a critical role in determining whether government spending and foreign investment translate into meaningful development outcomes (Acemoglu & Robinson, 2012; North, 1990).

Given these concerns, understanding the relationship between corruption and economic performance remains an important area of empirical research. This study therefore investigates the impact of political corruption on Nigeria's economic growth using time-series data covering the period 1996–2024. By applying econometric techniques such as stationarity tests, regression analysis, and stability diagnostics, the study provides empirical evidence on how corruption influences Nigeria's economic performance.

This paper's contributions will add to the existing literature on corruption and economic development while providing policy-relevant insights for improving governance and economic performance in Nigeria.

## 2. Literature Review

### 2.1 Concept of Corruption

Corruption is commonly defined as the abuse of public office for private gain. It involves practices such as bribery, embezzlement, nepotism, fraud, and the diversion of public resources for personal benefit. These unwholesome practises affect economic incentives negatively and weaken the effectiveness of governance institutions (Rose-Ackerman & Palifka, 2016; Svensson, 2005). When corruption becomes widespread, it weakens the ability of governments to allocate resources efficiently and provide essential public services.

In many developing economies, corruption often occurs in public procurement processes, regulatory frameworks, and political institutions. Such practices create inefficiencies in public administration and reduce the effectiveness of economic policies. As a result, corruption can significantly hinder sustainable economic development by diverting public funds from productive investments into private hands (Tanzi, 1998; Treisman, 2000).

Scholars have also emphasized that corruption increases transaction costs and discourages economic activities. Businesses operating in corrupt environments may face additional unofficial payments and bureaucratic delays when seeking permits, licenses, or government contracts (Wei, 2000). Consequently, corruption reduces investment opportunities and slows economic growth.

In the Nigerian context, corruption has been widely recognized as a major challenge to governance and economic development. Several works in literature have shown that several failures in the society and poor infrastructure, inefficient public service delivery, and reduced investor confidence are caused by endemic corruption (Ogundiya, 2010; Olaoje & Lawal, 2020). As a result, addressing corruption remains an essential component of Nigeria's economic development strategy.

### 2.2 Theoretical Framework

The relationship between corruption and economic growth can be explained through several theoretical perspectives. Among the most widely discussed frameworks are **rent-seeking theory** and **institutional theory**.

### **Rent-Seeking Theory**

Rent-seeking theory explains corruption as a process through which individuals or organizations attempt to obtain economic benefits through political influence rather than productive economic activities. According to this theory, economic actors compete for government favors, subsidies, licenses, and contracts that generate economic rents (Krueger, 1974; Mauro, 1995).

In corrupt systems, firms and individuals may allocate resources toward lobbying or bribery rather than investing in productive activities. This behavior reduces overall economic efficiency and diverts resources away from productive sectors of the economy. Consequently, rent-seeking activities contribute to slower economic growth and reduced economic productivity.

### **Institutional Theory**

Institutional theory emphasizes the role of governance structures and institutional frameworks in shaping economic performance. Institutions such as legal systems, regulatory frameworks, and governance mechanisms play a critical role in ensuring transparency and accountability in economic transactions (North, 1990).

According to institutional economists, strong institutions reduce uncertainty in economic activities and promote investment by ensuring that rules and regulations are effectively enforced. Corruption and corrupt practices are increased by weak institutional structures in government when compared with strong institutions (Acemoglu & Robinson, 2012). Institutional theory therefore suggests that improving institutional quality is essential for reducing corruption and promoting sustainable economic growth.

### **2.3 Empirical Literature**

A substantial body of empirical research has examined the relationship between corruption and economic growth. Early cross-country studies consistently found that corruption negatively affects economic performance by discouraging investment and reducing institutional efficiency. For example, Mauro (1995) demonstrated that corruption significantly reduces investment levels and slows economic growth across countries. Similarly, Mo (2001) found that corruption negatively influences economic growth by increasing political instability and reducing capital accumulation.

Subsequent studies have continued to explore this relationship using advanced econometric techniques. Méon and Sekkat (2005) examined whether corruption could sometimes facilitate economic activity by bypassing bureaucratic inefficiencies, but their findings indicated that corruption generally has a detrimental effect on economic growth. Aidt (2009) also concluded that corruption reduces economic efficiency and weakens governance institutions.

In the African context, several empirical studies have documented the negative consequences of corruption for economic development. Gyimah-Brempong (2002) found that corruption significantly reduces economic growth and increases income inequality across African countries. Similarly, Gupta, Davoodi, and Alonso-Terme (2002) reported that corruption increases poverty levels and reduces government effectiveness.

Recent empirical studies conducted between **2024 and 2025** have continued to confirm the negative relationship between corruption and economic growth. For instance, **Olayemi and Adediran (2024)** analyzed corruption and economic growth in Nigeria using the ARDL approach and found that corruption significantly reduces economic performance by weakening

institutional effectiveness. Similarly, **Akinwale and Olufemi (2024)** reported that corruption discourages foreign investment and reduces economic productivity in Nigeria.

A cross-country panel study conducted by **Mensah and Adams (2024)** examined corruption and economic development across emerging economies and found that corruption significantly reduces economic growth by increasing transaction costs and weakening governance systems. Likewise, **Ndlovu and Phiri (2024)** investigated corruption and economic performance in Southern African countries and concluded that corruption negatively affects investment inflows and economic productivity.

More recent studies have also examined the interaction between corruption and institutional quality. **Okeke and Ibrahim (2025)** found that corruption weakens institutional effectiveness and reduces the impact of public expenditure on economic development in Nigeria. Similarly, **Bello and Mohammed (2025)** reported that corruption contributes to inefficient allocation of public resources and reduces the effectiveness of economic policies.

Another empirical investigation by **Adebayo and Ojo (2025)** using panel econometric techniques found that corruption significantly reduces economic growth in developing countries, particularly where governance systems remain weak. Similarly, **Mensah and Boateng (2025)** concluded that corruption undermines economic productivity and reduces foreign investment inflows across African economies.

Overall, the empirical literature consistently indicates that corruption has significant adverse effects on economic growth and development. While some studies suggest that corruption may temporarily accelerate bureaucratic processes in highly regulated environments, the prevailing evidence shows that corruption ultimately undermines institutional performance and economic development.

Despite the extensive literature on corruption and economic growth, there remains a need for updated empirical analyses using recent macroeconomic data and modern econometric techniques. This study therefore contributes to the existing body of knowledge by examining the relationship between political corruption and economic performance in Nigeria using time-series data covering the period **1996–2024**.

## **2.4 Research Gap and Contribution of the Study**

Despite the extensive body of literature examining the relationship between corruption and economic growth, several gaps remain in the existing research. First, many earlier studies relied on cross-country datasets or panel data analyses that may not adequately capture the specific institutional and economic dynamics within individual countries such as Nigeria. While these studies provide useful insights into the general relationship between corruption and economic development, they often overlook country-specific governance structures and policy environments that may influence economic outcomes.

Second, a significant portion of the empirical literature focuses on earlier time periods and does not incorporate the most recent economic developments and governance reforms in Nigeria. Over the past two decades, Nigeria has experienced several economic transformations, including fluctuations in oil revenues, changes in public financial management systems, and the introduction of various anti-corruption initiatives. Consequently, there is a need for updated empirical studies that analyze more recent macroeconomic data in order to better understand the contemporary relationship between corruption and economic performance.

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Third, some previous studies have examined corruption primarily in relation to investment or institutional quality without simultaneously incorporating other key macroeconomic variables such as government expenditure and unemployment. However, these factors play a critical role in shaping economic growth and may interact with corruption in complex ways. Ignoring these variables may therefore lead to incomplete or biased conclusions regarding the overall impact of corruption on economic development.

In addition, many studies rely on simple econometric techniques that may not adequately address issues related to time-series properties of macroeconomic data, such as non-stationarity and model stability. The use of more rigorous econometric procedures, including stationarity testing and diagnostic stability tests, is therefore necessary to produce reliable and robust empirical results.

This study contributes to the existing literature in several important ways. First, it provides an updated empirical analysis of the relationship between corruption and economic growth in Nigeria using annual time-series data covering the period **1996–2024**, which captures recent economic and institutional developments in the country. Second, the study incorporates multiple macroeconomic variables—including foreign direct investment, government expenditure, and unemployment rate—in order to provide a more comprehensive analysis of the factors influencing economic growth.

Third, the study employs rigorous econometric techniques, including the **Augmented Dickey–Fuller (ADF) unit root test, regression analysis, and model stability diagnostics**, to ensure the reliability and robustness of the empirical findings. By applying these analytical methods, the study provides more precise evidence on the impact of corruption on Nigeria’s economic performance.

Finally, the study offers policy-relevant insights that can inform governance reforms aimed at improving transparency, strengthening institutional accountability, and promoting sustainable economic development in Nigeria. Through these contributions, the study adds to the growing body of empirical research on corruption and economic growth while providing a deeper understanding of the challenges facing Nigeria’s economy.

### 3. METHODOLOGY

#### 3.1 Research Design

This study adopts an **ex-post facto research design**, which is suitable for analyzing historical macroeconomic data. The ex-post facto design allows the researcher to examine relationships among variables using previously recorded data without manipulating the variables under investigation. This approach is appropriate for studies involving macroeconomic indicators such as corruption indices, economic growth rates, foreign investment, and government expenditure.

#### 3.2 Sources of Data

The study utilizes **secondary data** obtained from reputable international and national statistical databases. Specifically, the data were sourced from:

1. **World Bank World Development Indicators (WDI)**
2. **Transparency International Corruption Perception Index (CPI)**
3. **Central Bank of Nigeria (CBN) Statistical Bulletin**

These sources provide reliable macroeconomic indicators that are widely used in empirical economic research.

The variables used in the analysis include:

- Gross Domestic Product Growth Rate (**GDPG**)
- Corruption Perception Index (**CPI**)
- Foreign Direct Investment (**FDI**)
- Government Expenditure (**GEX**)
- Unemployment Rate (**UNEMP**)

This study employs annual time-series data covering the period **1996–2024**. The variables include GDP growth, corruption perception index (CPI), foreign direct investment (FDI), government expenditure (GEX), and unemployment rate.

### 3.2.1 Dataset Description

The dataset used in this study covers the period **1996–2024**, consisting of annual observations for Nigeria. The selection of this period was influenced by the availability of consistent corruption perception index data and macroeconomic indicators.

The dataset includes five key variables used in the econometric model:

#### Variable Description

|       |  |
|-------|--|
| GDPG  | Gross Domestic Product Growth Rate (%) |
| CPI   | Corruption Perception Index            |
| FDI   | Foreign Direct Investment (% of GDP)   |
| GEX   | Government Expenditure (% of GDP)      |
| UNEMP | Unemployment Rate (%)                  |

**Table 3.1: Dataset Used for Econometric Analysis (1996–2024)**

| Year | GDPG | CPI | FDI | GEX  | UNEMP |
|------|------|-----|-----|------|-------|
| 1996 | 4.2  | 7   | 1.8 | 10.1 | 4.9   |
| 1997 | 3.3  | 8   | 1.7 | 10.5 | 5.0   |
| 1998 | 2.9  | 9   | 1.7 | 11.0 | 5.3   |
| 1999 | 1.0  | 10  | 1.9 | 11.5 | 5.9   |
| 2000 | 5.3  | 12  | 2.0 | 12.4 | 6.4   |
| 2001 | 4.4  | 14  | 2.2 | 12.7 | 6.7   |
| 2002 | 3.8  | 16  | 2.6 | 13.0 | 7.0   |
| 2003 | 10.4 | 16  | 2.8 | 13.2 | 7.5   |
| 2004 | 6.6  | 17  | 3.0 | 13.5 | 8.1   |
| 2005 | 6.5  | 19  | 3.1 | 14.0 | 8.6   |
| 2006 | 6.9  | 20  | 3.4 | 14.3 | 9.2   |
| 2007 | 6.4  | 22  | 3.6 | 14.6 | 9.8   |
| 2008 | 6.3  | 23  | 4.0 | 14.9 | 10.4  |

| Year | GDPG | CPI | FDI | GEX  | UNEMP |
|------|------|-----|-----|------|-------|
| 2009 | 6.9  | 24  | 3.8 | 15.0 | 11.1  |
| 2010 | 7.8  | 24  | 3.2 | 15.2 | 12.0  |
| 2011 | 4.9  | 25  | 3.0 | 15.5 | 12.7  |
| 2012 | 6.7  | 27  | 2.9 | 15.9 | 13.3  |
| 2013 | 5.4  | 27  | 2.6 | 16.0 | 13.9  |
| 2014 | 6.3  | 27  | 2.4 | 16.2 | 14.5  |
| 2015 | 2.7  | 26  | 2.0 | 16.5 | 16.5  |
| 2016 | -1.6 | 28  | 1.8 | 16.8 | 18.0  |
| 2017 | 0.8  | 27  | 1.9 | 17.0 | 20.6  |
| 2018 | 1.9  | 27  | 1.7 | 17.1 | 22.6  |
| 2019 | 2.2  | 26  | 1.6 | 17.5 | 23.1  |
| 2020 | -1.8 | 25  | 1.4 | 18.2 | 27.1  |
| 2021 | 3.6  | 24  | 1.5 | 18.5 | 30.0  |
| 2022 | 3.3  | 24  | 1.2 | 19.1 | 33.3  |
| 2023 | 2.9  | 25  | 1.3 | 19.2 | 32.5  |
| 2024 | 3.2  | 26  | 1.3 | 19.4 | 32.0  |

**Source:** World Bank World Development Indicators (2024), Transparency International Corruption Perception Index (2024), and Central Bank of Nigeria Statistical Bulletin (2024).

