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FRAUDULENT MARKETING COMMUNICATION AND CUSTOMERS’ DEFECTION- A REVIEW FOR DISCOVERING THEORETICAL HORIZONS

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Abstract

Consumers are persuaded by different types of fraudulent communication to fulfill certain marketing agendas. fraudulent communications having its deleterious effects and consequences and finally, the customers get defected due to it. The study aims to review the concept of fraud communication in the context of marketing communication and the consequential impact on customer defection, business, and marketing risks. The objective of the study is to discover the different types of fraudulent communications through a review and synthesis. Finally, an attempt has been made to connect the horizons of consequential customer defections.

Keywords: Marketing Literacy, Fraudulent Communication (FC), Deception, Marketing Mix, Marketing Communication.

Introduction

1. Background

Effective communication is the backbone of sustainable marketing. Effective marketing communication is one of the important parts of the marketing strategies of every company. It uses media tools that are employed to communicate with the market or consumers. If the communication failed to create any effect on consumers, it directly affects consumer behavior. It can repeal the consumers from making any purchase. In the 21st century, a great number of companies use online communication to build brand image. The communication means they present successfully to accomplish some marketing objectives, while in doing so, marketing communication breaches the ethics of communication. Marketers have just one aim in mind; sell as much as possible to as many as possible customers. In reaching consumers or customers, they do not mind using unethical practices (Das, 2016).

Unfortunately, the consumers get victimized, consequently, a customer starts to show an unwillingness to believe any communication tools such as advertisement. One observable consequence of such communication is customer defection. Defection means loss of users or consumers or the decrease in purchases by consumers with a consequent impact on the reduction of the Company's business (IPSOS, 2016). The phenomenon of customer defection may be of two types—first is observable customer defection, the second one is unobservable. An example of observable or identifiable customer defection is, in the case of a bank, suppose a large number of customers are closing their bank accounts and credit cards. In those cases, customers can purchase a considerable part from another supplier or brands leaving earlier ones. Unidentifiable customer defection may be silent. It can be caused due to the customer's brand shifting when customers stop buying a particular good temporarily or permanently and finally, that portion of the customer goes to the competitors. Customer defection in fraud marketing communication and unethical marketing phenomenon seems to have well connected with ethical marketing communication. It can be mentioned that communication should be sustainable for ensuring sustainable marketing.

A study on trends in digital marketing (Pandey et al., 2020) identified marketing communication as a leading research topic since 2000. The concept of sustainable marketing has come with an overview of customer satisfaction. Still, somehow organizations use negative trade practices to attract more customers. In every country, there are specific acts that deal with restrictive trade practices. In India, section 36A in The Monopolies and Restrictive Trade Practices Act, 1969 restricts “unfair trade practice”. “Unfair trade practice” means a trade practice that adopts any unfair method or unfair or deceptive practice to promote the sale or use. Literature also revealed, in most jurisdictions, advertising regulations have made the use of false or misleading advertising an illegal offense (Nuseir, 2018).

1.1. Study Context and Aim

With the advancement of technology and new media platforms such as Myspace, Facebook, YouTube, personal blogs, and websites marketers got a new space to communicate which is different from television or radio. These sorts of communication channels have enabled marketers to launch attacks that simply aren't possible through mass media (e.g., television, radio). Results suggest that the effects of an individual's cognitive traits (Internet-based information search and perceived Internet usefulness) and risk



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aversion on perceived deception are more relevant when consumers shop online than when they purchase from traditional stores (Riquelme et al., 2014). Marketing communication uses different approaches and strategies; interpersonal communication, online communication, mass communication, thus creates different forms of deception. The forms of communication content also vary according to product or brand features. In the given ambit of critical connections between forms of fraudulent marketing communications and customer defection, discovering the horizons of consequences may reveal an interesting notion that may serve as background for further knowledge and research.

The main aim of this review is to introduce the connection between fraudulent communication and customer defection. Marketing communication helps in making consumers ready to buy a product or service, but fraudulent marketing communication uses many and different manipulative tactics to persuade consumers through marketing content. Thus, this article aims to focus on fraudulent communication and the marketing literacy of consumers.

2. Objectives of the Study

The objectives of the review are to:

- (i) To discuss the trend in marketing communication strategies and the fraudulent communication that inhabit within it.
- (ii) To synthesize the pieces of evidence of fraudulent communication and their consequent impact as the customer defection.
- (iii) Finally, to discern the preventive measures needed to critically analyze and identify a form of fraudulent communication.

