



How to Develop Social Equity for Consumers? A Technology-Based Framework

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ARTICLE INFO

Article History:

Received: April 30, 2022

Revised: May 11, 2022

Accepted: May 13, 2022

Available Online: May 18, 2022

Keywords:

Digitalization

Sense of Security

Information Communication

Technology

Social Equity

JEL Classification Codes:

D63, D83, H55

Funding:

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

ABSTRACT

In the business sector of Pakistan, social equity is still an unaddressed and conflicting issue. The objective of this study is to highlight the factors playing a key role in maintaining social equity and to develop a sense of satisfaction among consumers of Pakistani market segments to provide them with a way to best business practices and importantly, for emerging businesses. This study was conducted with the help of a questionnaire, and the responses were collected from 700 respondents. The hypotheses were developed with careful evaluation of existing literature, and data was collected from diverse respondents in the Pakistani business and market sectors. This study concludes that to develop social equity for a community, the role of digitalization, a sense of security, and information communication technology are important. The significance of this study is to develop sustainable business activities and ensure the concept of social equity in the Pakistani environment by addressing the theoretical gap and providing recommendations based on responses taken from the diverse consumers.



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Citation: Hameed, W. ul, Jahangir, A., Khan, A. J., & Iqbal, J. (2022). How to Develop Social Equity for Consumers? A Technology-Based Framework. *iRASD Journal of Economics*, 4(2), 173–186.

<https://doi.org/10.52131/joe.2022.0402.0071>

1. Introduction

Modern problems need modern solutions. Similarly, the role of businesses in the market is not only limited to developing brand equity, but at the same time, the social responsibility of sustainability, which includes social equity, is important to be maintained by businesses in the era of mature markets and awareness where people face different emerging problems. Due to conflicts between management and stakeholders, business organizations are compromising on digitalization, fair services, and providing quality of life by creating discrimination and unfair use of information and communication technology to generate short-term profits, but their business practices violate sustainability standards in broader concepts.

Digitalization refers to the transformation of the manual order of working to the information technology platform in which people are provided with the right opportunities to get things done in an understandable and desired way (Stepanov, Pechegin, & Diakonova, 2021). The role of digitalization has become important in the modern age, where people are provided with the opportunity to get work done rapidly to improve the performance of the business on a larger scale (Batoool, Gill, Javaid, & Khan, 2021). A sense of security refers to the confidence of people when they are interacting in any situation (Akalin, Kiselev, Kristoffersson, & Loutfi, 2017). It is important to understand that, with the help of a sense of security, people are improving their standard of living, and they become conscious of their working patterns, which are important in their social life. Information communication technology is how people are provided with the opportunity to use the digital platform provided with the help of technology to communicate with each other, which is important for them in the modern era (Laban & Deya, 2019). It is a fact that information communication technology has changed the living patterns of people because people are using different modern and smart ways of communication for sharing information. Non-discrimination refers to how people are provided with the opportunity to improve their standard of living without any kind of barrier or bias against them. It is a fact that the communities with non-discrimination are developed, and in such communities, human rights are not violated. Fair services refer to providing people with equal opportunities to enjoy the same joys as the rest of society (Schein & Bauer, 2019). It is also based on non-discrimination. In this regard, fair service is useful to build a long-term relationship with the customers. A quality life is when people are living a standard life, in which not only their wants but, at the same time, their demands are fulfilled according to their capacities (Ibarra, Casas, & Partida, 2014). In this way, it would be useful for them to have a prosperous life with a purpose. Importantly, social equity, in general, refers to the provision of equal opportunities to all people for their survival. It is to improve the standard of society and provide equal rights to the people of society.

The goal of this study is to emphasise the importance of digitalization of business practices, non-discrimination in providing fair services, and the role of information and communication technology in establishing quality of life standards to ensure social equality, as well as to be a champion in it by providing a competitive advantage. Neal, Kline, Olejarski, and Gherardi (2022) concluded that social equity is maintained by providing and delivering quality services to the people, by business sectors. This study is framed to demonstrate the new challenging factors, for the businesses of Pakistan, particularly newly emerging businesses, or multinational chains, to provide a view of the market segments' perception of social equity, and provide the approachable recommendations, required by the post-pandemic era. The priority of business organizations should be to enhance the circle of social equity to the adoption level for businesses (Berry-James et al., 2021; Borry, 2021; McDonald & McCandless, 2021; McDonald III, 2021). In other words, social equity is the backbone of any society; if it fails to sustain itself, not just financially, but also socially, the society will collapse.