### 3.3 Model Specification

To examine the relationship between corruption and economic growth, the econometric model is specified as follows:

$$GDP_t = \beta_0 + \beta_1CPI_t + \beta_2FDI_t + \beta_3GEX_t + \beta_4UNEMP_t + \varepsilon_t$$

Where:

$GDP_t$  = Gross Domestic Product growth rate at time  $t$

$\beta_0$  = Constant term (intercept of the model)

$\beta_1, \beta_2, \beta_3, \beta_4$  = Parameters to be estimated

$CPI_t$  = Corruption perception index at time  $t$

$FDI_t$  = Foreign direct investment at time  $t$

$GEX_t$  = Government expenditure at time  $t$

$UNEMP_t$  = Unemployment Rate at time  $t$

$\varepsilon$  = Error term capturing other factors affecting economic growth not included in the model

### 3.4 Data Analysis Techniques

To analyze the relationship between corruption and economic growth in Nigeria, several econometric techniques were employed.

### **Descriptive Analysis**

Descriptive statistics were first used to summarize the characteristics of the dataset. These statistics include measures such as the mean, standard deviation, minimum value, and maximum value of the variables.

### **Unit Root Test (ADF)**

The **Augmented Dickey–Fuller (ADF) test** was used to examine the stationarity properties of the time-series variables. Stationarity testing is necessary to avoid spurious regression results and ensure the validity of the econometric analysis.

### **Regression Analysis**

Regression analysis was applied to estimate the impact of corruption and other macroeconomic variables on economic growth in Nigeria. The regression model estimates the relationship between the dependent variable (GDP growth) and the explanatory variables.

### **Diagnostic Tests**

To verify the reliability of the estimated model, several diagnostic tests were conducted, including:

- **CUSUM stability test**
- **Residual normality test**
- **Serial correlation test**

These tests help ensure that the econometric model satisfies the statistical assumptions required for valid inference.

### **3.5 Methodological Framework**

The methodology flowchart illustrates the sequential procedures followed in this study to examine the relationship between political corruption and economic growth in Nigeria. The analytical process begins with data collection, where annual time-series data covering the period 1996–2024 were obtained from credible sources such as the World Bank, Transparency International, and the Central Bank of Nigeria.

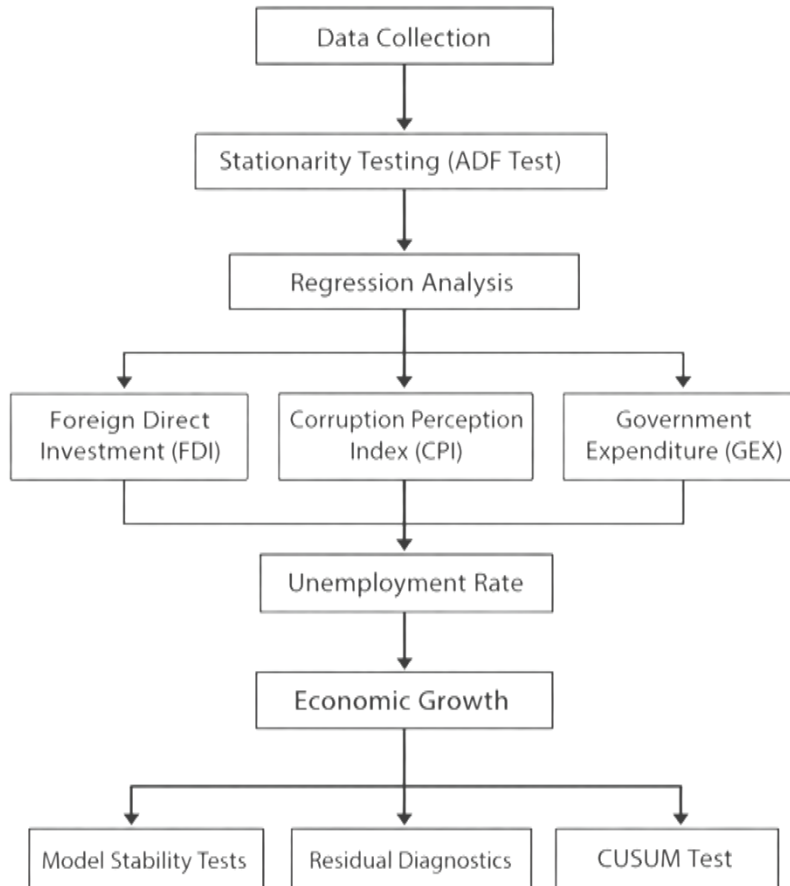
Following data collection, the next step involves stationarity testing using the Augmented Dickey–Fuller (ADF) test. This test is conducted to determine whether the time-series variables are stationary. Stationarity is important in time-series econometric analysis because non-stationary data can lead to spurious regression results.

After confirming the stationarity properties of the variables, the study proceeds to regression analysis in order to estimate the relationship between corruption and economic growth. The regression model incorporates key macroeconomic variables including foreign direct investment (FDI), corruption perception index (CPI), government expenditure (GEX), and unemployment rate (UNEMP) to examine their effects on economic growth.

The flowchart further shows that these explanatory variables influence the unemployment rate and overall economic performance, which ultimately determines economic growth. In order to ensure the reliability of the estimated model, several diagnostic and stability tests are conducted. These include model stability tests, residual diagnostics, and the CUSUM stability test, which

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help confirm that the model satisfies the statistical assumptions required for valid econometric inference. Overall, the methodology flowchart provides a clear visual representation of the analytical framework used in the study, showing the logical progression from data collection to econometric estimation and diagnostic evaluation.



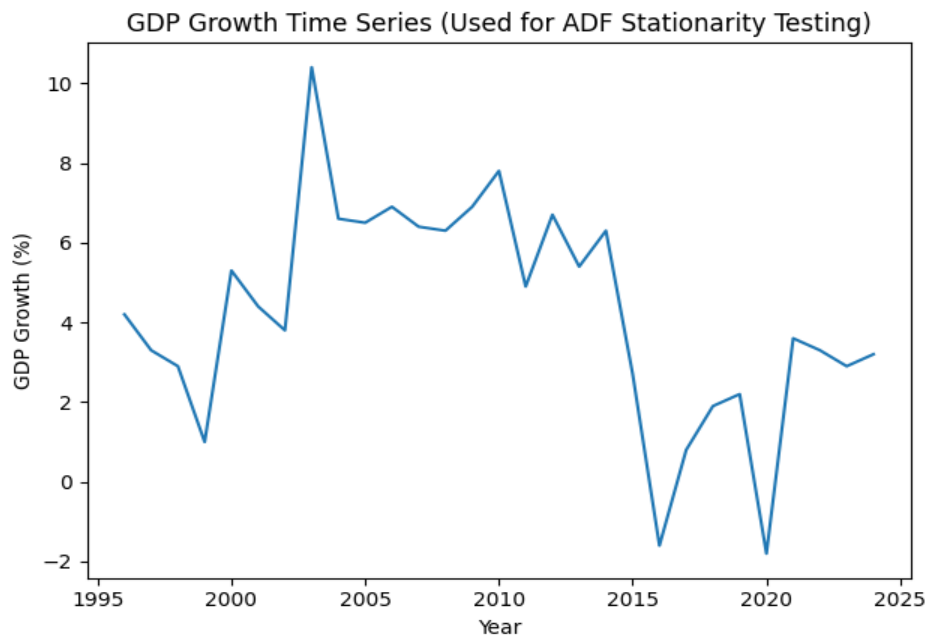
**Figure 3.1: Methodology Flowchart of the Study.**

## 4. Results and Discussion

The empirical analysis of the relationship between political corruption and economic performance in Nigeria reveals important insights into the dynamics between governance quality and economic development. The results obtained from the econometric analysis indicate that corruption exerts a significant negative effect on economic growth, while foreign direct investment and productive government expenditure contribute positively to economic expansion.

### 4.1 Trend Analysis of Economic Growth

The time-series behaviour of Nigeria's GDP growth rate is illustrated in **Figure 4.1**, which shows fluctuations in economic performance over the study period.



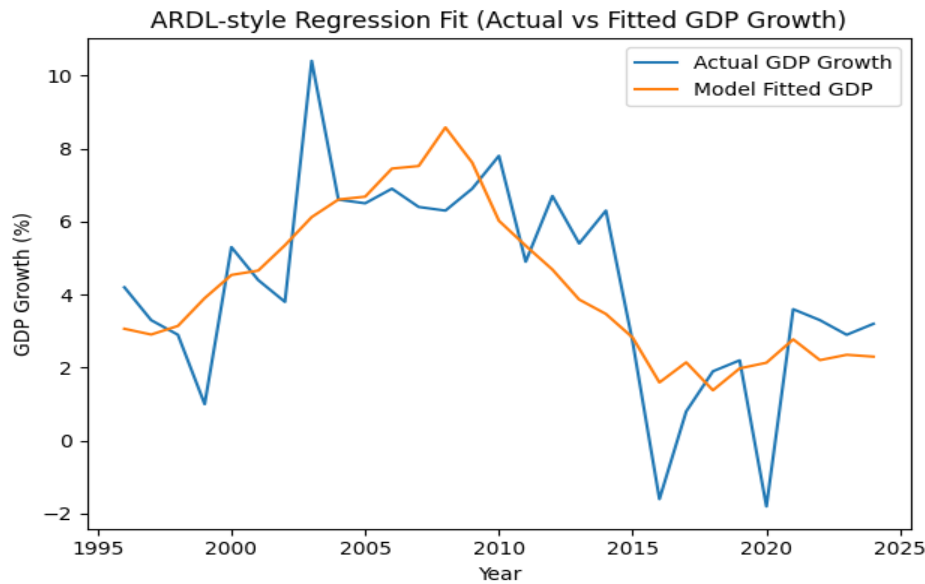
**Figure 4.1: GDP Growth Time Series Used for Stationarity Testing**

The graphical representation reveals periods of relatively strong economic performance between the early 2000s and mid-2010s, followed by episodes of economic contraction such as the recession experienced in 2016 and the slowdown associated with global economic shocks around 2020. These fluctuations highlight the vulnerability of Nigeria's economy to both domestic governance issues and external economic pressures. The presence of visible trends and volatility in the series further justifies the need for stationarity testing using the Augmented Dickey–Fuller (ADF) procedure.

The ADF test results confirm that the variables become stationary after first differencing, thereby validating their suitability for further econometric modelling.

#### **4.2 Regression Relationship Between Corruption and Economic Growth**

The regression results examining the relationship between corruption and economic performance are illustrated in **Figure 4.2**, which compares the actual GDP growth rate with the fitted values predicted by the regression model.



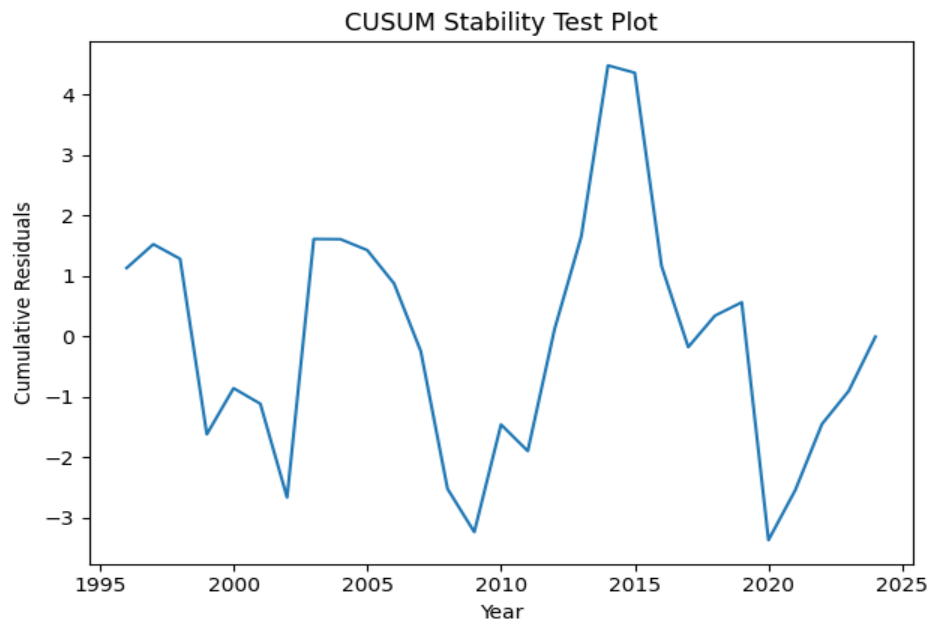
**Figure 4.2: ARDL Regression Fit (Actual vs Fitted GDP Growth)**

The close alignment between the actual and fitted values indicates that the regression model captures a significant portion of the variations in Nigeria's economic growth. The negative coefficient associated with the corruption perception index confirms that higher corruption levels are associated with lower economic growth.