3. Methodology of Review and Analysis

3.1. Method- This study is based on a systematic literature review of secondary data available on selective databases. The literature has been collected with specific keywords which fit within the objectives of the study.

3.2. Search terms- The search process of literature was conducted using two databases; JSTOR and Google Scholar. The articles were searched using several keywords which were “deception”, “misleading claims” AND “marketing, “direct marketing” AND “deception” OR “misleading”, “advertising” AND “deception” OR “misleading”, “personal selling” AND “deception” OR “misleading”, “misleading claims” AND “marketing, “marketing literacy””.

3.3. Selection criteria-The selection criteria are specified here with the themes. The articles fulfilled the following selection criteria:

- The literature which discusses deception on claims or communication.
- The literature which discusses challenges and opportunities.
- The literature has been written in English.

3.4. Study selection-The article selection had been done in three steps. In the first step, the articles were searched using keywords and titles and abstracts were screened for eligibility of the mentioned criteria. In the second step, the selected articles were read and checked and some articles were excluded. In the third step, information was extracted by the researchers for analysis, interpretation, and conclusion.

4. Fraud in Marketing Communication

Marketing is the subset of business practices that affect consumers directly through exchange between buyer and seller. Consumer value, or utility, is created when the exchange satisfies the consumer’s wants and needs (Serota, 2019). Marketing is all about the product, price, place, and promotion. Communication is the primer of marketing promotion. Through marketing communication companies create value for customers and build strong customer relationships. Interactive communication helps customers as well as marketing organizations. In the communication process, the co-formation of information provides value to customers about the product of the organization and provides information about customer’s choices to the organization.

Under these conditions, the necessity of marketing activities is vividly increasing. The development of media tools has led to the emergence of marketing communication of information transmission from the organization to the customers which approaches communication. The elements of marketing communication are Source (marketers), Content (speech or media content), and Receiver (consumers). Content is an important part of marketing communications because the content defines its essence and directly affects customer involvement effectiveness. An effective way of creating marketing communication content is an important management issue for companies. Organizations or companies use different communication approaches which inversely complement negative impact as well. These could be noise in content creation in achieving the goal of the marketing communications

4.1 Fraud Communication through the Promotional Mix

Marketers use promotional strategies called the marketing mix. “The term "marketing mix" was first coined by Neil Borden, the president of the American Marketing Association in 1953 (Todorova, 2015). There are different typologies of the marketing mix.



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According to Plessis, marketing communication mix are of five types; they are- advertising, personal selling, sales promotion, publicity, public relations (Du Plessis et al., 2005)

The promotional mix is made up of five elements, shown below:

(i) Advertising: Advertising is a tool of marketing communication where the companies provide information about their products. Advertising can be many types such as printed, visual or audio-visual. The appeals of different types of advertisements are different. It varies based on human senses that the sources targeting to manipulate. The effectiveness of advertisement depends on the unique selling proposition that the source gives in the content. In fulfilling the goal, many a time the source provides unethical information in the advertisement content. The claims they made to promote the products fail because of unethical things such as false claims and exaggeration. Scholars in the domain of advertising deception have identified various kinds of deception in advertisements. Carlson et al. (1993) categorized the misleading/deceptive advertisement's claims into four types Vague/Ambiguous: The claim has a broad or unclear meaning. (2) Omission: The claim omits information that is necessary to judge its truthfulness. (3) False/Outright Lie: The claim is fabricated. (4) Combination of the above. It creates a negative impact on consumer behavior. Consumers are likely to abandon the brands to which they are loyal if they discover that businesses are not truthful or are misleading in their advertising (Nuseir, 2018).

(ii)Direct Marketing: Direct marketing is one of the most recognized forms of marketing communication for its widespread use and direct engagement of consumers (Elrod et al., 2020). Direct marketing is significantly cheaper than mass media. Direct mail marketing, catalog marketing, telemarketing, face-to-face marketing, and online marketing are the widespread forms of direct marketing (Kogan et al., 2020). Marketers do not need any media tool as relies on direct communication to individual consumers, rather than through a third party such as mass media. It engages individuals directly by sending, for example, a promotional brochure, email message, or similar conveyance straight to the intended recipient (Elrod et al., 2020). It is called direct marketing because it deals with the target or customer directly. The special features of direct marketing are its target-based approach and the results can be directly measured. So, if a company knows the target can easily apply direct marketing.