This study is significant as it is designed to address the theoretical gap in the literature and the practical gap in business practice because it was identified that no study earlier has been focused on the variables considered in this study. The theoretical implications, as well as practical implications of this study, would be important to consider in dealing with the issues related to social equity. At the same time, the theoretical framework of this study would be important to consider for future studies because it was developed with careful consideration and would help future studies to understand the relationship between the variables.

2. Literature Review

2.1 Role of Digitalization in Non-Discrimination

Digitalization is referred to as the use of technology and all the modern tools by a majority of people in a society that could ultimately help them to have a new way of living with sustainability (Batool et al., 2021; Stepanov et al., 2021). In this way, the role of digitalization in non-discrimination is significant because it was previously assumed that people without access to technology were not provided with the appropriate information based on their needs. Also, with the help of digitalization, people have access to almost all of the services that are being utilized by society. Digitalization is a way that helps people to have all the entertainment and avoid non-discrimination within our society (Malkawi, 2019; Ongena, Paraschiv, & Reite, 2021). Similarly, today's technology shares all information with all people, and there is no discrimination in society as a result of it. Technology has no emotions, and it is quite useful for sharing mutual information for every member of society, and in businesses, it is a helping tool to not create discrimination based on demographics (Brkan, Claes, & Rauchegger, 2020; Eigenstetter, 2020).

H1: Digitalization has paved the way to establishing non-discrimination.

2.2 Role of Non-Discrimination in Fair Services

Non-discrimination helps a lot in the delivery of fair services to the people in any society because the people who are living in that society want to share equal values with each other segment of them (Kcomt, 2019; Saparaliyev et al., 2019; Tarasenko, 2018; Wachter, Mittelstadt, & Russell, 2021). There are multiple ways to provide fair services but if it is based on discrimination and creates a challenge for a segment of a society that perceives that the services are not being provided based on ethical standards and discrimination, then it would create disaster and psychological problems. According to Wylie et al. (2016), to ensure the use of fair services, non-discrimination should be rooted out. Bhatt (2020) states that if fairness is maintained in service delivery, then it could lead to a competitive advantage for the business entity. Therefore, the role of non-discrimination is important in the fair delivery of services.

H2: Non-Discrimination helps to provide fairness in Service Delivery.

2.3 Role of Sense of Security in Quality Life

A sense of security refers to the confidence that any consumer gets when he makes transactions with business entities. This sense of security helps a lot to improve the quality of life of consumers in any market because when they understand that any particular business is secure (Ahn, 2021; Dwidienawati, Arief, & Abdinagoro, 2018; Kim, Shin, & Koo, 2018; Roy, Shekhar, Lassar, & Chen, 2018; Yao, Wang, Yu, & Guchait, 2019). Consumers assume that there is no risk in making a transaction with any particular business, and the cognitive association and sense of security of customers develop in the minds of the target market (X. Wang, Yuen, Teo, & Wong, 2021). In the same way, quality of life is associated with the perception of how much a consumer is comfortable and involved in purchasing and consuming a product. Therefore, the core responsibilities of the business are to develop a sense of security in the perception of consumers and provide products and services to improve their living standards (W. Liu, Wang, Shen, Yan, & Wei, 2018).

H3: Sense of Security helps to enjoy Quality Life

2.4 Role of Information Communication Technology in Maintain Quality Life

Information communication technology has become an important part of businesses and to provide a quality life, the role of information communication technology is important because it has changed the traditional dynamics of communication; now businesses can communicate with the consumer quickly anywhere and anytime with the help of information communication technology (Aldholay, Isaac, Abdullah, Alrajawy, & Nusari, 2018; Amin, Almari, Isaac, & Mohammed, 2019; Brandt, Jensen, Søberg, Andersen, & Sund, 2020; B. Wang, Liu, & Parker, 2020). Similarly, the greater information communication technology would be effective, the greater quality of life would be maintained because if the information is provided at the appropriate time, by a suitable channel, and in an inappropriate situation to deal with any issue, that issue would ultimately be addressed the problems in the way of quality life (Do, Huang, & Do, 2020; Sroka & Szántó, 2018). It is the responsibility of businesses to ensure that they are providing all of the information required to satisfy the needs of the consumer in order to maintain a large market share by utilizing ICT.