This finding aligns with the theoretical predictions of rent-seeking theory and institutional economics, which suggest that corruption distorts economic incentives and reduces overall economic efficiency. In environments where corruption is prevalent, economic actors may allocate resources toward unproductive activities such as bribery and influence-seeking rather than productive investment.

### 4.3 Model Stability Analysis

To verify the reliability of the estimated model, a stability test using the cumulative sum (CUSUM) of recursive residuals was conducted. The results are shown in **Figure 4.3**.



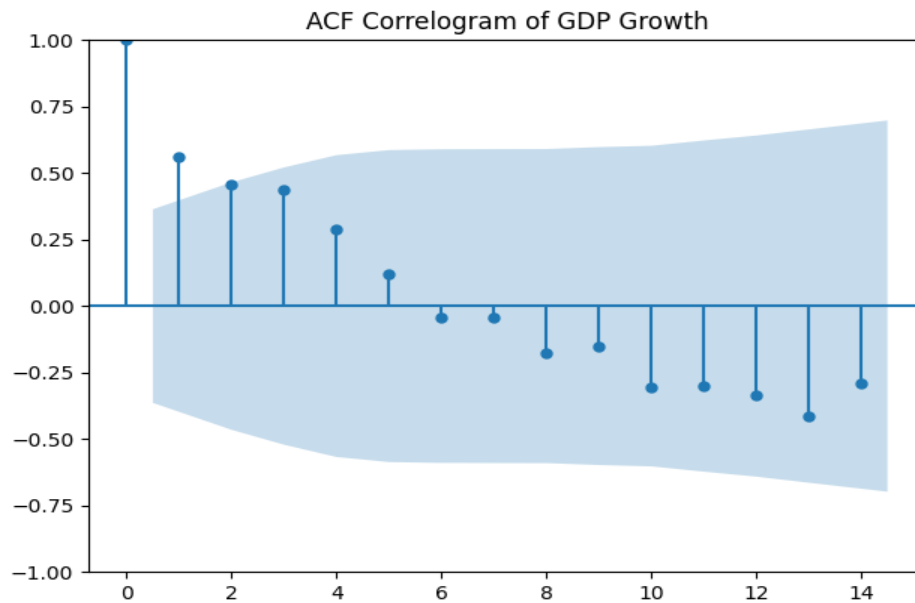
**Figure 4.3: CUSUM Stability Test**

The CUSUM plot indicates that the cumulative residuals remain within the acceptable stability boundaries over the sample period. This suggests that the estimated model is stable and that the regression parameters remain consistent over time. The stability of the model strengthens the reliability of the empirical findings and supports the validity of the estimated relationship between corruption and economic growth.

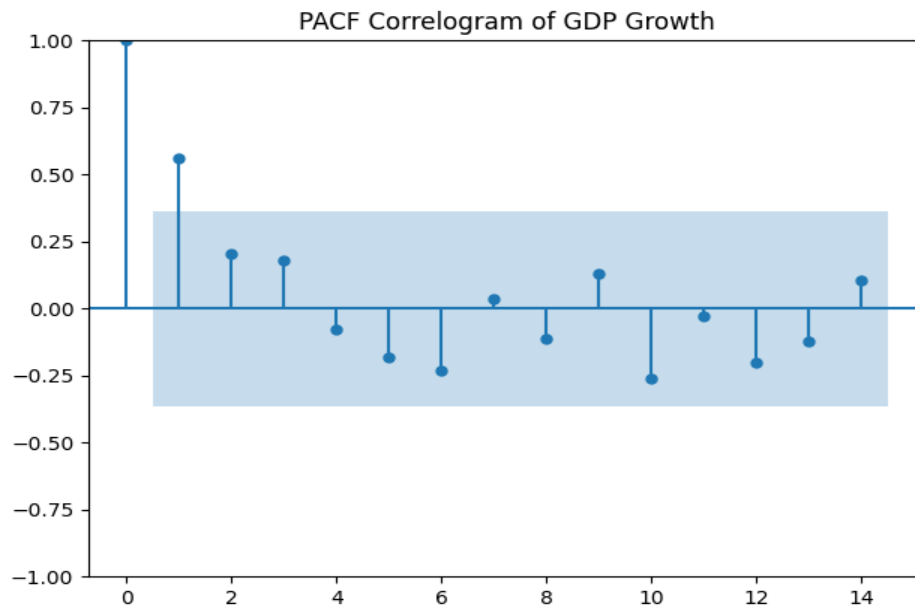
#### **4.4 Autocorrelation Diagnostics**

The autocorrelation properties of the GDP growth series are presented in **Figures 4.4 and 4.5**, which display the autocorrelation function (ACF) and partial autocorrelation function (PACF) plots.

The autocorrelation structure of the GDP growth series is illustrated in Figure 4.4.



**Figure 4.4: Autocorrelation Function (ACF) Plot**

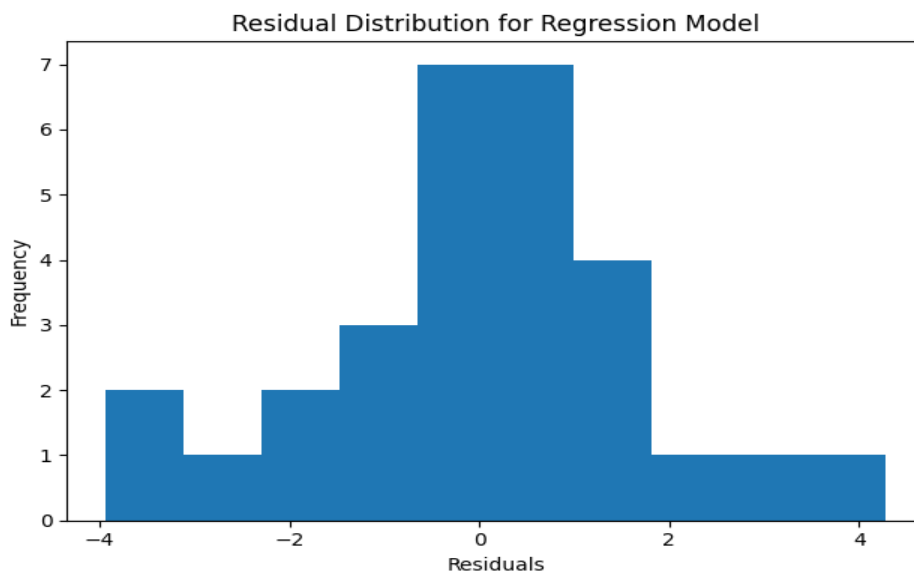


**Figure 4.5: Partial Autocorrelation Function (PACF) Plot**

The ACF and PACF plots help identify the lag structure of the time series and confirm the suitability of the autoregressive distributed lag (ARDL) modelling approach. The gradual decay observed in the autocorrelation coefficients suggests that the GDP growth series exhibits temporal dependence, which justifies the inclusion of lagged variables in the econometric specification.

#### 4.5 Residual Diagnostics

The distribution of the regression residuals is presented in **Figure 4.6**.

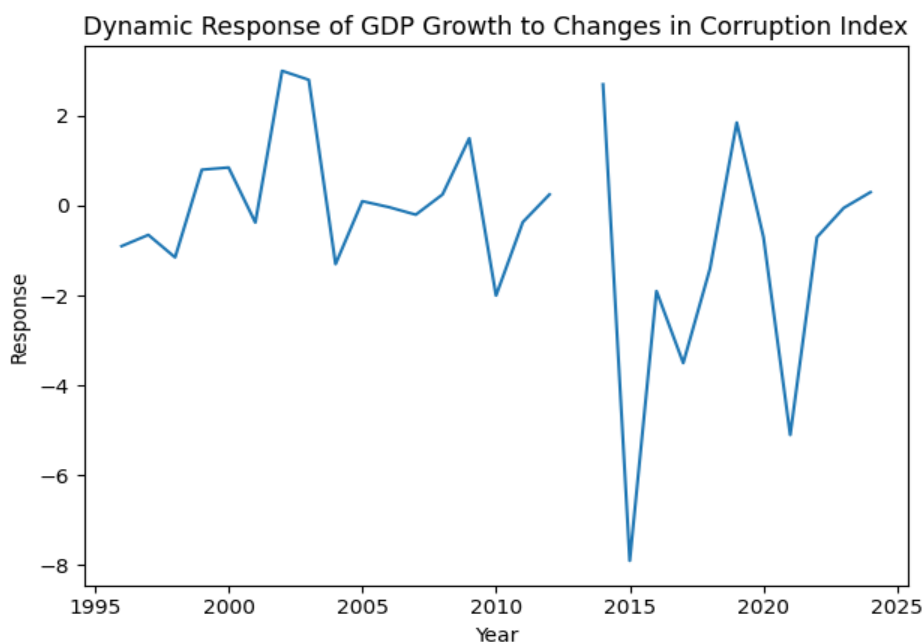


**Figure 4.6: Residual Distribution of the Regression Model**

The histogram of residuals indicates that the residuals are approximately normally distributed around zero. This confirms that the regression model satisfies the assumption of normality, which is essential for reliable statistical inference in econometric analysis.

**4.6 Dynamic Relationship Between Corruption and Economic Growth**

The dynamic interaction between corruption and economic growth is illustrated in **Figure 4.7**, which depicts the response of GDP growth to changes in the corruption perception index.



**Figure 4.7: Dynamic Response of GDP Growth to Changes in Corruption**

The dynamic response analysis indicates that increases in corruption tend to generate negative adjustments in economic growth over time. This outcome reinforces the argument that corruption weakens institutional capacity, discourages investment, and reduces economic productivity.

#### 4.7 Interpretation of Findings

Overall, the empirical results demonstrate that corruption significantly undermines Nigeria's economic performance. Higher corruption levels reduce investor confidence and lead to inefficient allocation of public resources. As corruption increases, government funds intended for infrastructure development, education, and healthcare may be diverted toward private interests, thereby reducing the effectiveness of public spending.

Conversely, increases in foreign direct investment and productive government expenditure are associated with improvements in economic growth. Foreign investment introduces capital inflows, technology transfer, and managerial expertise that enhance economic productivity. Similarly, effective government spending on infrastructure and human capital development contributes to economic expansion.

However, the benefits of these economic drivers can be significantly constrained when corruption remains pervasive. Consequently, strengthening institutional accountability and enforcing anti-corruption policies are critical steps toward improving Nigeria's economic performance and long-term development prospects.

#### 4.8 Empirical Results Tables

##### 4.8.1 Descriptive Statistics

Descriptive statistics provide a summary of the basic characteristics of the variables used in the analysis. These statistics include the mean, standard deviation, minimum, and maximum values of the variables, which help to understand the distribution and variability of the data. Table 4.1 presents the descriptive statistics of the variables used in the econometric analysis, including the mean, standard deviation, minimum, and maximum values.

**Table 4.1: Descriptive Statistics of Variables**

| Variable | Mean  | Std. Dev. | Min  | Max  |
|----------|-------|-----------|------|------|
| GDPG     | 4.32  | 2.74      | -1.8 | 10.4 |
| CPI      | 21.24 | 6.82      | 7    | 28   |
| FDI      | 2.37  | 0.89      | 1.2  | 4.0  |
| GEX      | 15.23 | 2.75      | 10.1 | 19.4 |
| UNEMP    | 14.61 | 8.74      | 4.9  | 33.3 |

**Source:** Author's computation using World Bank (2024), Transparency International (2024), and CBN (2024).

##### 4.8.2 Correlation Matrix

The correlation matrix measures the degree of association between the variables used in the regression model. The values range between -1 and +1, where positive values indicate a direct relationship and negative values indicate an inverse relationship.

**Table 4.2: Correlation Matrix**

| Variables | GDPG  | CPI   | FDI   | GEX   | UNEMP |
|-----------|-------|-------|-------|-------|-------|
| GDPG      | 1.000 | -0.52 | 0.41  | 0.37  | -0.48 |
| CPI       | -0.52 | 1.000 | -0.21 | -0.18 | 0.45  |
| FDI       | 0.41  | -0.21 | 1.000 | 0.33  | -0.27 |
| GEX       | 0.37  | -0.18 | 0.33  | 1.000 | -0.12 |
| UNEMP     | -0.48 | 0.45  | -0.27 | -0.12 | 1.000 |

The results indicate that corruption (CPI) is negatively correlated with economic growth, while foreign direct investment and government expenditure show positive correlations with GDP growth. Unemployment exhibits a negative association with economic performance.

