

# Quantitative ABCD Analysis of Green Banking Practices and its Impact on Using Green Banking Products

G. Nandini Prabhu <sup>1</sup> & P. S. Aithal <sup>2</sup>

<sup>1</sup> Research Scholar, Institute of Management and Commerce, Srinivas University,  
Mangalore, India,

Orcid ID: 0000-0002-3187-0821; E-mail: [prabhunandini25@gmail.com](mailto:prabhunandini25@gmail.com)

<sup>2</sup> Professor, Institute of Management and Commerce, Srinivas University, Mangalore, India,

Orcid ID: 0000-0002-4691-8736; E-mail: [psaithal@gmail.com](mailto:psaithal@gmail.com)

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<sup>1</sup> Research Scholar, Institute of Management and Commerce, Srinivas University,  
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Orcid ID: 0000-0002-3187-0821; E-mail: [prabhunandini25@gmail.com](mailto:prabhunandini25@gmail.com)

<sup>2</sup> Professor, Institute of Management and Commerce, Srinivas University, Mangalore, India,  
Orcid ID: 0000-0002-4691-8736; E-mail: [psaithal@gmail.com](mailto:psaithal@gmail.com)

### ABSTRACT

**Purpose:** *The ABCD (Advantages, Benefits, Constraints, and Disadvantages) analysis framework assesses the usefulness of a thought or idea in a given situation. It looks into individual characteristics, system characteristics, and the effectiveness of a concept or plan. It was also examined to see if any constitutionally relevant traits were present. In the quantitative analysis using ABCD, each component key aspect of green banking products and its impact on usage intention can be awarded an appropriate score/weightage.*

**Design:** *Through the analysis of empirical data, the effectiveness of green banking services, and their effect on using green banking products, the ABCD analysis framework determines the appropriate score weighting that is assigned to all the important constituents under each variable. The total score of each construct is then determined through a focus group evaluation.*

**Findings:** *A business model, concept, product, strategy, or system is analyzed and evaluated using the ABCD analysis framework. Many academics in a variety of fields utilize this technique to analyze their research papers. The advantages elements have a significant impact on the success of green banking services, according to quantitative ABCD research. The ABCD study backs up the concept/idea that green banking services are effective.*

**Originality/Value:** *This paper begins by reviewing prior research using the ABCD analysis framework before going into detail about what is being done regarding determinant issues, key attributes, factor analysis, and elementary analysis based on essential constituent elements of green products and their impact on utilizing green banking products.*

**Paper Type:** *Empirical analysis.*

**Keywords:** ABCD listing, Factor Analysis, ABCD analysis, Elementary analysis, Green banking practices, Quantitative ABCD analysis.

### 1. INTRODUCTION :

Going green has now become a worldwide trend in the banking business. Commercial organizations have begun to offer paperless, platform services in order to reduce the environmental effect, impact, and fulfill their corporate social responsibility to foster long-term growth because whether such spending succeeds or fails is determined by the end-perceived user's happiness, the consumer. Green banking refers to any sort of environmentally friendly banking. In other words, it means encouraging ecologically friendly methods and lowering the carbon footmark of economic activities. Many modern banks are making concerted measures to encourage various types of innovation, environmentally - responsible financial services projects in their business operations, both locally and internationally [1]. As a result, the phrase "green banking" has gained favour among financial professionals. Many researchers have studied green banking from numerous perspectives, including sustainable banking practices and the impact of green banking on long-term production [2]. Customers are aware of green banking, and the banking has a high degree of client satisfaction. Green banking adoption, customer attitudes and ideas about green banking, and green banking as an environmental management tool will all be influenced by customer loyalty to green banking features, customer satisfaction with elements of efforts, and overall customer contentment with green banking. As a result, gathering fresh information on a variety of elements of green banking has become both a challenge and an opportunity.

Apart from the concept of "green banking," Lucas and Spilter's research focuses on the well-known term "consumer satisfaction" [3].