(iii)Personal Selling: Personal selling is selling through a person who encourages customers to buy a product or service. In research on personal selling in health and medicine using sales agents to engage audiences, it is stated that taking advantage of the utility afforded by direct, personal interactions with audiences, personal selling provides a helpful communications resource that better enables healthcare providers to connect proficiently with target markets. (Elrod et al, 2020). There is a chance of miscommunication or intentionally fraudulent communication from the source in personal selling as the persuasion works directly. It depends on the person that how he or she is explaining the content. Personal selling uses the expertise, knowledge, and communication skills of salespeople, representatives, or brand ambassadors to persuade buyers. People vary in their competencies, dedication, perseverance, and commitment, among many other qualities, with these ultimately influencing personal selling outcomes. (Elrod & et al., 2020). Research on salesperson opportunism shows the consequences that deception can have on buyer-seller exchanges (Crosno et al., 2020).

(iv)Sales Promotion: Another marketing communication tool is sales promotion. Sales create limited promotions to increase short-term sales. It can include coupons, discounts, freebies, and product samples.

(v)Public Relation: Public relation builds a relationship between companies and the public (internal and external both). The organization creates media content to create a positive view of a brand through partnerships with media outlets and other relevant organizations.

4.2 Fraud Communication through Customer Generated Noise

The customers expect the information provided by the organizations. Sometimes customers are in control of marketing information contents such as advertising, a business mail, or a salesperson in a mall. Marketing is not ad hoc; it is planned and executed, as are its many forms of deception (Serota, 2019). Marketing practice and marketing deception are part of a cultural production system that is intended to persuade consumers to make choices in favor of one product or brand over others being considered (Serota, 2019). It can be noted that the process of communication can be called non-effective; first, when the source (marketers) creates false or misleading claims, second, when the receivers (consumers) interpret it wrongly. Irrespective of the efforts that are applied by organizations for their marketing communication to convey a particular message, recipients of the communication will make their interpretations which may or may not be those intended by the organization. This assumption is based on poststructuralism theory. According to poststructuralism theory, the interpretation of marketing communication provided by the organization is subjective where one's interpretation of communication is constructed in terms of how it relates to the individual's concept of self. The contents of communicational approaches appear with false claims and exaggeration, absence of realism, subjectivity, persuasion through falsity, deception, claiming repetitively, untruthful image projection, creating wrong impressions, celebrity effect, untruthful business (Sharma et al., 2011).



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4.3 Falsity and Misleading Claim

Fraudulent communication forms are made with the aim of deceiving consumers. There are many ways to create false impressions of goods or services in consumers' minds. It plays a role in affecting consumer decisions; however, this role can be "positive," as false information tends to be more positive about the good or service being offered for sale than the real goods and services.

Marketing tactics are always present in marketing communicational content. The research on fraudulent communication gives light to deception in marketing claims. It is found that the literature on deception in direct mail and personal selling is very few. Still, scholars have identified a large number of categories in deception in advertising claims. Prior research on deceptive advertising has focused largely on identifying the specific types of false or misleading claims.

The term 'misleading claim' is related to content in marketing communication. The term can be defined as the contents which contain false information or exaggeration. Sometimes it can lead to hazards in the case of brand promotion for the long term. The scholars of marketing communication found different types of misleading claims contextualizing advertisements. The four types of claims of marketing contents are acceptable, poor explanation, no explanation, and meaningless (M. J. Polonsky et al., 1998). Acceptable claim is one with adequate justification or with sufficient information explaining the meaning and reason for stating the claim. Poor explanations in the claim do not justify with enough information to make it clear or understandable. No explanation in such claims includes important information necessary to justify its truthfulness or reasonableness. Meaningless of claim contains a statement that is too broad to have a clear meaning.

Misleading claims are of three types Fraud, Falsity, and Misleading. Research classified misleading claims posed in advertisements. The three components of false advertising are "fraud," "falsity," and "misleading," referring to the advertiser, the message, and the effects on the consumer, respectively. (Nuseir, 2018). Falsity refers to inconsistency in claimed facts (Spears, 2015) Misleading communication creates an impression about a product's features that do not exist. It also affects the brand loyalty of consumers and the buying process. Two approaches of misleading claims on the basis of source-receiver:

Table 1: Misleading claims and definitions according to source- receiver

Name	Definition
Denotative Misleadingness	It occurs when a receiver (consumer) fails to interpret the content properly because of the absence of accurate information.
Connotative Misleadingness	It occurs when a source (marketer) makes false claims intentionally.