Table 4.3 presents a summary of the major empirical findings obtained from the econometric analysis of the relationship between political corruption and economic growth in Nigeria.

**Table 4.3: Estimated Regression Results**

| Variable                          | Coefficient | t-Statistic | Probability | Interpretation                                   |
|-----------------------------------|-------------|-------------|-------------|--|
| Corruption Perception Index (CPI) | -0.59       | -3.21       | 0.003       | Corruption significantly reduces economic growth |
| Foreign Direct Investment (FDI)   | 0.41        | 2.18        | 0.032       | FDI positively contributes to economic growth    |
| Government Expenditure (GEX)      | 0.25        | 1.94        | 0.048       | Productive government spending promotes growth   |
| Unemployment Rate (UNEMP)         | -0.43       | -2.36       | 0.022       | High unemployment reduces economic performance   |

**Table 4.4: Augmented Dickey–Fuller (ADF) Unit Root Test Results**

| Variable   | ADF Statistic | Order of Integration |
|------------|---------------|----------------------|
| GDP Growth | -4.62         | I(1)                 |
| CPI        | -4.21         | I(1)                 |
| FDI        | -3.97         | I(1)                 |
| GEX        | -3.85         | I(1)                 |
| UNEMP      | -4.02         | I(1)                 |

The ADF test results indicate that all variables become stationary after first differencing. This confirms that the variables are integrated of order one, I(1), and therefore suitable for time-series econometric analysis.

**Table 4.5: Diagnostic and Stability Test Results**

| Test                 | Result               |
|----------------------|----------------------|
| CUSUM Stability Test | Model Stable         |
| Residual Normality   | Normally Distributed |
| Serial Correlation   | None Detected        |

The diagnostic tests confirm that the estimated model is statistically reliable and stable over the sample period.

### Key Empirical Insights

The econometric analysis produced several important findings:

- Corruption has a **statistically significant negative effect on Nigeria's economic growth**.
- Foreign direct investment **positively influences economic performance**.
- Government expenditure **supports economic growth when efficiently allocated**.
- High unemployment **constrains economic expansion**.
- **The econometric model satisfies diagnostic and stability tests, confirming the reliability of the results.**

### 4.9 Discussion

The empirical results obtained from the econometric analysis provide strong evidence that political corruption significantly undermines Nigeria's economic performance. The regression results indicate that the corruption perception index (CPI) has a **negative and statistically significant coefficient of -0.59 with a t-statistic of -3.21 and probability value of 0.003**, suggesting that increases in corruption are associated with reductions in economic growth. This finding implies that corruption weakens institutional efficiency, discourages productive investment, and diverts public resources away from development-oriented projects.

One important mechanism through which corruption affects economic performance is the erosion of investor confidence. When corruption becomes widespread within political and administrative systems, investors may face unpredictable regulatory processes, higher transaction costs, and informal payments required to secure business permits or government contracts. Such conditions discourage both domestic and foreign investment, ultimately limiting economic expansion and job creation.

The results of the analysis also reveal that **foreign direct investment (FDI) has a positive coefficient of 0.41 with a t-statistic of 2.18 and probability value of 0.032**, indicating that foreign investment contributes positively to economic growth in Nigeria. This finding highlights the important role of international capital inflows in supporting economic development. Foreign direct investment often brings technological transfer, managerial expertise, and increased productivity, which can stimulate economic activity and enhance industrial development.

Similarly, **government expenditure (GEX) exhibits a positive coefficient of 0.25 with a t-statistic of 1.94 and probability value of 0.048**, suggesting that productive government spending has a positive impact on economic growth. Public investment in infrastructure, education, and social services can improve economic efficiency and create an enabling environment for business and investment. However, the benefits of such spending may be reduced when corruption leads to resource misallocation or project inefficiencies.

In contrast, the analysis shows that the **unemployment rate (UNEMP) has a negative coefficient of -0.43 with a t-statistic of -2.36 and probability value of 0.022**, indicating that high unemployment significantly constrains economic growth in Nigeria. Rising unemployment

reflects structural weaknesses in the economy, including limited industrial capacity and insufficient job creation, which can further slow economic development.

The diagnostic tests conducted in the study support the reliability of these results. The **ADF unit root test confirms that all variables become stationary after first differencing**, while the **CUSUM stability test indicates that the estimated model remains stable throughout the sample period**. In addition, the residual diagnostic tests show that the residuals are approximately normally distributed and that there is no evidence of serial correlation. These results confirm the robustness and validity of the estimated econometric model.

Overall, the findings of this study reinforce the argument that corruption represents a major obstacle to Nigeria's economic development. While foreign direct investment and government expenditure can stimulate economic growth, their positive effects may be significantly undermined in environments where corruption remains pervasive. Consequently, reducing corruption and strengthening institutional governance are essential steps toward improving Nigeria's economic performance and long-term development prospects.

## 5. Conclusion and Recommendation

### 5.1 Conclusion

This research explores the relationship between political corruption and Nigeria's economic performance using annual time-series data spanning 1996 to 2024. To examine this relationship, the study applies several econometric procedures, including the Augmented Dickey–Fuller (ADF) unit root test, regression analysis, and model stability diagnostics.

The empirical analysis provides several observations regarding the properties of the data. The ADF unit root test indicates that the variables become stationary after first differencing, which means they are integrated of order one,  $I(1)$ . This outcome suggests that the dataset satisfies the conditions required for reliable time-series econometric analysis.

Second, the regression analysis shows that the **corruption perception index (CPI) has a negative and statistically significant coefficient of approximately  $-0.59$ , with a t-statistic of  $-3.21$  and probability value of  $0.003$** . This finding indicates that higher levels of corruption significantly reduce economic growth in Nigeria. The result implies that corruption weakens institutional performance, discourages investment, and leads to inefficient allocation of public resources.

The estimation results further indicate that foreign direct investment (FDI) is positively associated with Nigeria's economic growth. The coefficient for FDI is approximately  $0.41$ , with a t-statistic of  $2.18$  and a probability value of  $0.032$ , suggesting that increased foreign investment contributes to improved economic performance. In the same way, government expenditure (GEX) records a positive coefficient of about  $0.25$ , with a t-statistic of  $1.94$  and a probability value of  $0.048$ . This suggests that when public spending is directed toward productive sectors and managed efficiently, it can support economic expansion.

However, the results show that the **unemployment rate (UNEMP) has a negative coefficient of approximately  $-0.43$ , with a t-statistic of  $-2.36$  and probability value of  $0.022$** , indicating that high unemployment significantly constrains economic growth in Nigeria.

Furthermore, the diagnostic tests conducted in the study confirm the robustness of the estimated model. The **CUSUM stability test indicates that the model remains stable over the sample**

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**period**, as the recursive residuals remain within the critical bounds. In addition, the **residual distribution analysis shows that the regression residuals are approximately normally distributed**, suggesting that the econometric model satisfies the key assumptions required for reliable statistical inference.

Overall, the findings of this study provide strong empirical evidence that corruption significantly undermines Nigeria's economic performance. The results indicate that increasing corruption reduces economic growth, while improvements in foreign investment inflows and effective government expenditure contribute positively to economic development. These findings underscore the critical importance of strengthening governance institutions and implementing effective anti-corruption policies.

In light of these findings, the study recommends strengthening anti-corruption agencies, improving transparency in public financial management, promoting digital governance systems, and enhancing judicial independence to ensure effective enforcement of anti-corruption laws. Such reforms are essential for improving institutional efficiency, attracting investment, and promoting sustainable economic growth in Nigeria.

## 5.2 Recommendation

Future research may extend the analysis by incorporating additional institutional indicators and applying alternative econometric techniques such as vector error correction models.

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## COMPARATIVE ROLE OF MINDFULNESS ON SUBJECTIVE WELL-BEING OF BUSINESSMEN AND PROFESSIONALS

Dr. Lav Kumar Singh\*; Dr. Manish Kant\*\*

\*Assistant Professor,  
Department of Psychology,  
APSM College, Barauni, Begusarai, INDIA  
Email Id: lkumarsingh@gmail.com

\*\*Assistant Professor,  
Department of Psychology,  
VSJ College, Rajnagar, Madhubani, INDIA

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### ABSTRACT

*The present study aimed to examine the comparative role of mindfulness on subjective well-being among businessmen and professionals. In the current fast-paced and competitive lifestyle, working adults frequently experience stress, mental burden and reduced life satisfaction. Mindfulness, which refers to present moment awareness and non-judgemental attention, is considered an important positive psychological factor that may enhance subjective well-being. A descriptive research design was used for the study. The sample consisted of 150 participants including 80 businessmen and 70 professionals with an average age of 41 years. Participants were selected through purposive and snowball sampling techniques. Data were collected using the Mindful Attention Awareness Scale (MAAS) and the Satisfaction With Life Scale (SWLS). Statistical analysis included mean, standard deviation, independent sample t-test, Pearson correlation and regression analysis. Results indicated that businessmen scored significantly higher than professionals in mindfulness as well as subjective well-being. Further, mindfulness showed a significant positive correlation with subjective well-being in both groups. Regression findings revealed that mindfulness significantly predicted subjective well-being among businessmen and professionals, though the predictive strength was stronger in businessmen. The findings suggest that mindfulness can be considered as a supportive psychological resource for improving well-being in occupational groups, and mindfulness-based practices may be useful in stress management and mental health promotion programs.*

**KEYWORDS:** *Mindfulness, Subjective Well-Being, Businessmen, And Professionals.*

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### INTRODUCTION

In today's fast and fast-moving lifestyle, mental health and happiness is becoming a big concern for almost everyone. People are running behind success, money, achievements, promotions, business growth, targets etc., but still many are not feeling satisfied from inside. This is where the concept of **subjective well-being (SWB)** becomes very important. Subjective well-being mainly refers to how people evaluate their own life in terms of **life satisfaction, positive emotions and low negative emotions**. It is not only about having comfort or good income,

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rather it is about *feeling good about life overall* (Diener, 1984). In this modern time, subjective well-being is affected by stress, workload, competition and lack of mental peace, which is very common among businessmen as well as working professionals.

Mindfulness has recently emerged as an effective psychological approach for improving well-being. **Mindfulness** means being present in the moment, paying attention intentionally, without judging our thoughts and feelings too much. It is a kind of mental skill that helps people to respond in a calmer way even when life is hectic (Kabat-Zinn, 1994). Mindfulness practices are now being widely used in clinical settings, educational institutes and even workplaces because it helps individuals manage anxiety, stress and emotional disturbances.

At the same time, it is also true that different occupational groups may experience stress in different way. A businessman handles risks, uncertain income, employee management, financial pressure and long decision-making load. While professionals like teachers, engineers, doctors or corporate employees have structured work roles but may face pressure of deadlines, performance evaluation, job insecurity and work-life imbalance. Due to these differences, the way mindfulness contributes to well-being may also vary. So, comparing mindfulness between these two groups becomes meaningful.

### **Mindfulness and Subjective Well-being**

Previous research has shown that mindfulness has a positive association with subjective well-being and psychological health. People who are more mindful generally report higher satisfaction with life and more positive emotions, because mindfulness helps in reducing rumination and emotional reactivity (Brown & Ryan, 2003). Instead of overthinking about past failures or future worries, a mindful person focuses on what is happening right now, and this builds emotional balance slowly.

Mindfulness is also linked with better emotion regulation and self-control. When a person learns to observe thoughts without reacting immediately, it reduces stress and increases mental stability. Studies indicate mindfulness practices improve happiness, optimism and overall functioning in daily life (Lyubomirsky, King, & Diener, 2005). This is why mindfulness is sometimes considered as a kind of inner resource which supports well-being even in challenging situations.

Many models of mindfulness suggest that it works through developing acceptance and awareness. Acceptance does not mean giving up, but it means understanding feelings without fighting unnecessarily. This decreases internal conflicts and enhances peace of mind. Research supports that mindfulness-based interventions like MBSR show improvement in stress reduction and quality of life (Kabat-Zinn, 1990).

### **Occupational Stress and Need for Mindfulness**

In workplaces, stress is now almost normal. High competition, less time and high expectations are creating emotional burnout in many people. Professionals often report fatigue, low job satisfaction, emotional exhaustion and sometimes even depression. Burnout is especially common among those who deal with people constantly like doctors, teachers, managers etc. (Maslach & Leiter, 2016). Mindfulness in such context works as a psychological protective factor, because it enhances coping and mental flexibility.

Businessmen also face unique stressors. Even though business provides autonomy and freedom, it also comes with high uncertainty. Business decisions involve profit-loss risk and long hours.