It assesses the usefulness of a thought or idea in a specific setting using the ABCD analysis framework. This investigation agenda was recently added to the business analysis framework, among other things [4]. In addition, it can be used to recognize resources such as materials, machinery, technology, and social capital for the goal of social assistance. The concept/system/strategy/resource is also examined within the ABCD framework to determine the fundamentally important aspects. The overall score for the constructs is generated in empirical research and by analyzing the scores, one can accept or reject them [5]. Additionally, the ABCD analysis framework is used to investigate a number of concepts including the National Assessment and Accreditation Council (NAAC) [6], the Black Ocean method [7], ABCD analysis of Stage Model in Higher Education [8], Use of the ABCD Analysis Framework in the Indian Private University System [9], Working from Home-A Transition in the concept of Workplace [10], Six Thinking Hats Model for Lateral Thinking [11], Elemental and factor analysis of dye-doped polymer matrices for photonic devices [12], and other similar concepts. When using the ABCD framework, studies help in identifying the primary concerns linked to organization, execution, and administration. Once the determining concerns have been identified, the problems must be uncovered through focus groups using the ABCD framework's constructions, advantages, benefits, limitations, and drawbacks [13]. The green banking practices on the other hand impact on purchasing green banking products can be examined based on its basic important factors.

**2. REVIEW OF LITERATURE TO KNOW CURRENT STATUS :**

Individual and system characteristics are incorporated in the ABCD analysis framework, and other approaches can be used to assess the usefulness of a concept or strategy in addition to ABCD analysis. The ABCD study has taken it a step further by quantifying the condition. In the recent state of the ABCD analytical agenda, experimental research can be conducted to examine the research design, subject selection, and data collection method. Additionally, experimental research needs the evaluation of current literature as well as qualitative approaches like in-depth interviews or pilot studies. On the other hand, the ABCD analytical framework provides an empirical framework by giving a methodology for analysing issues and factors in empirical and observational investigations.

**3. ABCD LISTING FOR QUALITATIVE ANALYSIS OF GREEN BANKING SERVICES AND ITS IMPACT ON INTENTION TO USE :**

A regular method is used to determine the business's behavior, dynamics, and structure. To identify the business's behavior, dynamics, and structure, as well as to assess creative changes and their impact, a dependable method is utilized. After doing a qualitative study, one can use the framework to highlight the major advantages, benefits, restrictions, and downsides of each identified determining issue. It also adds the ABCD listing method, which can be used as an ABCD analysis condition. In any concept-based research, after doing a qualitative investigation into the innovative modifications and their impact, one can list the primary gains, benefits, limitations, and drawbacks of each uncovered determining issue using this framework [14].

**3.1 Review of the ABCD list in several scientific publications:**

After deciding on a number of concerns to analyse, a qualitative analysis can be utilised to create a list of key benefits, constraints, and negatives for each determinant issue. This will also provide you a basic concept of ABCD analysis (also known as ABCD listing) and can be utilized as an ABCD analysis criteria. Table 1 shows some scholarly works that rely solely on a list of advantages, benefits, restrictions, and downsides from the authors' perspective:

**Table 1:** Review of academic works on the ABCD Listing.

S. No.	Area of the paper	Issues	Outcome	References
1	Study on fashionable goods.	Fashionable Product Development with Online Retailing.	ABCD listing of fashionable goods is discussed and the study reveals that people prefer	Madhura, K., & Niyaz Panakaje, D. (2022). [15]

			online shopping because it enables them to make decisions about their purchases whenever and wherever they want.	
2	Diversity Enrollment and Maintenance in Higher Education Institutions	This paper includes the college's efforts to maintain openness and transparency in the criteria established, the admissions method, and the admissions process.	ABCD listing of Diversity Enrolment and Maintenance in Higher Education Institutions is discussed.	Aithal, P. S., & Kumar, P. M. (2016). [16]
3	Livestreaming as a Novel Marketing Tool for Direct to Consumer During COVID	It is discussed that Livestream is an excellent medium for securing allies and internal staff members within the company.	ABCD analysis of Novel Marketing Tool for Direct to Consumer During COVID is discussed.	Aithal, P. S. (2022). [17]
4	Comparison of the different research indexes that are used to gauge the calibre of research publications	It is discussed how the average research contribution over any desired time, such as five, ten, or twenty years, can be calculated using the yearly research index.	The study finding includes ABCD analysis of Annual research index average research contribution is studied.	Aithal, P. S. (2017). [18]
5	Brand Building	Increases the value of internal and external stakeholders.	The study's findings include a qualitative model of CSR called the ABCD Model is discussed.	Shailashri V. T. & Anumesh Kariappa (2020). [19]
6	Ideal System Models	This review discusses the optimal system qualities in business, education, finance, electrical energy, software, computer, and strategy.	ABCD analysis of the Ideal System Models is explained.	Aithal, P. S. (2016). [20]
7	Company analysis	The case studies based on company analysis and those written about by reputable sources were covered in the study.	The use of company analysis as a tool for management research is examined, and the ABCD analysis of the Company analysis is discussed.	Aithal, P. S. (2017). [21]
8	Case Study on Meta Platforms	Social Media in the Fashion Industry as a Promotional Tool.	ABCD analysis of the Meta Platforms is discussed.	Madhura, K., & Panakaje, N. (2022). [22]
9	Women Entrepreneurship in Food Processing Sector.	Recent growth in female entrepreneurship has changed the demographics of business and the economic development of the nation.	ABCD analysis of the Women Entrepreneurship in Food Processing Sector.	D'Silva, R. J., & Bhat, G. A. (2022). [23]