H4: Information Communication Technology has become an important part of modern people's lives.

2.5 Role of Fair Services in Quality Life

Fair services refer to community service delivery that adheres to standards and all ethical considerations in order to benefit the target market (Azcarate-Aguerre, Den Heijer, & Klein, 2018; Hapsari, Hussein, & Handrito, 2020; Rengifurwarin, Akib, & Salam, 2018; Sjödin, Parida, Jovanovic, & Visnjic, 2020). The role of shared services in quality life is important because to maintain equality, and the standard of living, each consumer wants that when he makes a transaction with any business activity, he should be provided with better service delivery. Similarly, the role of management, and the external environment is important to service delivery because when the management is fair and wants to deliver quality products or services to the consumer, then the consumers will benefit from it. In this regard, in the mature markets, fair service delivery is a competitive advantage for business entities because it provides them with a unique selling point that results in experience differentiation in the minds of consumers (Aspara, Klein, Luo, & Tikkanen, 2018; De Bruin, Roberts-Lombard, & De Meyer-Heydenrych, 2020; Papparoidamis, Tran, & Leonidou, 2019). According to Milanese, Runfola, and Guercini (2020), fair service delivery helps to engage the consumer in potential purchases and maintain a long-term relationship with them.

H5: The delivery of Fair Services helps to Develop Quality Life

2.6 Role of Fair Services and Quality Life in Social Equity

Social equity is referred to as the provision of equal opportunities to all members of society to have a quality life with sustainability and integrity (Aline & Paul, 2018; Nadaf & Khajeh, 2018). Kilmer (2019) endorses that social equity is dependent on fair services and the quality of life for its potential growth. On the one hand, social equity is dependent on fair services by business entities. It is because if the business activities are performed lawfully and there is no discrimination in them, then the service delivery to all the target market would be based on fairness. Additionally, this fairness helps to maintain social equity within society and develop a sustainable relationship with the consumer (Bhatti, Farhan, Ahmad, & Sharif, 2019; Cisneros-Montemayor et al., 2019; Gazley, LaFontant, & Cheng, 2020). On the other hand, social equity is dependent on the quality of life because if the quality of life is not provided to the consumers and they are not provided with risk-free and potential purchasing products, then it would be

difficult for them to have social equity (Ncube, Soonawalla, & Hausken, 2021). The public demands that business firms maintain social equity by working on the agenda of ethical standards, and valuable service delivery to maintain the quality of life in the best way (Khan & Iqbal, 2020). The relationship between the variables is presented in Figure 1.

H6: If Fair Services are provided, then Social Equity is ensured.

H7: If Quality Life is provided, then Social Equity is ensured.

H8. Quality life mediates the relationship between fair service and social equity.