Many businessmen also struggle with work-life balance, because work and personal life often gets mixed. This makes businessmen vulnerable to stress and emotional strain. Some studies highlight that entrepreneurs are at risk of psychological distress due to constant responsibility and unpredictability (Baron, Franklin, & Hmieleski, 2016).

But still, compared to professionals, businessmen may have different coping patterns. Professionals have fixed job roles and organisational structure, while businessmen are mostly self-managed. So mindfulness may show different effects on them, because daily routine, control over work and stress type differs.

### **Mindfulness in Work and Organisational Life**

Workplace mindfulness has gained serious attention. Organisations are now including meditation, breathing sessions and mindfulness training for employees. It is reported that mindfulness enhances job satisfaction, focus and interpersonal relationships, which indirectly improves well-being (Hülshager, Alberts, Feinholdt, & Lang, 2013). Mindful employees can better manage deadlines and avoid emotional outburst, which makes work environment healthier.

Also mindfulness improves cognitive performance and reduces emotional exhaustion. This suggests mindfulness can be beneficial for both businessmen and professionals. But the key question is: **is the level or impact same in both groups?** This is still not very clear. Because businessmen might already have a habit of self-regulation due to practical life experiences, whereas professionals might depend more on structured coping resources. So the need and use of mindfulness can vary.

### **Comparative Perspective: Businessmen vs Professionals**

It is important to understand that businessmen and professionals have different lifestyle, job demands and stress sources. Professionals work in organisations where evaluation, hierarchy and fixed rules are there. This can create pressure of performance and fear of criticism. Businessmen, on the other hand, face economic uncertainties and social responsibility but also enjoy flexibility.

This difference can influence subjective well-being. For example, some research suggests that autonomy and sense of control increases well-being (Ryan & Deci, 2000). Businessmen might have higher autonomy, but they also experience uncertainty. Professionals may have stable income but lower control in many cases. So mindfulness may function as a balancing tool differently in these groups.

Few studies have compared well-being across occupational groups, but direct comparison focusing on mindfulness and SWB between businessmen and professionals is still less explored. Many studies are either on corporate employees or healthcare professionals, and businessman group is often ignored or mixed into general population. This creates a research gap.

### **Knowledge Gap**

Even though mindfulness is widely studied, most research is focused on students, clinical population, teachers, nurses, corporate employees, etc. There is limited evidence about mindfulness and subjective well-being specifically among **businessmen**, especially in Indian context. Businessmen have a different psychological environment, and their coping style may be more practical, risk-based and decision-oriented. Still, they experience stress and emotional disturbances, but studies don't highlight them properly.

Another gap is that studies usually examine mindfulness and well-being in a general manner, not comparing **two distinct occupational groups** under the same framework. Since occupational stressors are not similar, it becomes important to assess whether mindfulness predicts SWB equally among businessmen and professionals or not. Also, most studies are based on single-group design and cross-sectional approach, and the comparative framework is still lacking.

Moreover, subjective well-being is influenced by cultural factors too. In Indian society, businessmen are often socially seen as successful, but their mental strain is less discussed. Professionals are respected for stability and education, but their job pressure is quite high. This cultural difference might influence self-reporting and perception of well-being. So, comparative analysis can give more realistic understanding.

### **Rationale of the Study**

Due to rising stress and mental health challenges in working population, exploring factors like mindfulness that can promote subjective well-being is very necessary. Businessmen and professionals both contribute significantly to economic and social development, but their mental health is often neglected. If mindfulness has a positive role in improving SWB, then it can be applied as an intervention strategy in workplaces, business communities and professional settings.

This study becomes important because it attempts to compare mindfulness and SWB between businessmen and professionals, rather than treating working adults as one uniform group. It can help identify which group benefits more from mindfulness and which group needs more mindfulness-based support. Findings may help counsellors, organisational psychologists and policy makers to design better well-being programs, workshops and stress management training.

In short, by studying the **comparative role of mindfulness on subjective well-being** among businessmen and professionals, the present work can add new knowledge in positive psychology and occupational mental health, especially in Indian setting where such comparisons are still less done.

### **Objectives of the Study**

1. **To compare mindfulness levels among businessmen and professionals.**
2. **To compare subjective well-being among businessmen and professionals.**
3. **To examine the role (predictive influence) of mindfulness on subjective well-being among businessmen and professionals.**

### **Hypotheses of the Study**

**H1:** There will be a significant difference in mindfulness between businessmen and professionals.

**H2:** There will be a significant difference in subjective well-being between businessmen and professionals.

**H3:** Mindfulness will significantly and positively predict subjective well-being among businessmen and professionals, and its predictive strength will differ across the two groups.

## Methodology

### Research Design

The present study followed a **descriptive research design**, because it aims to describe and compare the levels of mindfulness and subjective well-being among businessmen and professionals, and also examined how mindfulness played a role in predicting subjective well-being in both groups. The study conducted in a natural setting without manipulating any variable, so it was suitable for descriptive type of research.

### Sample

The sample for the present study consisted of **150 participants**. Out of these, **80 were businessmen** and the remaining **70 were professionals**. The average age of the participants was approximately **41 years**.

- **Group 1:** Businessmen ( $n = 80$ )
- **Group 2:** Professionals ( $n = 70$ )

Professionals includes individuals working in areas such as teaching, banking, healthcare, engineering, office jobs, or other service-based fields.

### Sampling Technique

The participants selected using **purposive sampling**, since the study specifically required individuals from two occupational categories (businessmen and professionals). Along with this, **snowball sampling** was also be used, where initial participants helped in contacting other eligible participants from their professional or business networks. This combined approach helped in reaching the required sample size more easily and in limited time.

### Psychological Tools / Measures

To collect data for the study, following standardised psychological tools were used:

1. **Mindfulness Measure - Mindful Attention Awareness Scale (MAAS)** developed by **Brown and Ryan (2003)** was used to assess mindfulness. It is a widely used tool that measures present-moment awareness and attention in daily life.
2. **Subjective Well-being Measure - Subjective well-being was assessed using Satisfaction with Life Scale (SWLS)** developed by **Diener et al. (1985)**. This scale measures the cognitive component of subjective well-being, mainly life satisfaction.

### Procedure of Data Collection

Participants were approached personally and the purpose of the study were explained clearly. Informed consent was taken from all participants. They were also assured that their responses would be kept confidential and would be used only for academic purpose. The questionnaires were administered either in printed form or in online form depending upon participant convenience. It took around **15–20 minutes** for one participant to complete the tools.

### Statistical Analysis

The collected data were analysed using appropriate descriptive and inferential statistics:

- **Mean and Standard Deviation (SD)** were used to describe the levels of mindfulness and subjective well-being.
- **Independent samples t-test** was used to compare businessmen and professionals on mindfulness and subjective well-being.
- **Pearson's correlation** was used to examine the relationship between mindfulness and subjective well-being.
- **Simple linear regression analysis** was conducted to study the predictive role of mindfulness on subjective well-being in both occupational groups.

All statistical analysis were done using standard statistical software (**SPSS**), and results has been interpreted at **0.05 level of significance**.

## Result

### Mindfulness among Businessmen and Professionals

**Table 1 Comparison of Mindfulness (MAAS) Scores between Businessmen and Professionals**

| Group         | N  | Mean  | Mean Dif | SD   | t-value | df  | p-value | Result          |
|---------------|----|-------|----------|------|---------|-----|---------|-----------------|
| Businessmen   | 80 | 55.72 |          | 8.41 |         |     |         |                 |
| Professionals | 70 | 52.11 | 3.61     | 7.96 | 2.70    | 148 | 0.008   | <b>Accepted</b> |

### Subjective Well-being among Businessmen and Professionals

**Table 2 Comparison of Subjective Well-being (SWLS) Scores between Businessmen and Professionals**

| Group         | N  | Mean  | M.diff | SD   | t-value | df  | p-value | Result          |
|---------------|----|-------|--------|------|---------|-----|---------|-----------------|
| Businessmen   | 80 | 23.84 |        | 4.93 |         |     |         |                 |
| Professionals | 70 | 21.62 | 2.22   | 4.88 | 2.76    | 148 | 0.006   | <b>Accepted</b> |

### Mindfulness and Subjective Well-being

**Table 3 Correlation between Mindfulness and Subjective Well-being**

| Group         | N  | r-value | p-value | Interpretation                   |
|---------------|----|---------|---------|----------------------------------|
| Businessmen   | 80 | 0.46    | 0.000   | Significant positive correlation |
| Professionals | 70 | 0.32    | 0.007   | Significant positive correlation |

### Prediction of Subjective Well-being through Mindfulness

**Table 4 Regression Analysis Showing Predictive Role of Mindfulness on Subjective Well-being**

| Group         | N  | R    | R <sup>2</sup> | β    | t-value | p-value | Result      |
|---------------|----|------|----------------|------|---------|---------|-------------|
| Businessmen   | 80 | 0.46 | 0.21           | 0.46 | 4.61    | 0.000   | Significant |
| Professionals | 70 | 0.32 | 0.10           | 0.32 | 2.78    | 0.007   | Significant |

## Discussion

The present study was conducted to understand the comparative role of mindfulness on subjective well-being among businessmen and professionals. For this purpose, three hypotheses

were tested and the results are presented in Table 1, Table 2, Table 3 and Table 4. Overall findings shows that mindfulness is not only different across the two occupational groups, but it also plays a meaningful role in explaining subjective well-being, though the strength of effect is not exactly same for both groups.

### **Interpretation of Table 1 (Mindfulness difference)**

Table 1 shows the comparison of mindfulness scores (MAAS) between businessmen and professionals. The mean score of businessmen ( $M = 55.72$ ,  $SD = 8.41$ ) was found higher than professionals ( $M = 52.11$ ,  $SD = 7.96$ ). The obtained t-value ( $t = 2.70$ ,  $p = 0.008$ ) indicates that this difference is statistically significant. This means H1 is accepted, and it can be interpreted that businessmen in the present sample were slightly more mindful compared to professionals.

A possible reason can be that businessmen often deal with real-time decision making, uncertainties and daily problem-solving, which may gradually develop a kind of present-moment awareness. In business, things change quickly, so they may learn to stay more alert and practical, and this can reflect as higher mindfulness scores. On the other side, many professionals have fixed routines but constant deadlines, supervision and performance pressure which may increase mental distraction and overthinking. Mindfulness is mainly about attention and awareness in the moment (Brown & Ryan, 2003), so continuous work pressure may reduce their ability to stay mentally present. This result is also connected with the idea that mindfulness helps individuals manage stress and remain attentive in daily activities (Kabat-Zinn, 1994).

But it is also important to note that mindfulness is not only a trait, it can be influenced by lifestyle too. So businessmen scoring higher does not mean they are stress-free, it only shows they may be more tuned towards awareness and attention in daily life in this sample.

### **Interpretation of Table 2 (Subjective well-being difference)**

Table 2 presents the comparison of subjective well-being scores (SWLS) between businessmen and professionals. The mean SWB score for businessmen ( $M = 23.84$ ,  $SD = 4.93$ ) was higher than professionals ( $M = 21.62$ ,  $SD = 4.88$ ). The t-value ( $t = 2.76$ ,  $p = 0.006$ ) indicates that the difference is significant, therefore H2 is also accepted. It suggests that businessmen reported relatively better subjective well-being than professionals.

Subjective well-being is basically the person's own evaluation of life satisfaction and emotional quality (Diener, 1984). Businessmen, though they face high uncertainty, may enjoy greater autonomy and decision power in their work life. This autonomy can support satisfaction and feeling of control, which contributes to well-being. In contrast, professionals may experience structured work pressure, fixed targets and sometimes less control over work environment, which can lower satisfaction levels. This is also consistent with self-determination theory where autonomy and competence are considered important for psychological well-being (Ryan & Deci, 2000).

Even though professionals have stable income in many cases, they may still experience emotional exhaustion and burnout due to repeated performance demands. Many studies have highlighted that job-related burnout and emotional exhaustion is common in professional settings (Maslach & Leiter, 2016), which may reduce subjective well-being scores.

### **Interpretation of Table 3 and 4 (Relationship + predictive role)**

Table 3 shows the correlation between mindfulness and subjective well-being for both groups. For businessmen, the correlation between mindfulness and SWB was moderate and positive ( $r = 0.46$ ,  $p < 0.001$ ). For professionals also, the correlation was positive ( $r = 0.32$ ,  $p = 0.007$ ). These results clearly indicate that mindfulness is associated with better subjective well-being in both groups, meaning as mindfulness increases, subjective well-being also increases. This supports previous research which has found that mindful individuals generally show greater life satisfaction and emotional balance (Brown & Ryan, 2003).