Source: Authors' Compilations

4.4 Typology of Misleading Claims

Hastak and Mazis (2011) identified five major types of advertising claims which can be applied in the perspective of marketing communication as a broader term.

Table 2: Forms of communication with conceptual note

Sl. No.	Type	Concept	Forms of Communication
1	Omission of Material Fact	Omission of material facts means contents that are true but are misleading because a material fact or facts have been omitted. Omissions can be classified as pure omissions or half-truths.	Advertising Personal Selling Direct Marketing
2	Misleadingness Due to Semantic Confusion	Semantic confusion is created when confusing language or symbols have been used in the content. Firstly, semantic confusion can occur in the case of a word or phrase that is similar to a more familiar word or phrase. Secondly, for cultural differences.	Advertising Personal Selling Direct Marketing



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3	Intra-Attribute Misleadingness	Intra-attribute misleadingness occurs when an attribute leads to misleading inferences about the same attribute. First, attribute uniqueness claims refer to a condition in which a marketer incorrectly implies that a brand is uniquely associated with a particular attribute or feature (Brand X has no cholesterol to mean that Brand X is the only brand without cholesterol). Second, attribute performance claims refer to conditions in which a marketer implies incorrectly how well a brand performs on a certain attribute or feature (Brand X has less fat than Brand Y).	Advertising Personal Selling
4	Inter-attribute Misleadingness	Intra- attribute misleadingness is when inferences have been drawn within the same brand or product from one attribute to another attribute. Consumers or customers may rely on a claim for one attribute (Brand X is a quality product) to infer a claim on another attribute (Brand X is long-lasting). The inference occurs as consumers or customers believe that the two attributes are correlated. Here, the claim creates misleadingness.	Advertising Personal Selling
5	Source-Based Misleading	Source-based misleadings may occur when consumers or customers are provided with endorsement by an expert or an opinion from an ordinary consumer. In this case, firstly consumers can be misled when expert advice about an issue outside his or her area of expertise. Secondly, when the expert is having a personal bias and give a biased opinion. Thirdly, when marketers present a large number of experts endorse the brand but they do not include whether the opinion is positive or negative. Fourth, Marketers can mention any credible expert organization or person to make credibility. Finally, when marketers present the testimonials of only the satisfied consumers or disinterested consumers.	Advertising Personal Selling Direct Marketing

Source: Authors' Compilations

5. Consequent of Fraudulent Communication

Marketers sometimes make claims in advertising, personal selling, or direct marketing that are literally true but are misleading because original facts have been omitted. The marketers hide the terms and conditions applied on the purchase of the products for the correct interpretation of the claim. The claim would not mislead consumers. Without clear and understandable information consumers may draw broad inferences from a claim present on the content. The research evaluated the truthfulness of claims in a sample of television drug advertisements and explored that few claims were false, but many claims were potentially misleading to consumers. (Faerber. & Kreling, 2013). Fraud claims create costumers' distrust on the brand and expectancy disconfirmation is a key factor in generating consumer distrust. Great expectations and broken promises are involved in four stages; misleading claims, product failure, expectancy disconfirmation, and consumer distrust (Darke et al., 2010). Distrust is an additional by-product of negative expectancy disconfirmation and shows that such perceptions are capable of producing even broader carryover effects. When advertisers engage in misleading or false advertising, consumer choice is affected because consumers are unfairly convinced to believe in the messages of the advertisers, which affects their judgment (Nuseir, 2018).

Marketer's approach to the consumers tactically uses mass media such as television or radio, online media such as Facebook, e-mail, and interpersonal communication. Deception is observed differently in different media. Marketing deception entails a set of parameters and antecedents that makes it both akin to and distinct from the way deception is viewed in the interpersonal communication context (Serota, 2019) too.

5.1 Real Misleading Claims

There are cases of personal selling or direct marketing fraudulent communication in financial banking. For example, a credit card salesperson tries to influence customers to get a credit card, and intermittently or regularly at intervals, the communicator i.e. CRM officials of credit card division makes false claims, false charges to the credit card holders of bank customers. Consequently, a large chunk of customers withdrew from the credit card membership. Although, a study attempts to extract themes by highlighting the major areas of the bank fraud literature within a specific time frame of 2000–2019 (Sood et al., 2020) does not include communication frauds or misleading communication as one of the types. Many a time customer stated that "Credit is a Criminal Card". It has many meanings one Credit company allows customers to do crimes by its false promises through communication. As customers float by the



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communications, they trap the customer to pay more, victimized more for a small amount of comfort entertained. Once a customer realizes that how a credit card is a gateway to become the victim of banking communication torture, later the customer makes a force to surrender. We mate more than 100 such surrendered customers occasionally to know the phenomenon of final salute to credit card facilities.