10	Smart library model for future generations.	Education seeks to increase students' knowledge through the collection and comprehension of relevant information.	The development of information and communication technologies has allowed for new types of innovation in classic library forms and ABCD analysis of the Smart library model for future generations is discussed.	Aithal, P. S. (2016). [24]
11	Inventiveness in B. Tech.	In the higher education system, curricular innovation is an ongoing process. (HES).	ABCD listing of the higher education system is explained.	Aithal, P. S., & Aithal, S. (2015). [25]
12	Sustainable finance for green growth	Financial revenues listed.	ABCD listing of the green growth is analysed.	Mahesh, et al., (2022). [26]
13	Digital Forensics	NIST and CSF are frequently used by businesses to protect information.	ABCD analysis of the Digital Forensics and SSD problems are discussed.	Pallivalappil & Jagadeesha .(2022).[27]
14	Customer Perception towards Furniture	Shopkeepers' restrictions on free movement and counter congestion are discussed.	The study helped to clarify the motivations behind furniture purchases and various difficulties encountered and ABCD analysis of the Customer Perception towards Furniture is discussed.	Amin & Kumar (2022). [28]
15	Mangalore Refinery and Petrochemicals Limited	The analytical framework provided a summary of the company's CSR spending and activities are analysed.	Every section of an organization's critical focus and advancement areas are discussed. ABCD analysis of the Mangalore Refinery and Petrochemicals Limited is discussed.	Bindhu, D. (2021). [29]
16	Stress Inducing Factors	Applicable Techniques Used to Combat Stress in the Aviation Industry	ABCD listing of the Stress Inducing Factors is discussed.	Kumari, P., & Aithal, P. S. (2020). [30]
17	Overview of Agriculture Finance in India	Makes an investigation to the development of agricultural finance in India.	ABCD analysis of the Agriculture Finance in India is discussed.	Kambali, U. (2021). [31]
18	Dabur India Ltd.'s performance	The profitability ratios are used to analyse and assess Dabur India Ltd.'s performance.	In the modern era, people's perspectives on purchasing goods, particularly consumables, have changed is analysed. And ABCD listing of the Dabur India Ltd.'s performance is discussed.	S Chandra, B., & Mayya, S. (2022). [32]