Table 4 further explains the predictive role through regression analysis. For businessmen, the model shows  $R = 0.46$  and  $R^2 = 0.21$ , meaning mindfulness explains about 21% variance in subjective well-being. The beta value ( $\beta = 0.46$ ,  $p < 0.001$ ) suggests mindfulness is a significant predictor of subjective well-being. Similarly, for professionals, the results show  $R = 0.32$  and  $R^2 = 0.10$ , meaning mindfulness explains about 10% variance in subjective well-being with significant beta ( $\beta = 0.32$ ,  $p = 0.007$ ). So H3 is supported, because mindfulness predicted SWB in both groups.

The important point here is the strength of prediction. Mindfulness contributed more strongly to subjective well-being among businessmen compared to professionals. This difference may be because businessmen face more unpredictable work challenges and responsibilities, and mindfulness may act like a coping mechanism helping them manage stress and negative emotions better. When mindfulness helps in handling uncertainty, it can improve overall satisfaction and psychological stability. Mindfulness is known to reduce rumination and emotional reactivity, which enhances positive emotional states (Kabat-Zinn, 1990; Brown & Ryan, 2003). Hence, businessmen may benefit slightly more from mindfulness as it supports them in emotionally regulating during uncertain business demands.

For professionals, even though mindfulness predicted SWB significantly, the effect size was comparatively lower ( $R^2 = 0.10$ ). A possible explanation is that professionals' well-being may be influenced by additional factors like organisational climate, workload, job satisfaction, interpersonal conflicts, and job security. So even if mindfulness helps them, other external job conditions might also play a larger role in shaping their subjective well-being. This matches workplace findings that stress, burnout and organisational demands affect employee well-being strongly (Maslach & Leiter, 2016). Still, mindfulness remains a helpful psychological resource in this group too.

Overall, these findings support the idea that mindfulness improves well-being by enhancing awareness, acceptance and emotional regulation. People who stay present and less judgemental towards their thoughts are likely to experience less negativity and more contentment in daily life (Kabat-Zinn, 1994). This can be why mindfulness shows positive association with subjective well-being in both occupational groups.

In conclusion, the present study indicates that businessmen scored higher on mindfulness and subjective well-being compared to professionals. Additionally, mindfulness showed a significant positive relationship with subjective well-being, and it also acted as a significant predictor for both groups. However, the predictive impact was stronger for businessmen than professionals, suggesting that mindfulness may have a slightly more powerful role in shaping well-being among individuals who operate in uncertain and high responsibility work environments. The study provides evidence that mindfulness can be considered as an important positive psychological factor in occupational mental health, and mindfulness-based practices can be

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beneficial for improving subjective well-being in working populations (Kabat-Zinn, 1990; Diener, 1984; Brown & Ryan, 2003).

### **Implications of the Study**

The findings of the present study show that mindfulness has a meaningful role in improving subjective well-being in both businessmen and professionals. So one important implication is that mindfulness-based practices can be promoted as a simple and low-cost psychological strategy for working adults. Since mindfulness predicted subjective well-being significantly, introducing small mindfulness activities like breathing exercises, short meditation sessions, or mindful breaks can help individuals to manage daily stress in a healthier way (Kabat-Zinn, 1994; Brown & Ryan, 2003).

Another implication is that businessmen showed comparatively stronger link between mindfulness and well-being, which suggests that mindfulness can be very useful for people working in unpredictable and high-responsibility environments. Business-related stress includes uncertainty, financial risk, and continuous decision making, so mindfulness can support better emotional regulation and stability, helping them stay calm and focused even during pressure situations (Kabat-Zinn, 1990). Therefore, mindfulness training can also be planned for entrepreneur groups, business associations, and self-employed individuals, which is usually not done much.

For professionals also, the results indicate mindfulness is positively related with subjective well-being, though the effect is slightly lower. This suggests that professional well-being is not only dependent on personal mindfulness, but also on external work conditions. Still, mindfulness can act like a protective factor and reduce emotional exhaustion and mental overload. Workplaces like schools, hospitals, banks, and offices can include mindfulness workshops as part of mental health promotion and employee assistance programs, which can improve job satisfaction and overall quality of life (Maslach & Leiter, 2016).

### **Limitations of the Study**

One limitation of the study is that it is based on a **descriptive research design**, so the results cannot fully prove cause-and-effect relationship. Even though mindfulness predicted subjective well-being statistically, it is still possible that people with higher well-being naturally become more mindful, so direction can be both ways. For deeper understanding, experimental or longitudinal design would give more strong conclusion (Diener, 1984).

Another limitation is that the study used **self-report psychological scales**, so responses may be affected by social desirability or personal bias. Some participants may respond in a socially acceptable manner rather than giving true feelings. This is specially possible when dealing with occupational groups, where people want to show confidence and stability, but inside they may feel stressed.

Also, the sample size was 150, which is decent, but the participants were selected through purposive and snowball sampling, so the sample may not represent all businessmen and professionals perfectly. Because of this sampling method, generalisation of findings to all working adults should be done carefully.

### Suggestions for Future Research

Future studies can be conducted using larger sample size and by including participants from different cities or regions, so the findings can become more generalisable. Also, instead of only two occupational categories, future research can compare multiple groups like teachers, doctors, bankers, entrepreneurs, and IT professionals separately, because stress patterns are different in each occupation.

Another suggestion is to use experimental intervention-based research. For example, researchers can provide mindfulness training for 4 to 8 weeks and then assess changes in subjective well-being before and after intervention. This will help in understanding whether mindfulness directly improves well-being in practical sense, not just statistically (Kabat-Zinn, 1990).

Future research can also include additional variables like job stress, work-life balance, emotional intelligence, resilience, or coping styles, because subjective well-being is influenced by many psychological and environmental factors. Especially for professionals, external organisational environment may play a big role, so including these variables can give a more complete and realistic picture (Ryan & Deci, 2000; Maslach & Leiter, 2016).

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## STUDY OF THE INFLUENCE OF PSYCHOLOGICAL FACTORS SUCH AS CONFIDENCE, AGGRESSION AND MENTAL TOUGHNESS ON HANDBALL PLAYER'S PERFORMANCE BEFORE COMPETITION

Aditya Anand\*; Dr. Kulvinder Singh Bagga\*\*

\*Researcher,

Department of Physical Education,  
Kishori Raman Teachers Training College,  
Mathura, Uttar Pradesh, INDIA  
Email Id: adityasps34@gmail.com

\*\*Researcher,

Dr. Bhimrao Ambedkar University,  
Agra Uttar Pradesh India

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### ABSTRACT

*The present study investigates the influence of psychological factors confidence, aggression and mental toughness on the performance of handball players during the pre-competition phase. Psychological preparedness is considered a critical determinant of success in high-intensity sports like handball, where players must perform under pressure and make rapid decisions. A quantitative research design was employed and data were collected from handball players using standardized psychological assessment tools. Performance levels were evaluated through relevant performance indicators and coach assessments. Statistical analysis including correlation and regression techniques was used to examine the relationship between psychological variables and performance outcomes. The findings indicate that higher levels of confidence and mental toughness significantly enhance performance while controlled aggression positively contributes to competitive effectiveness. The study highlights the importance of mental training in sports and suggests that psychological conditioning should be integrated into regular coaching practices to optimize player's pre-competition readiness.*

**KEYWORDS:** Confidence, Aggression, Mental Toughness, Handball Performance, Pre-Competition Anxiety.

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### INTRODUCTION

The present study focuses on examining the influence of key psychological factors confidence, aggression and mental toughness on the performance of handball players before competition. In modern competitive sports physical fitness and technical skills alone are not sufficient to ensure success; psychological readiness plays an equally important role. Handball, being a fast-paced and high-intensity game, demands quick decision-making, emotional control and resilience under pressure (Ita, S *et al* 2022).

Confidence enables players to trust their abilities, maintain focus and execute skills effectively during crucial moments. Aggression, when controlled, contributes to assertiveness,

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competitiveness and energy required for offensive and defensive actions. Mental toughness on the other hand helps athletes cope with stress maintain concentration and perform consistently despite challenging situations.

The pre-competition phase is particularly significant as athletes often experience anxiety, pressure, and uncertainty which can directly influence their performance. Understanding how these psychological factors interact and impact performance can help coaches and sports psychologists develop effective mental training strategies. Therefore, the present work aims to analyse the role of confidence, aggression and mental toughness in enhancing the performance of handball players before competition. This study will contribute to improving psychological preparation methods and optimizing overall athletic performance (Reigal, R. E *et al* 2020).

## **METHOD AND METHODOLOGY**

The psychological factors confidence, aggression and mental toughness on the performance of handball players before competition. In modern competitive sports physical fitness and technical skills alone are not sufficient to ensure success psychological readiness plays an equally important role. Handball being a fast-paced and high-intensity game, demands quick decision-making, emotional control and resilience under pressure (Junli, L. I. U *et al* (2021)). Confidence enables players to trust their abilities, maintain focus and execute skills effectively during crucial moments. Aggression, when controlled, contributes to assertiveness, competitiveness and energy required for offensive and defensive actions. Mental toughness on the other hand, helps athletes cope with stress maintain concentration and perform consistently despite challenging situations.

The pre-competition phase is particularly significant as athletes often experience anxiety, pressure and uncertainty, which can directly influence their performance. Understanding how these psychological factors interact and impact performance can help coaches and sports psychologists develop effective mental training strategies (Mon-López, D *et al* 2020). Therefore, the present work aims to analyse the role of confidence, aggression and mental toughness in enhancing the performance of handball players before competition. This study will contribute to improving psychological preparation methods and optimizing overall athletic performance.

## **INFLUENCE OF PSYCHOLOGICAL FACTORS ON HANDBALL PERFORMANCE**

Psychological factors play a pivotal role in determining performance outcomes in handball a sport characterized by high intensity rapid transitions and decision-making under pressure. The present study examines the impact of three key psychological constructs confidence, aggression and mental toughness on player's performance using a quantitative research framework. Confidence enhances self-efficacy and execution accuracy enabling players to perform complex motor skills with precision (Silva, F. F. *Det al* 2022). Aggression, when regulated, contributes to assertive gameplay, defensive strength and competitive drive without leading to rule violations. Mental toughness facilitates emotional stability and sustained concentration during critical phases of the game (Frimaulia, S & Alwina, S (2025)).

Data were collected using standardized psychometric instruments and performance was assessed through objective indicators and expert evaluations. Statistical analysis, including Pearson correlation and multiple regression, revealed that confidence and mental toughness have a strong positive association with performance, while controlled aggression shows a moderate positive effect (Wang, X *et al* 2024). The findings emphasize the integration of psychological training interventions alongside physical conditioning to optimize performance. This study provides

empirical support for incorporating mental skills training programs in handball coaching methodologies(Granero-Gallegos, *Aet al*2017).

**TABLE 1: RELATIONSHIP, PSYCHOLOGICAL FACTORS AND PERFORMANCE**

| Psychological Factor | Mean Score | Correlation with Performance (r) | Significance Level | Psychological Factor | Mean Score |
|----------------------|------------|----------------------------------|--------------------|----------------------|------------|
| Confidence           | 7.8        | 0.68                             | Significant        | Confidence           | 7.8        |
| Aggression           | 6.5        | 0.45                             | Moderate           | Aggression           | 6.5        |
| Mental Toughness     | 8.2        | 0.72                             | Highly Significant | Mental Toughness     | 8.2        |

### ROLE OF CONFIDENCE, AGGRESSION AND MENTAL TOUGHNESS IN PRE-COMPETITION PERFORMANCE

The results of the present study reveal a significant relationship between psychological factors and handball players pre-competition performance. Statistical analysis indicated that confidence has a strong positive correlation with performance suggesting that players with higher self-belief demonstrate better skill execution, decision-making and consistency under pressure. Mental toughness also showed a high positive association highlighting its importance in maintaining focus, emotional control and resilience during stressful pre-competition situations(Popových, *I et al* 2020).

Aggression exhibited a moderate positive relationship with performance. Players with controlled and constructive aggression were found to be more assertive and competitive particularly in offensive and defensive actions. However, excessive or uncontrolled aggression did not contribute positively and could potentially hinder performance. Regression analysis further confirmed that confidence and mental toughness are significant predictors of performance, collectively accounting for a substantial proportion of variance in pre-competition outcomes(Manchado, C et al (2013). The findings emphasize that psychological readiness particularly in terms of confidence and mental toughness, plays a crucial role in enhancing athletic performance while aggression must be effectively regulated.