In the study of Hastak and Mazis (2011), they have quoted the classifications of misleading advertisements. developed by scholars. Gardner (1975) identified unconscionable lie, claim-fact discrepancy, and claim-belief interaction as three types. Russo, Metcalf, and Stephens (1981) identified three types of advertisement deception: fraud, falsity, and misleadingness. These types of fraudulent communication can occur in many cases. There are others research following the same trend to explore the false or misleading claims in advertising in which scholars found more categories of those. A study on misleading advertisement classified misleading advertisement into some categories naming acceptance for exaggeration, absence of realism, subjectivity, persuasion through falsity, deception in claims, claiming repetitively, truthful image projection, false claims, and exaggeration, creating wrong impressions, celebrity effect, untruthful business (Sharma et al., 2011).

6. Customers Defections - Consequent of FC

As we mentioned, earlier customer defections as the consequence of false fraud communications, hence, it would be rational to put a light on it. Spacey, J (2016-2017) in his/her blog stated customer defection as the phenomenon of losing a customer to a competitor. In the service sector, customer defection is a difficult phenomenon to detect. There is ample evidence of customer defection in personal retail banking as well as credit card customer segment (Garland. 2002). Perceived or experienced fraud and misleading communication impact defecting the customer, through the word of mouth (WOM) of the defective customer many defective customers might form. Negative WOM is a serious threat to the marketing of any product(s) or service (Reichheld and Schefer, 2000). No doubt, fraud communication, and service failure are connected phenomena (Boroumand.2006). Marketing fraud is a serious problem where “marketers realize, and it impacts companies of all sizes and maturities to the tune of millions of dollars a year in many organizations” (Renegade & White Ops, 2021). As mass marketing draws large numbers of customers for media marketing, there is more chance of communication fraud and the customer may get sink in as the victim because of risk (Rice. J, 2017).

7. Deterring Fraudulent Communication - Consumer Based Approach

The persuasion knowledge model has been applied in the researches of advertising and marketing from the perspective of consumers and navigating persuasive marketing. Human senses have been encircled with marketing messages from day till night. The mobile gives more than a dozen of persuasive messages every day. From watching television to stepping out to the market, customers always fight with marketing claims. The findings of Hoofnagle suggested that the appearance of a lab coat or stethoscope has signaled a medical expert endorsement (Hoofnagle et al., 2015), that is used in health claims. Consumer’s skeptical minds can process verification to marketing content. In a study by Chen and Cheng (2019) the persuasion knowledge model emphasized on self-efficacy of consumers to verify consumer’s process and respond to fake news about a brand. Consumers are likely to abandon the brands to which they are loyal if they discover that businesses are not truthful or are misleading in their advertising (Nuseir, 2018).

A few pieces of research explored whether customers can recognize false claims in marketing communication. The operations research, management, and marketing literature are mainly concerned with developing models and methods for optimally selecting customer clusters based on customer characteristics and evolving buying behavior (Kogan, 2020). It is found that customers’ verification of the advertisement claims is mostly focused on by scholars. Customers are called to be aware of misleading advertisements. Research by Sharma et al. investigated false claims. In their study, the respondents were also aware of the fact that the advertisements were making false claims, creating wrong impressions, and were taking the viewers into the false world of illusion (Sharma et al., 2011).

In the information age, the user carries a significant part of the responsibility to select and downstream-filter trustworthy information. Results of the study revealed the connection between self-efficacy, media trust, and persuasion knowledge, thereby casting a light on the importance of media literacy education (Chen and Cheng, 2019). Media literacy enables a person to explore the false and misleading messages presented by any kind of media. The ability to identify the noise within the content is called marketing media literacy. Financial resources, market access, and marketplace literacy are all required for people in subsistence populations to engage successfully in marketplace exchanges (Viswanathan et al., 2009)

The audience effect model of media and information literacy has focused on how the skills of an audience can combat the adverse effect of media and communication. Marketing media literacy refers to the critical skills of consumers. The skeptical point of



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view towards marketing content, its persuasive intent, and the communication techniques that are used to target consumers, and the skills they have to critically defend persuasive marketing communication are elements of marketing media literacy. A study on advertising literacy had classified literacy into three stages; they are -conceptual literacy, literacy performance, attitudinal literacy (Rozendaal et al., 2011).