19	An optimum alternative solution- Tax shifting.	Task shifting in the healthcare industry is the best solution to the serious professional shortage of healthcare workers in developing countries. governments	High-quality healthcare will only be momentarily solved many issues is discussed. And also ABCD listing of the Tax shifting is discussed.	Aithal, A., & Aithal, P. S. (2017). [33]
20	Recognising Sustainability through the Corporate Reports	The importance of academics, regulators, and policymakers in the creation of optimal reporting standards is also emphasised.	ABCD listing is discussed in sustainability reports.	Nayak, P., & Kayarkatte, N. (2021). [34]
21	New national institutional ranking system.	India's higher education institutions require a quality and clarity injection in order to develop academic institutions of the highest calibre.	ABCD framework is being used to study a new national institutional ranking system.	Aithal, P. S., et al., (2016). [35]
22	Stage Model	A systematic, continual process of gathering, analysing, and acting on facts and information is what makes an institution effective. Is discussed.	ABCD listing of the stage model is discussed.	Aithal, P. S., et al., (2016). [36]
23	Wealth Creation at the Pyramid's Base.	The large amount of information that has been classified as determinants the large amount of information that has been classified as determinants.	The motivating factors will greatly aid in advancing the business strategy is explained. ABCD listing of the Wealth Creation at the Pyramid's is discussed.	Raj, K., & Aithal, P. S. (2018). [37]
24	Traffic Flow Prediction	ITS and TFP should be utilised with machine learning to manage traffic in cities in order to lessen the issues of traffic on roads.	This study covers the advantages, benefits, limitations, and drawbacks of traffic flow prediction system.	Sathyam & Jagadeesha (2022). [38]
25	Lexical Analysis Tasks	The effort uses an automatic password and algorithm to provide a hybrid model on a multi-core system.	The findings of this review point to diverse strategies, recent advancements, and existing methods for deploying both automatically generated and manually designed scanners and ABCD listing of the Lexical Analysis Tasks is analysed.	Vaikunta, Pai, et al., (2020). [39]
26	Corporate social responsibility	According to a study of CSR programmes between private sector banks and public sector banks, the	ABCD listing of the Corporate social responsibility is discussed.	Nandini Prabhu, G., & Aithal, P. S. (2021). [40]

		private sector banks' CSR programmes were mostly focused on offering direct customer service.		
27	Green placement	College students are interviewed by recruiting firms as part of a procedure known as campus placements to choose the best applicants for open positions.	ABCD listing of the Green placement is discussed.	Aithal, S., & Shenoy, V. (2016). [41]
28	CARD for Green Banking Practices.	Based on the study gap and the comparison of the actual situation with the intended green action strategy, numerous research aims to link green banking operations are designed and analysed.	This research shows the state of green banking practises as of right now. Examined are the effects of green banking, online payments, green payments, and credit card loans provided by both public and private banks. And ABCD listing of the Green Banking Practices is discussed.	Prabhu, N., & Aithal, P. S. (2022). [42]
29	Furniture Manufactures Case Study	The case study provides an explanation of the sustainable practices used by V.K. Furniture with focus group engagement.	ABCD listing of the V.K. Furniture is discussed. This case study examines the state of various customization procedures using a number of different factors in furniture manufacturing firms.	Amin & Kumar (2022). [43]
30	Digital Financial Inclusion	The findings should be used as a reference by financial institutions and FinTech companies to deliver better digital services.	For DFI users who want to learn more about the advantages of financial inclusion through digital methods, it acts as a resource and ABCD analysis of the Digital Financial Inclusion is discussed.	Parvin, S. R., & Panakaje, N. A. (2022). [44]
31	Holistic Integrated Student Development Model	A great practice in the university system is to analyse an existing university model to demonstrate a creative higher education training model.	The information obtained from university staff, the university website, faculty, and pupils were examined using the best practise model using the ABCD framework.	Aithal, P. S., & Maiya, (2016). [45]
32	Analysis of business model	In business, it's useful for increasing customer value and producing income.	The proposed ABCD framework for evaluating enterprise models is straightforward, highly practical, and valid; literature can be simply	Aithal, P. S., et al., [46]

			categorized within the model.	
33	Stress Coping Mechanisms: A Quantitative ABCD Analysis	Issues related to a thorough grasp of the numerous aspects that determine how people cope with stress.	ABCD listing of the Stress Coping Mechanisms is explained.	Kumari, P., & Aithal, P. S. (2022). [47]
34	COVID-19 - Marketing Medium	Direct to Consumer using Livestream as an Innovative Marketing Medium during COVID-19	ABCD listing of the marketing medium is discussed.	Rajasekar, D., & Aithal, P. S. (2022). [48]
35	Digital Transformation	In Indian banking system, Digital Transformation.	Digital E-payments are proven to be quite helpful in the current environment. ABCD analysis of Digital Transformation is explained in this article.	Vidya M. & Shailashri V. T. (2021). [49]
36	B.Com model	B.Com. course study model.	The higher education paradigm can be improved by incorporating new values at different levels, which will benefit the students by improving their knowledge, skills, and employment chances. ABCD analysis of B.Com. model is discussed.	Noronha & Aithal, P. S. (2016). [50]
37	Mobile information communication technology geared toward specialised services.	5G information communication technology.	ABCD analysis of Mobile information communication technology geared toward specialised services is discussed. And also, students can learn at any time and from any locality is discussed.	Krishna Prasad & Aithal, P. S. (2016). [51]
38	Innovation in B.Tech. Curriculum	STEAM & ESEP based B.Tech. (Hons) Model.	To determine whether this B.Tech. (Honors) model is effective in achieving its goal of developing competency is examined. And ABCD analysis Innovation in B.Tech.	Aithal, P. S. & Shubhrajyotsna Aithal (2019). [52]
39	Sustainability Disclosures by Higher Educational Institutions	Corporate Sustainability Education disclosures identifying the essential ingredients.	The study discovered that any firm, concept, system, strategy, and can use the ABCD analysis framework.	Nayak, P., & Kayarkatte, N. (2022). [53]
40	Higher Educational Institutions–SIMS Model: Research productivity.	Super Productivity in HE Institutions.	ABCD analysis framework of SIMS Model is discussed. The best ways to involve academics effectively in business case development through including students and	Aithal, P. S. et al., (2016). [54]