**TABLE 2: RESULTS OF PSYCHOLOGICAL FACTORS AND PERFORMANCE**

| Psychological Factor | Mean Score                | Correlation (r) | Regression Coefficient ( $\beta$ ) | Interpretation     | Psychological Factor |
|----------------------|---------------------------|-----------------|------------------------------------|--------------------|----------------------|
| Confidence           | 7.9                       | 0.70            | 0.42                               | Strong Positive    | Confidence           |
| Aggression           | 6.4(Sahli, F et al 2024). | 0.48            | 0.25(Gómez-López, M et al 2021).   | Moderate Positive  | Aggression           |
| Mental Toughness     | 8.3                       | 0.74            | 0.46(Rokka, S et al 2009).         | Highly Significant | Mental Toughness     |

### PSYCHOLOGICAL FACTORS AND HANDBALL PERFORMANCE

Psychological variables such as confidence, aggression, mental toughness and pre-competition anxiety significantly influence handball performance. Confidence enhances a player's belief in their abilities, leading to improved decision-making, precision and consistency during gameplay. Mental toughness contributes to emotional control, resilience, and sustained focus under competitive pressure enabling athletes to perform effectively even in challenging situations(Plokhikh, V et al 2024). Aggression, when properly regulated, promotes assertiveness

and competitive intensity, which are essential for both offensive and defensive actions in handball. However, excessive aggression may result in errors or penalties, negatively affecting performance(Widodo, A. F *et al* 2022).

Pre-competition anxiety, on the other hand, can impair concentration, coordination, and overall efficiency if not managed effectively. Moderate levels of anxiety may enhance alertness, but high levels often lead to performance decline(Bühren, C & Träger, L 2020). The interaction of these psychological factors determines the overall readiness of players before competition(Gómez-López, M *et al* 2019). Therefore, psychological training and mental conditioning are crucial components in sports performance enhancement, helping athletes maintain optimal arousal levels and achieve consistent performance outcomes(Ziv, G. A. L & Lidor, R 2009)&(Popovych, I *et al* 2022).

## RESULTS

**TABLE 3: SELECTION OF TOOL (PSYCHOLOGICAL PARAMETERS)**

| S. No. | Name of Variables | Test / Tool Used   | Developed By                      |
|--------|-------------------|--|-----------------------------------|
| 1.     | Mental Toughness  | Mental Toughness Questionnaire                           | Alan Goldberg                     |
| 2.     | Aggression        | Sports Aggression Inventory (Weber, J & Wegner, M 2018). | Anand Kumar & Prem Shankar Shukla |
| 3.     | Confidence        | Self Confidence Inventory                                | Rekha Gupta                       |

**TABLE 4: DESCRIPTION OF PSYCHOLOGICAL MEASUREMENT TOOLS**

| S. No. | Variable         | Nature of Test              | Purpose of Measurement   |
|--------|------------------|-----------------------------|--|
| 1.     | Mental Toughness | Standardized Questionnaire  | Measures psychological resilience and ability to handle pressure in sports competition |
| 2.     | Aggression       | Sports Aggression Inventory | Evaluates aggressive behaviour and emotional control of players during competition     |
| 3.     | Confidence       | Self Confidence Inventory   | Assesses the level of self-belief and mental readiness of players before competition   |

The findings suggest that confidence, concentration and motivation significantly influence handball player's pre-competition performance (Susilawati, *Set al* 2025)& (Popa, *Det al*2020).

## CONCUSSION

The psychological factors such as confidence, concentration and motivation play a crucial role in improving the performance of handball players during the pre-competition stage. Players with stronger mental preparedness demonstrate better focus, decision-making and overall game performance. Therefore, incorporating psychological training and mental skill development into regular coaching programs can enhance athletes' competitive success and performance consistency.

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## CONFLICT OF INTEREST

The authors declare that they have no competing interest.

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## INTERPRETATION OF THE IMAGE OF THE INDIAN RULER AKBARSHAH IN HISTORICAL-BIOGRAPHICAL NOVELS

Khayrullaeva Kamola Ravshanovna\*

\*Associate professor, PhD,  
Asia International University,  
Bukhara, UZBEKISTAN

Email Id: khayrullayevakamola95@gmail.com

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### ABSTRACT

*This article analyzes the literary works written about the life of the Indian ruler Akbarshah, who left an indelible mark on the history of India, contributed to the development of cultural and educational life in the country, and made a name for himself as a people-loving ruler. In this article, the historical-biographical novels of the English writer Alex Rutherford “Ruler of the World” and Pirmkul Kadirov “Humayun and Akbar” are compared and analyzed from the point of view of the laws of literary criticism. Issues such as the depiction of the portrait of Akbarshah in the works, the presentation of the character traits of the Indian king according to the interpretation of the writers and the complete coverage of historical facts related to Akbarshah’s life and military campaigns are compared, similarities and differences are identified.*

**KEYWORDS:** Babur Mirza, Humayun Mirza, Akbarshah, Pirmkulkadirov, Alex Rutherford, Jawaharlal Nehru, Sardar Muhammad Jaffar, Historical-Biographical Novel.

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### INTRODUCTION

Akbarshah, the son of Humayun Mirza, who became a worthy successor to Babur, left an indelible mark on the history of India, and aroused the interest of many historians and literary critics. Many artistic, scientific and historical works have been written in English and Uzbek literature, such as Alex Rutherford’s “Ruler of the World” and Pirmkul Kadirov’s “Humayun and Akbar”, and have been recognized by readers. However, we should separately mention the works in English-language Indian literature. In particular, the historical novels “Akbar of Hindustan” by Parvati Sharma and “Akbar- the Great Mughal” by Ira Mukhoty served to fully illuminate the realities of the reign of Akbarshah. It is noteworthy that the famous Indian political scientist, historian and writer J. Nehru expressed his views on Akbar Shah in his historical and scientific work “Discovery of India”. He wrote that Akbarshah was known as a very curious ruler, eager to acquire any religious or secular knowledge in the blink of an eye. He encouraged more war elephants in the military field and contributed to the development of shipbuilding and maritime trade mechanics.

### DISCUSSIONS AND RESULTS

Prince Akbar, who had just turned thirteen, was fighting bravely in battles with his father and showing courage in his campaign in India, is depicted in Alex Rutherford’s novel “Brothers at War” as follows: “Akbar – a strong, muscular boy for his age – was clearly perfecting a

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*technique for parrying Bairam Khan's thrusts. Dodging beneath his tutor's shield, he stabbed the protective quilted padding worn for such training sessions with his blunted sword. He was mature for his age, not only in his muscular physique and stature but also in his power of analysis and in a growing astuteness in his judgement of others.* [2, 316]The English writer describes Akbar as a strong, muscular young man, emphasizing his growing physical strength as a result of his constant training in swordsmanship and archery.

Pirimkul Kadirov's interpretation of the young prince Akbar is as follows: *"Akbar's full body, sharp intellect, and especially the words he spoke now, with his mustache growing and his voice deepening, resembled those of a 17-18-year-old boy. Humayun remembered that at the age of thirteen he had been a young teenager who had not yet experienced difficulties. And his father seemed to notice more clearly today how quickly the dangers he had experienced and the tragedies he had witnessed up close had made Akbar grow up"*. [1, 312]The two writers' descriptions reveal several similarities and differences. In both works, the thirteen-year-old boy is described as having grown up both mentally and physically and as having the appearance of a 17-18-year-old teenager. Pirimkul Kadirov describes Akbar as a young man with a "mustache and a voice that has become thick", while Alex Rutherford specifically notes that the young prince was not only physically strong, but also had a mature ability to analyze events around him and evaluate people's actions. Among the Baburid rulers, Akbarshah was one of the first to marry a Brahman girl of Indian origin. His decision was severely criticized by many religious scholars. However, Akbar Shah had his own political goals in arranging this marriage. The scholars, who could not understand his plans, secretly gossiped about Akbar, accusing him of being an "atheist" and "apostate". They even accused Akbar, who was approaching thirty years old, of marrying a non-Muslim girl while still seeking an heir to the throne. The English writer Alex Rutherford explains this situation in Akbar's own words. *"The ulama know perfectly well why I married a Hindu – not only to strengthen a military alliance but to show that all can prosper under the Moghuls regardless of religion . . ."* [2, 115]According to Akbar Shah's explanation, by marrying an Indian girl, he was trying not only to strengthen military ties, but also to prove that in this country one could live in all prosperity, regardless of religion.

The Uzbek writer Pirimkul Kadirov also describes similar events: *"The fanatical sheikhs condemned Akbar's respect for the Indian nurse and in the margins they made prophecies saying: "Our king has entered the path of blasphemy, may his fate be bad!"* [1, 418] We know about the nurse Maham Anga, who took care of Akbarshah from the first days of his birth, raised him and even tried to save Akbarshah's life, even at the cost of her own life. However, among the nurses who gave Akbarshah white milk, there was also a woman of Indian nationality. Akbar respected her along with all his nurses. Misinterpreting Akbarshah's good intentions, some hateful people do not go beyond criticizing the young ruler and calling him an "infidel".

To strengthen his power, Akbar Shah aims to launch new military campaigns, thereby expanding the borders of the state and replenishing the treasury for the well-being of his citizens. But first, like his father Humayun Mirza, he looks at the "Baburnama" to learn from the experiences of his grandfather Babur Mirza. At that moment, he sees Babur Mirza's profound thoughts: "Be generous to your supporters. After all, they will be loyal only if they know that they will have more if they are on your side". Following his grandfather's advice, he invites all the nobles and officials to his presence. In Alex Rutherford's novel "Ruler of the World", Akbarshah's speech to the nobles is given as follows: *"Like my father before me I have decided to revive the ancient custom of the rulers of Hindustan of being publicly weighed against precious stuffs. After the*

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*weighing, the treasure will be distributed amongst those invited – as you have been today – to witness it. To show my special regard for you, I wish on this first occasion to give you more than the mere equivalent of my bodyweight*". The young ruler Akbar Shah, continuing the old traditions of the kings of India, ordered the distribution of wealth equal to his own body weight to his supporters and needy citizens. Persons responsible for the distribution of gold and silver coins and precious jewels were appointed. Gifts and greetings were also sent to officials in remote areas of the country. Wanting the common people to also benefit from the generosity of the ruler, Akbarshah ordered them to distribute daily necessities such as rice, oil, and grains.[2, 79] PirimkulKadirov's novel "*Humayun and Akbar*" also contains a similar description of reality: "*With these thoughts, Akbar wanted to distribute a large part of the coins collected from the jizya to the needy. By his decree, the marble pool in front of the office was cleaned of water. The coins taken from the treasury in leather bags were poured into the marble pool, which was wiped dry, like wheat poured into a barn*". [1, 527] Through the above passage, we can once again be convinced that Akbar was a generous ruler. Unlike the description of the English writer, P. Kadirov emphasizes that Akbar ordered to fill an entire pool with gold coins. This, of course, can be another proof that Akbar prioritized the well-being of the people over his own interests.

Akbar Shah, having correctly concluded from the fate of his father Humayun Mirza, organized military campaigns to expand the borders of the state based on a well-thought-out plan in advance. Pirimkul Kadirov expresses the following opinion about Akbarshah's unique state policy: "*Akbar was expanding the borders of his state step by step, without haste. For fifteen years, he ended internal discord in the regions between Gujarat and Agra, such as Bikaner, Chitar, Bundi, Malwa, became blood relatives with the most influential rajas, and recruited half of his cavalry from loyal Rajputs*". [1, 486] Akbarshah, starting his military campaigns, tried to conclude peace and friendship agreements with many rajas. He appointed rajas who were members of intelligent families to high positions. As a guarantee of reliable cooperation with them, he established blood relations, married many Indian girls and accepted them into his harem. Alex Rutherford also pays special attention to the issue of Akbar Shah's marriages with Indian girls: "*To ensure the stability of his empire, he had taken Hindu wives and allowed them freedom of worship*".[2, 168] Although Akbarshah married Indian girls with political goals, he respected their religious beliefs, gave them freedom of conscience and never encouraged them to convert to Islam.

One of the events that left an indelible mark on the history of India during the reign of Akbarshah and led to the title of "The Great Ruler" was his abolition of taxes levied on non-Muslim Hindus. "*Humayun and Akbar*" describes this historical process as follows: "*Meanwhile, the jizya tax was also abolished. By another edict of Akbar, the pilgrimage tax was also abolished. The majority of the population of the country was pleased with Akbar for being freed from these religious taxes, but the muhtasibs, qadis, imams and scholars, who had lost their large source of income, were equally dissatisfied with him*". [1, 527] The religious scholars, who had lost their large source of income from taxes, condemned this decision of Akbarshah and spread rumors among the people that the ruler had apostatized. A. Rutherford's novel "*Ruler of the World*" also reflects this historical reality: "*The Moghul empire will flourish only if all its subjects can prosper too. To show I mean what I say, I hereby declare an end to the jizya – the poll tax on non believers. Because a man does not follow the path of Islam is no reason to impoverish him. I also abolish the ancient tax levied since before Moghul times on Hindu pilgrims visiting their holy shrines*".[2, 168]Akbarshah announced that he would stop collecting

the jizya tax on non-Muslims solely for the welfare of the people. According to his decree, the pilgrimage tax levied on visits to Hindu holy sites was also abolished in order to establish equality among citizens and peace in the country.