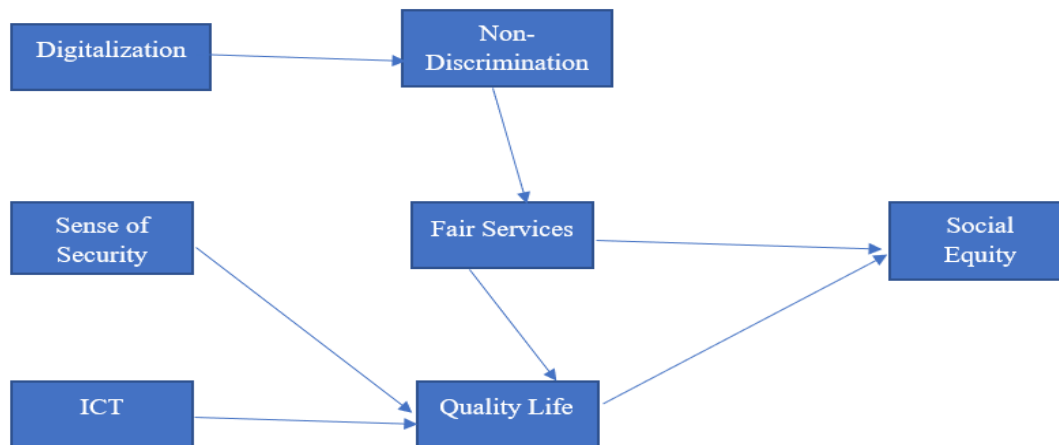


Figure 1: Theoretical Framework

3. Methodology

3.1 Prepare Questionnaire

The questionnaire was prepared based on already developed scale items. To begin with, five scale items for digitalization were taken from the study by (Eller, Alford, Kallmünzer, & Peters, 2020). Secondly, the five scale items for Sense of Security were taken from (Akalin et al., 2017). Thirdly, the five scale items for information and communication technology were taken from the study (Laban & Deya, 2019). Fourthly, the five scale items for non-discrimination were taken from (Scheim & Bauer, 2019). Fifthly, five scale items for fair services were taken from the study (Ibarra et al., 2014). Sixthly, the five scale items for quality of life were taken from the study (Havlíková, 2016). Lastly, the five scale items for social equity were taken from the study of (Wu, Ma, & Yu, 2017).

3.2 Data Collection Method

The data was collected by the diverse consumers of Pakistan with the delivery and collection method, in which the questionnaire was delivered, and later collected to analyze the data. Furthermore, the respondents were informed that the data is not shareable with any third party, but confidential and will be used for the research purposes only. Later, they were appreciated for their contribution to this study.

4. Finding Results

4.1 Convergent Validity

In this study, the data were evaluated with the help of Smart PLS recommended by (Kamis, 2021). The Loadings, CV, and AVE were identified by using PLS Algorithms and Bootstrapping. Luckily, all the CR values were greater than the recommended value of 0.70. Similarly, the reliability of instruments was measured using Cronbach's alfa, and loadings were greater than 0.8, 0.7, and 0.6 shown in Figure 2 recommended by (Al-Skaf, Youssef, Habes, Alhumaid, & Salloum, 2021). Also, all the variables have Cronbach's alfa greater than 0.70 recommended by Amirrudin, Nasution, and Supahar (2021) shown in Table 1.

Table 1

Scale Items with Factor Loadings (Standardized Factor Loadings, AVE, and CR)

Variables	Scale	Loadings	Cronbach's Alpha	CR	AVE
Digitalization	DG1	0.737	0.756	0.833	0.501
	DG2	0.677			
	DG3	0.783			
	DG4	0.686			
	DG5	0.649			
Fair Services	FS1	0.697	0.775	0.847	0.527
	FS2	0.621			
	FS3	0.732			
	FS4	0.764			
	FS5	0.803			
Information Communication Technology	ICT1	0.895	0.891	0.922	0.705
	ICT2	0.922			
	ICT3	0.904			
	ICT4	0.797			
	ICT5	0.649			
Non-Discrimination	ND1	0.651	0.846	0.892	0.626
	ND2	0.674			
	ND3	0.868			
	ND4	0.883			
	ND5	0.849			
Quality Life	QL1	0.742	0.812	0.87	0.573
	QL2	0.831			
	QL3	0.780			
	QL4	0.700			
	QL5	0.726			
Social Equity	SE1	0.824	0.742	0.787	0.507
	SE2	0.899			
	SE3	0.841			
	SE4	0.713			
	SE5	0.773			
Sense of Security	SS1	0.887	0.919	0.941	0.762
	SS2	0.931			
	SS3	0.922			
	SS4	0.892			
	SS5	0.715			