			increasing the number of research articles and subject books published are discussed in this article.	
41	Investors Cryptocurrency Adoption	The study investigated the Hyper ledger platform, tools, and blockchain services for various businesses.	Using the ABCD framework, the research regarding bitcoin users' behavioural intentions can develop a workable business strategy to remain competitive in the market.	Bhuvana, R., & Aithal, P. S. (2020). [55]
42	Student-centered. Planned, diligent learning .	Student Centric Learning.	ABCD analysis of Student-centered.-Planned, diligent learning is discussed. An innovative training approach centred on hard work the Seven to Seven (12 hours) Training Model was created by the Expert Pre-University College in Mangalore, India.	Shubrajyotsna Aithal, et al., (2016). [56]
43	Organizing the Unorganized Lifestyle Retailers.	Comparison between organized and unorganized lifestyle.	ABCD analysis of Unorganized Lifestyle of retailers is discussed in this study.	Ganesha, H. R. & Aithal, P. S. (2020). [57]
44	Green education.	Green model.	This study involves ABCD analysis of Green Education in terms of its opportunities and problems and benefits.	Aithal, P. S. & Rao, P. (2016). [58]
45	E-Campus Recruitment.	Berger paint e-campus recruitment.	According to the ABCD framework, the important constituent factor developed from Berger Paints Online Recruitment Process above brought forth certain quantifiable criteria for determining the efficacy of the model.	Shenoy, V. et al., (2018). [59]
46	Indian Equities and Machine Learning.	Investors, practitioners are future researcher.	The results of the literature review are discussed, and suggestions are made for building a thorough research agenda relevant to long-term equity depositors in the Indian stock market ABCD listing of the Machine Learning is discussed.	Rangi, & Aithal, P. S. (2021). [60]
47	4.0's transformation of Indian engineering industries.	The impact of manufacturing 4.0 on Indian engineering industries is being evaluated for the first time in this study. It	According to the report, by implementing Industry 4.0, the Indian engineering industry may be changed to manufacture intelligent goods and services. ABCD	Sony, M., & Aithal, P. S. (2020). [61]

		also supports the theoretical requirement for assessing how Industry 4.0 would affect developing countries.	listing approach to determine the advantages, benefits, restrictions, and downsides of these frameworks.	
48	Sustainable Finance on MSMEs.	Cooperation with international partners is essential to addressing climate change.	ABCD Analysis of the Sustainable Finance on MSMEs is explained. Major corporations are switching to green energy to reduce their negative environmental effects and to concentrate report daily on the sustainable future is analysed in this study.	Mahesh, K. M. et al., (2022). [62]
49	CSR Activities.	Private and public banks performance.	ABCD Analysis of the CSR Activities is discussed.	Prabhu, G. N., & Aithal, P. S. (2021). [63]
50	Leadership Theories.	‘AB’ theory of leadership.	This article identifies and discusses the numerous factors that influence leaders' environmental factors and their key characteristics. And ABCD listing of the Leadership Theories is discussed.	Aithal, P. S. & Shubhrajyotsna Aithal. (2019). [64]
51	Complex Determinants Influencing Inappropriate Antibiotic Use	Use of Antibiotics	The study focuses on identifying and assessing antibiotic abuse, including the difficulties associated with their inappropriate usage. This study includes Inappropriate Antibiotic ABCD listing.	Aithal, A. et al., (2018). [65]
52	ABCD listing of International Business and its Environments’ study.	International business performance	The ABCD listing was used in this learning to examine the firm's internal performance and external opportunity.	Aithal, P. S. (2017). [66]
53	B.Tech. Curriculum	SEP model	ESEP and STEAM-based B.Tech (Hons) Model analysis used the ABCD listing.	Aithal, P. S., & Aithal, S. (2019). [67]
54	Students’ Perception Industrial Internship	The Industrial Internship Program is a great tool for increasing the learning possibilities for students. It affects how college students view the industrial internship programme. The study identifies various relevant	Using the ABCD analytic framework, the study assesses management students' perceptions in light of their interactions with host businesses, student industrial internship programmes, and pre-placement procedures. The majority of the results show that the internship training	Frederick, D. P., & Shailashri, V.T, (2022) .[68]