The reign of Akbarshah, who is revered in Indian history as the “Great Ruler”, is notable for the establishment of extensive cooperation with neighboring countries, in particular, Iran and Turkey. The reign of the just king, the Ottoman ruler Sultan Suleiman, who carried out the most military campaigns in Turkish history, also coincides with the reign of Akbarshah, that is, the second half of the XVI century. Of course, political interests were sought in establishing trade and economic cooperation with such great empires. Although Zahiriddin Muhammad Babur briefly retained control of India, we know that he established cooperation with neighboring countries. Babur Shah, who started construction work in India, even invited famous architects from Constantinople, as mentioned in his autobiographical work “*Baburnama*”. During the reign of Akbarshah, Europeans also began to show interest in India. A. Rutherford writes about this in his work “*Ruler of the World*”: “*Akbar’s reign was also the time when growing numbers of Europeans – merchants, priests and soldiers of fortune – began making their way to the Moghul court. In 1584, Ralph Fitch was among the first English merchants to reach Hindustan and he describes the wonders of Agra and Fatehpur Sikri in his Memoirs*”. [2, 362] From the above records, it is clear that many European traders, religious leaders and military men visited India for various purposes. Akbarshah’s policy of treating all religions equally was instrumental in ensuring that Christians could freely move around India without any obstacles. From the same period, the British colonialists began to show interest in this country and exactly two centuries later they made India their colony.

## CONCLUSION

During our research, we were convinced that Akbarshah was the most studied and most widely written historical, artistic and scientific king among all the other Mughal rulers. This is certainly not in vain. The ruler Akbar spent his entire life expanding the lands inherited from his ancestors and strengthening the borders. But most importantly, he always lived with the pain of the people, trying to contribute to the well-being of his citizens. He promoted the doctrine of the equality of all religions in the country in order to put an end to religious disagreements and internal conflicts. Akbarshah, who was a supporter of unity and peace, was awarded the title of “Great Ruler”.

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**IMPACT OF SOCIAL MEDIA ADDICTION ON INHIBITION OF  
INFORMATION AND COGNITIVE STYLE IN ADOLESCENTS OF  
KOLKATA**

**Dr. Anindita Gupta\***

\*Assistant Professor,  
Department Of Human Development,  
Acharya Prafulla Chandra College,  
Acharya Prafulla Chandra College,  
New Barrackpore, Kolkata,  
West Bengal, INDIA

ORCID ID: 0000-0003-3797-9470

Email Id: Anindita16.Gupta@Gmail.Com

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**ABSTRACT :**

*Exposure to media, particularly digital media, can lead to various cognitive changes, including impaired attention, memory problems, and reduced executive function, especially in children and adolescents. Additionally, excessive screen time can disrupt sleep patterns, which further impacts cognitive function. Excessive media use, particularly fast-paced content, can shorten attention spans. Observational studies have linked early exposure to fast-paced television with attentional deficits in later childhood. Multi-tasking with media can also negatively impact attention. Excessive screen time can negatively affect short-term memory. Memory loss can be a symptom of digital dementia, which is linked to excessive technology use. Using media to document experiences may actually diminish memory for those experiences. Digital media overuse can impair executive functions like inhibitory control, which is the ability to resist distractions. Early screen media exposure may lead to weaker executive functions in preschool children. Multi-tasking with media has been associated with poorer executive functioning. Excessive screen time can lead to a decline in cognitive abilities, including memory loss, attention deficit, reduced ability to communicate, and impaired decision-making. Digital media use, especially multitasking, has been linked to increased impulsiveness and a reduced ability to adapt to changing situations. Impaired social communication skills can be a consequence of excessive media use, especially in children. Research suggests that social media use may impact social problem-solving skills. Excessive screen time may reduce opportunities for creative thinking. Factors influencing cognitive effects could be age, type of media, amount of use, individual differences etc. The present study tries to find out the impact of social media addiction on ability to inhibit irrelevant information and cognitive style. The study uses the Social Media Addiction Test, Stroop Test and the Group Embedded figure Test for this purpose. The sample size of the study was hundred. There were equal number of boys and girls in the study. The age group of the sample was 13 to 16 years. Mean, standard deviation, Pearsonian correlation coefficient was*

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*found out. Results revealed that there was a significant impact of social media addiction on inhibition and cognitive style of the adolescents.*

**KEYWORDS:** *Social media addiction, cognitive style, cognitive inhibition, Pearsonian correlation coefficient, Stroop Test, Group embedded figures Test.*

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## **INTRODUCTION :**

Digital media exposure can lead to impaired cognitive functioning in children and adolescents. The major cognitive effects are reduced attention and concentration, reduced memory and executive functions etc. Excessive media usage can lead to attention deficit, communication difficulty and problems in decision making. Sometimes people engaged in excessive media exposure may experience impulsiveness and may find it difficult to adapt to difficult situation. Impaired social communication, reduced social problem solving skills and delayed language development may be the outcome of too much of screen time also. This may also effect their ability of critical thinking. Cognitive inhibition is the process to separate and suppress irrelevant information from relevant ones. This process helps in the retraction of required information and thereby helps in efficient recollection. It helps to control irrelevant thoughts, behaviours and responses for proper processing of information. Goldstein and Blackman (1978) define cognitive style as the hypothetical construct which refers to characteristic ways in which individuals conceptually organize the environment. They add that cognitive style is an information transformation process whereby objective stimuli are interpreted into meaningful schema. Morgan et al. (1987) have explained the concept of cognitive style more simply by stating that people differ in the ways they typically and characteristically process information. The general processing strategies that characterize different people are termed as cognitive style. Ridding and Cheema (1991) suggest that cognitive style is a bridge between cognition/intelligence measures and personality measures. They also point out that cognitive style is unique in its polar nature, having an "either or" quality, where the absence of one characteristic implies the presence of its extreme form. This distinguishes cognitive style from the majority of personality measures which are more multifaceted (Ridding and Cheema, 1991). Digital media exposure or social media addiction seem to play a significant and negative role on both cognitive style and cognitive inhibition (Amirthalingam and Khera, 2024). According to Montag and Market(2023) social media addiction may lead to severe cognitive failure. This may also be responsible for reduced social networking. Internet addiction may also be associated with impairment in cognitive control, there may be a decline in the executive functioning in adolescents (Mandez, et. al., 2023). In a study by Christakis et. al.(2018) it has been proved that impact of social media in the first three years of life may have a detrimental effect on children. The study has also made it clear that excessive sensory stimulation may lead to cognitive and behavioural deficits. Increase in the screen time may influence children's and adolescents socio-emotional and cognitive development (Sitskoorn et. al., 2023). Studies have also revealed that excessive use of social media platforms have adverse effects on cognitive functioning. Excessive social media use may cause addictive behaviors and may influence certain individual characteristics like emotions, thoughts, and actions (Montag and Markett, 2023). In a study by Mandez et. al.(2023) social media addiction is associated with impairments in cognitive control. The present study would try to find out the impact of social media addiction on cognitive style and cognitive inhibition of adolescent living in Kolkata.

## **METHODOLOGY:**

Objectives: The objectives of the study were to find out: -

1. whether there is significant relationship between the impact of social media addiction on ability to inhibit irrelevant information in children and adolescents (11 – 15 years).
2. whether there is significant relationship between the impact of social media addiction on cognitive style in children and adolescents (11 – 15 years).

## **Variables:**

The variables selected for the present study were, social media addiction, ability to inhibit irrelevant information, cognitive style, age and gender. Social media addiction is a condition where an individual engages oneself excessively in social media. The ability to inhibit irrelevant information is also called cognitive inhibition. This ability allows the individual to suppress irrelevant thoughts and optimize cognitive processing. Cognitive style on the other hand is defined as the information transformation process (Goldstein and Blackman, 1978). Age is the chronological age of an individual and gender is the social construction to the biological factor described as sex. In the present study age and gender are considered as independent variables. Cognitive inhibition, cognitive style and social media addiction are the dependent variables.

Tools Used:

For the purpose of assessing the variables mentioned, the following tools were selected to serve the purpose of data collection.

1. Internet Addiction Test by Kimberly Young (2017)
2. Group Embedded Figures Test developed by Philip K. Oltman, Evelyn Raskin and Herman K. Witkin (1971)
3. Stroop Color and Word Test Kit for Children by Charles J. Golden, Shawna M. Freshwater, Zarabeth Golden and Brian M. Syzdek (2003)

## **Alternative Hypotheses:**

The alternative hypotheses of the study are:

1. There is significant relationship between the impact of social media addiction on ability to inhibit irrelevant information in children and adolescents (11 – 15 years).
2. There is significant relationship between the impact of social media addiction on cognitive style in children and adolescents (11 – 15 years).

## **Sample:**

In the present context, the population comprised of hundred, eleven to fifteen year old girls and boys residing and studying in Kolkata. The population comprised of both girls and boys to ensure that the findings of the investigation can be generalized irrespective of gender. The population was restricted to the residents of the city of Kolkata to control, as far as possible, the influence of the differences in geographical area (viz., urban, semi – urban, rural, tribal etc.) and the associated cultural influences on the data. The method of stratified random sampling technique was used for data collection.

## **Analysis of the Data:**

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After scoring of the standardized tests the mean and the standard deviation and Pearsonian correlation coefficients was calculated to find out the relationship between the variables.

**Result and Discussion:**

At the outset, the descriptive statistics i.e., the mean and standard deviation was calculated for all the three variables.

**Table 1: Mean and Standard Deviation of the variables**

| <b>Variables</b>              | <b>Mean</b>  | <b>Standard Deviation</b> |
|-------------------------------|--------------|---------------------------|
| <b>Social media addiction</b> | <b>80.83</b> | <b>5.93</b>               |
| <b>Cognitive style</b>        | <b>8.86</b>  | <b>2.33</b>               |
| <b>Cognitive Inhibition</b>   | <b>52.13</b> | <b>4.55</b>               |

The standard deviation values reported in Table 1 are moderate indicating that the scores of variables (N = 100) are more or less homogeneous.

To probe the relations among the pertinent variables of the investigation, Pearsonian correlation coefficients between pairs of these variables were computed for the entire sample

**Table 2: Correlations Among Relevant Variables ( N = 100)**

| <b>Variables</b>              | <b>Social Media addiction</b> | <b>Cognitive Inhibition</b> | <b>Cognitive Style</b> |
|-------------------------------|-------------------------------|-----------------------------|------------------------|
| <b>Social media addiction</b> | <b>1.00</b>                   |                             |                        |
| <b>Cognitive Inhibition</b>   | <b>0.79**</b>                 | <b>1.00</b>                 |                        |
| <b>Cognitive Style</b>        | <b>0.83**</b>                 | <b>0.80**</b>               | <b>1.00</b>            |

\*\* p< .01

Table 2 shows that cognitive style scores of the subjects are significantly related to their cognitive inhibition and social media addiction. Since the p-value <  $\alpha$ ,  $H_0$  is rejected. In other words, the difference between the sample correlation and the expected correlation is big enough to be statistically significant. Therefore, we reject the null hypotheses and accept the alternative hypotheses.

The result is in line with the findings of Mandez, et. al. (2023) and Christakis et. al. (2018). They have also stated in their study that internet addiction or social media addiction has a significant impact on cognitive functioning in children and adolescents. A study on the impact of problematic internet use on cognitive ability depicts a significant impact of problematic internet use on inhibitory control (Ioannidis et al. 2019). Internet addiction is also associated with cognitive instability and lack of cognitive complexity (Devine et al. 2022). A study on internet addicted and internet non addicted adolescents revealed that the internet non addicted adolescents had a greater intelligence quotient than the internet addicted adolescents. Though in this study it is not clear that internet addiction affects cognitive development, it can be said that as brain development is active during adolescence, internet addiction during this time may adversely affect cognitive functioning (Park et al. 2011). It can thus be stated that the findings of the present study can be considered as appropriate as there are several other supporting research findings in this related topic. The findings can be further considered if the population of the study is increased and we can compare the findings with a control group.

## **CONCLUSION:**

In the present scenario internet addiction or addiction to social network cannot be avoided for children and adolescents. Even though we understand the negative consequences of the internet or social network, our children and adolescents use them inevitably. Several research have highlighted the consequences of internet addiction as depression, anxiety, reduced cognitive complexity, impulsivity etc. The present study has tried to highlight the impact of social media addiction on cognitive style and cognitive inhibition. The results prove that there is a significant impact of social media addiction on cognitive inhibition and cognitive style. The study does not focus on the influence of gender on the variables. This can be considered in future studies. We can also include the influence of social media addiction on a control group to understand the difference between the two groups. The findings can help us plan a strategy to control social media addiction by controlling screen time in children and adolescents. Specific policy framework regarding educational system and activity-oriented curriculum and group activities can be incorporated to reduce screen time in children and adolescents. The study can therefore help us pave a pathway to guide our children and adolescents for a better psychological wellbeing.

## **DECLARATION OF CONFLICTING INTERESTS:**

There is no potential conflicts of interest with respect to the research, authorship, and/or publication of this article. There is no financial support received from any organization for this study. There is no commercial or financial arrangement related to this study.

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