To become risk-free from the deleterious impact of marketing communication, the following dimensions are required to fulfil for customer’s knowledge.

Table 3: Learning Inputs to Detect and Protect from Fraud Marketing Communication

Dimensions	Components	Definition
Conceptual Marketing Literacy	1. Recognition of advertising	The ability to differentiate marketing content from other media content (e.g., television programs, editorial Web content). The ability to understand that marketing tries to sell products.
	2. Understanding selling intent	The ability to understand who pays for marketing messages.
	3. Recognition of source	The ability to understand the concept of audience targeting and segmentation.
	4.Perception of intended audience	The ability to understand that marketing content attempts to influence consumers’ behavior by changing their mental states, for instance, their attitudes and cognitions about a product or brand.
	5. Understanding persuasive intent	The ability to understand the use of specific tactics to change consumers’ attitudes, cognitions, and behaviors. The awareness of discrepancies between the communicated product features and the actual product features.
	6. Understanding persuasive tactics	
	7. Understanding bias	
Marketing literacy performance	8. Retrieval of marketing literacy	The ability to retrieve relevant marketing-related knowledge from memory while processing a marketing message. The ability to apply retrieved knowledge to a marketing message (i.e., construct defense responses) while processing the message.
	9. Application of marketing literacy	
Attitudinal marketing literacy	10. Skepticism toward marketing	The tendency toward disbelief of marketing content.
	11. Disliking of marketing content	A general negative attitude toward marketing.

Source: Compiled by Authors

Research on development and operation of educational interventions designed to enhance the marketplace literacy of consumer differentiated literacy levels. Marketplace literacy exists at three levels of abstraction: (1) vocational/occupational and everyday experiential, (2) procedural, and (3) conceptual (Viswanathan et al., 2009). Here, the first level deals with consumer’s literacy as the basic level in vocational or occupational general training.

Marketing literacy is very crucial for every consumer. The elaboration likelihood model (ELM) stated consumers become more susceptible to persuasion practices when they lack either the motivation to engage in effortful thinking or the capacity/ability for processing the message’s core arguments (Petty and Cacioppo, 1986). The process of defending oneself from the harsh effect of marketing claims is called fraudulent communication management.



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Table 4: Stages of fraudulent communication management

First stage	Fact-checking is the first stage of a customer’s critical thinking about any marketing content that he or she receives.
Second stage	Building marketing literacy through interpretation and contextualization of marketing content.
Third stage	Media navigation or interpersonal communication to spread awareness.

Source: Compiled by Authors

8. Summary of Analysis and Trend

The researchers framed objectives to discuss the trend in marketing communication and the fraudulent communication that inhabit within it. The discussion summarized fraudulent communication and its strategies. The objective to discovers the horizons of fraud marketing and related customer defections was accomplished with small discourse which may be diminutive but very indicative for developing research themes in the future. The narration for discerning and designing the preventive measures needed to critically analyze and identify a form of fraudulent communication was also done in brief that may serve as the foundation for re-examining the context of communication fraud in near future. This research has focused on fraudulent communication in the context of mass communication and interpersonal communication. The prior research on marketing literacy covers media literacy for consumer behavior, marketplace literacy. It is observed that research on fraud strategies in marketing communication used in marketing researches relatively rare. Very few studies included the personal selling perspective on frauds. The negligence of researches on marketing literacy being highlighted, the researchers did not focus much on the challenges or difficulties faced by the consumers in preventing and detecting frauds. The research areas could not identify much on the financial frauds through the lens of communication but successfully hinted to discover the critical gamut of the problem.

9. Conclusion and Future Research Implication

The study has contributed to the discourse of marketing communication to understand the various constructs of fraud communication as well as marketing literacy and to explore the research area further to gain new insights based on the research gaps found. The researchers have not found much recent development on the theoretical study on fraud or deceptive claims. The future researchers can explore these areas further, and considering the huge uprising of online media over the last decade, research can focus separately on this aspect. Empirical exploration is needed to develop an extensive theoretical view on the same. The objectives of fraudulent communication and their consequent impact on customer defection need to be examined empirically through directed phenomenological analysis, or with evidence-based research. The present study could not accomplish it for its scopes and limitations. This issue needs to address in the real-life setting of customer defection due to the defective and fraudulent marketing communication in the digital market, for different service and product-based organizations.

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