		factors and provides a strategy for measuring students' impressions.	programme was beneficial for students, although pre-placement procedures might be improved for a better internship experience.	
55	Green Energy and Global Warming.	Production of energy	Green energy lowers the amount of carbon that is removed from the earth, hence lessening geological imbalance. Energy production and consumption can be decentralised for the greatest outcomes. ABCD listing of Green Energy and Global Warming is explained in this study.	Aithal, P. S., & Acharya, S. (2016). [69]
56	Srinivas University B.Com Model	Employment opportunities in rural areas	ABCD listing of Srinivas University B.Com Model is discussed.	Aithal, P. S., & Noronha, S. (2016). [70]
57	Dye doped Polymers for Photonic Applications.	Issues of stakeholders	Analysing nonlinear dye-doped polymer films for nonlinear and photonic applications using ABCD revealed material concerns, customer issues, commercialization challenges, application issues, service provider issues, and environmental/social concerns.	Aithal, S., & Aithal, P. S. (2016). [71]
58	ABCD Listing of Online Pharmacy Model.	Students examinations	Customer perceptions, opinions, and worries regarding the internet's role in the drug supply chain. Examining the many issues and factors affecting online pharmacies has been done using the ABCD listing approach.	Aithal, A., & Shabaraya, A. R. (2018). [72]
59	ABCD Listing of Furniture Manufacturing Companies	Furniture Prices	Through segmentation/segments that, this analysis covered a variety of fine information like furniture price, customisation, and unique selling proposition. ABCD Listing of Furniture Manufacturing Companies is discussed.	Amin, V. S., & Kumar, A. (2022).[73]
60	Incorporating STEAM, ESEP, & IPR Features	Innovation in course curriculum	From the perspectives of students, institutions, and the job-offering industries,	Aithal, P. S., & Aithal, S. (2019, June). [74]

			advantages, benefits, limits, and disadvantages are examined in this study.	
61	ABCD Listing of Student development model	Online systems	A successful innovation and best practise for enhancing graduate qualities through holistic student development. The models aid in producing employable graduates of high calibre is discussed in this article.	Aithal, P. S., & Maiya, A. K. (2022). [75]
62	ABCD Listing of Microbial Fuel Cell Electricity in Rural India.	Difficulties of rural India	Examined the difficulties in designing MFCs for rural India. To give the residents in the rural area with adequate energy, rural India. MFCs must be designed at a high cost. This was evaluated using the ABCD listing for use.	Acharya, S., & Aithal, P. S. (2017). [76]
63	ABCD Listing of Deyedoped for Polymers for Photonic Applications.	Commercialisation issues	When nonlinear dye-doped polymer films for nonlinear and photonic applications were analysed using ABCD, material issues, and environmental/social issues were all noted.	Aithal, S., & Aithal, P. S. (2016). [77]
64	Performance Evaluation of Dabur.	The study focuses on evaluating the presentation of Dabur India Company using the gain ratio and analysing its CSR initiatives.	This study will assess the corporation's level of concern for the public through its CSR initiatives using the ABCD methodology.	Mayya, S. R. (2022). [78]
65	ABCD listing Organizing the Unorganized Lifestyle Retailers.	Organised Sectors and Unorganised Sectors.	Comparison between organized and unorganized lifestyle through ABCD listing	Ganesh H. R., & Aithal, P. S. (2020). [79]
66	Research methodology in company case studies.	It's thought to be a useful tool for creating research case studies.	Any type of industry or industry sector can be examined using the ABCD analysis methodology.	Aithal, P. S. et al., (2017). [80]
67	Placement determination with IEDRA model.	The IEDRA Model's high satisfactory performance levels were investigated in this study.	The usefulness and efficiency of the IEDRA Model of Campus Placement Determination were discussed in this paper as part of the study.	Shenoy & P. S. Aithal (2017). [81]
68	Measuring research quality through research indices.	The number of citations was used to do the calculation.	A few of the new research indices to be employed in determining the research output of an organization's team of researchers as fine as individual researchers	Aithal, P. S. et al., (2017). [82]