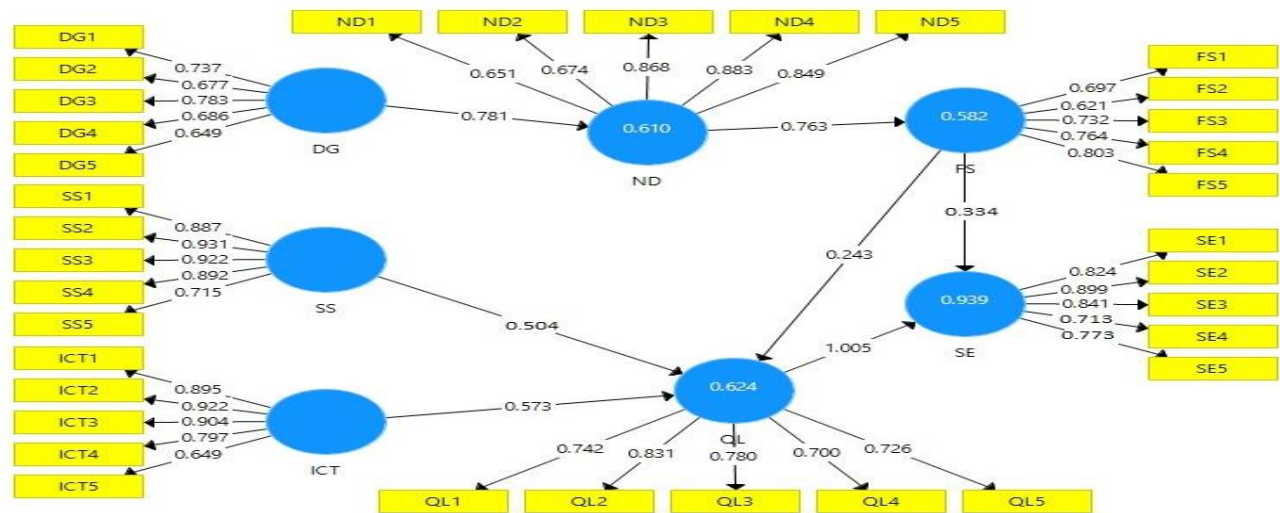


Figure 2: Measurement Assessment Model

4.2 Discriminant Validity

The HTMT method recommended by Bayaga (2021) was applied in this study to identify the discriminant validity, and the distinction between the variables as HTMT is the most recommended method for the latest research. Importantly, all the values in discriminant validity were less than 0.90 strongly recommended by (Kamis, 2021). In short, validity in all constructs is found as shown in Table 2.

Table 2
Discriminant Validity

	DG	FS	ICT	ND	QL	SE	SS
DG	0.834						
FS	0.882	0.735					
ICT	0.836	0.807	0.819				
ND	0.863	0.788	0.799	0.798			
QL	0.808	0.741	0.786	0.730	0.719		
SE	0.885	0.737	0.813	0.775	0.721	0.642	

DG= Digitalization, FS= Fair Services, ICT= Information Communication Technology, ND= Non-Discrimination, QL= Quality Life, SE= Social Equity and SS= Sense of Security

4.3 The PLS-SEMs Results

In this study, to reach a final discussion, hypotheses were tested shown in Table 3. H1 was tested to check its significance and according to the results DG has a significant effect on ND ($\beta = 0.781$, $t = 31.425$, $p = 0.000$) and H1 is supported. H2 was tested to check its significance and according to the results ND has a significant effect on FS ($\beta = 0.763$, $t = 30.481$, $p = 0.000$), and H2 is supported. H3 was tested to check its significance and according to the results, SS has a significant effect on QL ($\beta = 0.504$, $t = 18.382$, $p = 0.000$), and H3 is supported. H4 was tested to check its significance and according to the results, ICT has a significant effect on QL ($\beta = 0.573$, $t = 9.828$, $p = 0.000$), and H4 is supported. H5 was tested to check its significance and according to the results, FS has a significant effect on QL ($\beta = 0.243$, $t = 4.867$, $p = 0.000$), and H5 is supported. H6 was tested to check its significance and according to the results FS has a significant effect on SE ($\beta = 0.334$, $t = 10.121$, $p = 0.000$) and H6 is supported. H7 was tested to check its significance and according to the results QL has a significant effect on SE ($\beta = 1.005$, $t = 81.290$, $p = 0.000$) and H7 is supported (see Figure 3).