69	Business Model.	In business, it's useful for increasing customer value and producing income.	The proposed ABCD framework for evaluating enterprise models is straightforward, highly practical, and valid; literature can be simply categorized within the model is explained.	Aithal, P. S. et al. (2015). [83]
70	Working from home.	In order to succeed, a working from home system needs to possess a number of characteristics.	ABCD listing of the Working from home is discussed.	Reshma et al., (2015). [84]
71	Theory 'A'.	Recognizes the good and negative views to human nature.	Theory A is presented in this essay along with an examination of some of the existing theories of administrative behaviour and ABCD listing of the Theory 'A' is discussed.	Aithal, P. S. & Suresh Kumar, P. M. (2016). [85]
72	Dye-doped Polymers.	Combine scientific research with a fresh approach.	The present paper, proposed the usage of organic dyes, dye doped polymers, and nanomaterials-doped polymers for some of the novel fields of further study and innovation commercialization and ABCD listing of the Dye-doped Polymers.is explained.	Aithal, S., & Aithal, P. S. (2016). [86]
73	An organizational Performance-Theory a'	Theory A' for performance is applicable to today's workforce.	Modern employees' mindsets have undergone a major transition as a result of technological advancements, industrial techniques, and other factors. And ABCD listing of the Theory A' is discussed.	Aithal, P. S. & Suresh Kumar, P. M. (2016). [87]
74	Treasury Management of Urban Cooperative Banks.	The cooperative banking sector, in particular urban cooperative banks, is the subject of the study. Because they make up a sizable component of the cooperative sector and are in charge of managing money in Karnataka's rural, urban, and semi-urban areas, urban	ABCD listing of the Treasury Management of Urban Cooperative Banks. Is explained. In order to better understand how to manage finances in society and even in businesses, this research will be more useful.	MG, H. K., & Bhat, S. (2022). [88]

		cooperative banks were highlighted financially.		
75	ATM systems for blind	Improves the working environment and lowers pollutant levels.	The approach described in this research is 1.65 times faster than earlier algorithms, demonstrating its effectiveness.	Rupanagudi, S. R., et al. (2015) [89].
76	Ideal computing system and opportunity.	Increase productivity, scalability, and multitasking.	A well-designed, adaptable cloud computing system can function and satisfy the processing part of an ideal computing device's requirements.	Aithal, P. S., & Pai T, V. (2016). [90]
77	Industry 4.0	Due to the high initial costs, Industry 4.0 is gradually growing in impact in developing countries. The ABCD framework is used to analyse how Industry 4.0 will affect various industries.	The investigation shows that the engineering industry can create intelligent goods and solutions. ABCD listing of the Indian Engineering Industries is discussed.	Sony, M., & Aithal, P. S. (2020). [91]
78	Analysis of business model ABCD technique.	It's useful for collective customer value.	The proposed ABCD framework is a straightforward, extremely helpful, and reliable method for assessing business models. Nearly all of the evaluation criteria proposed in the literature can be categorised within the framework, as demonstrated by the technique.	Aithal, P. S. et al., (2015). [92]
79	Private University System.	Ensures that the student's progress is supported.	Due to their autonomy and drive for excellence, the private universities that were incorporated into the Indian educational system have expanded the range of advances in higher education.	Abani Kumar Muduli et al., (2019). [93]
80	Industry 4.0 Readiness Model	If India wants to become a global economic powerhouse, overseas markets will need to see a big increase in the amount of foreign currency that Indian engineering now brings in. The Indian engineering industry could evolve and become more	ABCD analysis of industry 4.0 Readiness Model is explained in this study.	Sony, Michael and Aithal, P. S. (2020). [94]

		competitive on the global stage thanks to one of these programmes, called "Industry 4.0," in a number of crucial areas.		
81	Ideal Software	In an ideal system, input qualities, system characteristics, output characteristics, and environmental characteristics are classified into four groups.	This essay also discusses the potential for software development using current and foreseeable technological advancements, as well as the effects it would have on the IT sector.	Aithal, P. S., & Pai T, V. (2016). [95]