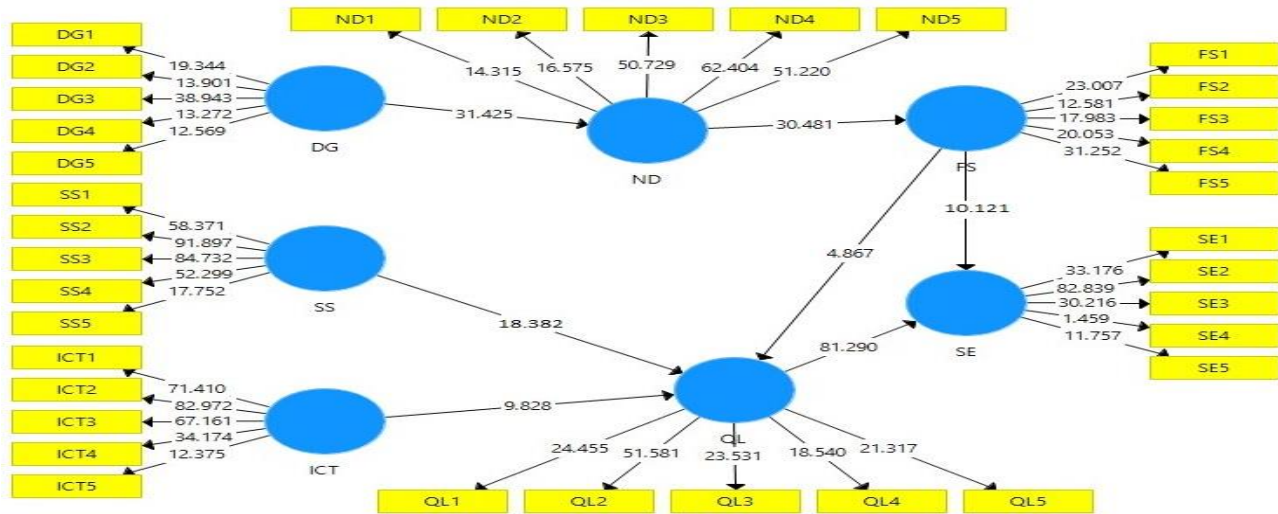


Figure 3: PLS Structural Model

Table 3
Direct Effects

Hypothesis	B	STDEV	t values	p values	Decision
H1. DG -> ND	0.781	0.025	31.425	0.000	Supported
H2. ND -> FS	0.763	0.025	30.481	0.000	Supported
H3. SS -> QL	0.504	0.027	18.382	0.000	Supported
H4. ICT -> QL	0.573	0.058	9.828	0.000	Supported
H5. FS -> QL	0.243	0.050	4.867	0.000	Supported
H6. FS -> SE	0.334	0.033	10.121	0.000	Supported
H7. QL -> SE	1.005	0.012	81.290	0.000	Supported

DG= Digitalization, FS= Fair Services, ICT= Information Communication Technology, ND= Non-Discrimination, QL= Quality Life, SE= Social Equity and SS= Sense of Security

Furthermore, the mediation analysis was checked in this study. According to the results presented in Table 4, there is a significant mediating relationship of quality life between the relationship of fair services and social equity ($\beta = 0.244$, $t = 4.875$, $p = 0.000$), therefore the hypothesis is supported.

Table 4
Indirect Effects

Mediation	B	STDEV	T-Value	P-Value	Decision
H8. FS -> QL -> SE	0.244	0.050	4.875	0.000	Supported

5. Discussion and Conclusion

To begin with, the results of H1 show that the role of digitalization in non-discrimination is significant and it can help to eradicate discrimination from society to provide social equity in the business sector. It is important to understand that with the help of digitalization the target market can be segmented efficiently and the customized services your products could be delivered to the consumer to their requirements. This digitalization is important to understand because with the help of technology, and all the information-sharing tools it has become easier to understand the role of digitalization in creating a peaceful and sustainable working environment (Grubmuller, Duerkop, & Huth, 2021; Norouzi, 2022; Ritter & Pedersen, 2020; Witschel, Döhla, Kaiser, Voigt, & Pfltschinger, 2019). Secondly, the results of H2 show that there is a significant relationship between non-discrimination and service delivery that can help

to provide their services because there is a significant relationship between non-discrimination and fair services. If the business entity is working on the agenda of non-discrimination, and it has shared values and wants to serve each segment of the society equally in the terms of customized products and service delivery, then it would be beneficial for the society and enhance the perception of social equity (Fapohunda, 2002; Klinner & Walsh, 2013; Reddy, 2005; Walsh, 2009).

Thirdly, the results of H3 show that there is a significant relationship between a sense of security and quality of life. Indeed, maintaining a quality life sense of security is also a barrier. In this regard, those business entities who are providing a sense of security, and zero risk products or services to the consumer, have sustainable growth, and a competitive advantage over other business entities that are working less on ethical standards. to improve the strength of security. The need is that the companies should work on research and development projects to enhance the quality of life of the consumers (Långstedt et al., 2021; Lee, Rao, Nass, Forssell, & John, 2012; Rai & Medha, 2013). The results of H4 show that there is a significant relationship between information communication technology and quality of life. Indeed, technology in modern times is playing a key role to maintain the living standard with effective and efficient service delivery, and product customization to ensure that the consumers are equally satisfied with the products or services. In this way, the consumers are segmented based on their purchasing behavior with the help of information communication technology, and they are provided with marketing campaigns and information to satisfy their future needs (Anser, Yousaf, Usman, & Yousaf, 2020; Gaspar, Soares, Caldeira, Andrade, & Soares, 2019; Işoraitè, 2014). This satisfaction of future needs by the business develops a sense of potential input by the business entities into the output of quality life of the consumer.

The results of H5 show that there is a significant relationship between fair services and quality of life. The quality of life of the consumer is always dependent on the fair services by the business entities because the fairer services the business would provide, the greater sense of acceptance in the mind of the consumer would be developed (Kempf & Heckler, 2021; Koide, Murakami, & Nansai, 2021; B. Liu, Wu, & Lin, 2022). In this way, the services are playing a key role to develop, maintaining, and forecasting the needs of consumers, and satisfying them with customized and customer-oriented products and services. The results H6 and H7 show that social equity is dependent on the fair services by the business entities and the quality of life provided by these entities. Interestingly both hypotheses are significant and provide a chain relationship between shared services quality of life, and social equity. No doubt without the absence of quality life, it would be hard to say that the social equity is maintained similarly, without the concept of fair services in any market it would be difficult to consider that the business activities are doing right with the consumers (Bithas, 2008; Jiao, Ertz, Jo, & Sarigollu, 2018; Schivinski, Muntinga, Pontes, & Lukasik, 2021). Therefore, the consumers are always looking for quality life, and fair services in the diverse market where the global multinational companies are working to provide products and services to the consumers. According to the results of H8, there is a significant mediating role of quality life in the relationship between fair services and social equity. Therefore, more quality of life would ensure more social equity in the society.

6. Implications

6.1 Academic Implications

This study adds to the literature because previous studies did not address the role of quality of life and service delivery in ensuring social equity in Pakistan's business environment. In this regard, the role of digitalization in non-discrimination was not considered by the earlier studies to develop fair services and social equity. Similarly, the sense of security in the quality of life and its effect on social equity were not considered significant by the earlier studies. Therefore, this contribution to literature is the benchmark of this study. In other words, the

importance of the study in literature would help future researchers to define the relationship between the factors that are influencing and responsible for social equity.

6.2 Practical Implications

In the business sector of Pakistan, it is hard to maintain social equity and grow with sustainability because different stakeholders of these business entities are interested to generate profit, but they are not interested in the welfare of the community. However, on the other hand, the corporate social responsibility of the emergent, and existing businesses demands that the approach of social equity should be crucial for business activities to ensure that the consumers would not feel any kind of difficulty making transactions with business activities. It is the need of the hour for the Pakistani SMEs and other emerging businesses as well, to ensure social equity with the help of delivery of fair services to improve the quality of life of the consumers (Khan, Tufail, & Ali, 2021). In this regard, the approach of businesses should be based on non-discrimination in society, and in this regard, digitalization should be considered a significant factor to go with the non-discrimination approach. Secondly, a sense of security and risk-free services should be provided to the consumers to enhance their living standards, and make sure that they are socially and psychologically attached to the business activities and their objectives are set based on better performance of businesses. Lastly, the business entities should ensure that the fair use of information communication technology to provide the information to the target market according to their need is important to maintain a quality life and sustainable and long-term relationship with the consumers.

6.3 Future Direction

This study contributes to the role of fair services, and quality life in social equity while considering information communication technology, and digitalization as influential factors in managing businesses. However, future studies should consider the role of globalization, management behavior, and social acceptance in providing social equity to the business sectors of Pakistan. Also, future researchers must identify the dynamic and emerging factors influencing the social equity concept and its relation to sustainability.

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