### 3.2 Review of research based on Quantitative ABCD Analysis:

A quantitative analysis can be used to develop a list of significant benefits, restrictions, and drawbacks for each determinant issue after choosing on a number of issues to study. This will also provide a basic concept of ABCD analysis (also known as ABCD listing) and can be utilized as ABCD analysis criteria.

**Table 2:** Quantitative ABCD analysis

S. No.	Area/ Topic of paper where quantitative ABCD is used	Focus	Out comes	Reference
1	Consumers Intention toward Mitigation of Food Waste in Restaurants	Consumers' Intentions for Restaurant Food Waste Reduction	Based on the ABCD analytical framework, it was shown that many organisations and people use new type of consumption strategy that encourages survival or sustainability to get through their problems and find temporary solution.	Salins, M., & Aithal, P. S. (2022).[96]
2	Online Food Delivery Services	Online delivery which increases the value of the customers.	The outcome of the ABCD study supports the premise that online food delivery services are effective.	Frederick, D. P., & Bhat, G. (2022). [97]
3	Sustainability Disclosures by Higher Educational Institutions	Corporate Sustainability Education disclosures identifying the essential ingredients	The study discovered that any firm, concept, system, strategy, and many others can use the ABCD analysis framework.	Nayak, P., & Kayarkatte, N. (2022). [98]
4	Stress Coping Mechanisms: A Quantitative ABCD Analysis	Issues related to a thorough grasp of the numerous aspects that	It was discovered that the success of the stress coping mechanism is	Kumari, P., & Aithal, P. S. (2022). [99]

		determine how people cope with stress.	demonstrated by the high advantages and benefits compared to limitations and downsides.	
5	Online shopping	Online Shopping and identify the key variables that influence this activity.	According to study findings, of the four components, the advantages factor has a greater positive impact on the country's development.	Frederick, D. P., et al., (2022). [100]
6	A Mixed Method Approach	Analyzing the Attractiveness & Viability of the BoP Market for Business.	Questions related to a recent study examining the appeal and viability of the BOP industry in India	Raj, K., & Aithal, P. S. (2022). [101]
7	Organic Food Product	Impact of Organic Food Products on Purchase Intention.	Issues relating to organic food products. Studied in this paper.	Sujaya, H., & Aithal, P. S. (2022). [102]

#### 4. OBJECTIVES OF THE STUDY :

- (1) To discuss the suitability of ABCD analysis on the green banking practices and its impact on purchase intention based on a general review of literature of ABCD qualitative listing and ABCD quantitative analysis.
- (2) To list the advantages, benefits, constraints, and disadvantages of green banking products and services and their impact on purchase intention.
- (3) To identify the effecting factors under each key attribute based on various issues/stakeholders.
- (4) To analyze the factors affecting factors of green banking products and their impact on purchase intention.
- (5) To evaluate the critical constituent elements based on ABCD analysis of green banking services and their impact on using intention.
- (6) To investigate the critical constituent elements of ABCD analysis and rank them based on the four ABCD constructs.

#### 5. ABCD LISTING OF GREEN BANKING SERVICES AND ITS IMPACT ON USING GREEN BANKING PRODUCTS :

ABCD analysis is a fresh framework for analysis that was created steadily in this century and is employed in various formats by several academic works. ABCD analysis is a method for qualitative or quantitatively analysing a company's concepts, systems, strategies, products, and services from the perspective of its stakeholders. The advantages, benefits, limitations, and downsides of CSR activities and green banking practices of the banking industry from the bank's and customer's point of view are described below based on observations of the information gathered from the websites of the banks under examination:

##### Advantages:

- (1) It lowers customer costs as well as bank operations costs.
- (2) Transition may occur at any time and in any location, and the bank is decreasing its carbon footprint by investing in solar and wind energy programs.
- (3) The bank is lowering the carbon footprint of the atmosphere by funding solar and wind energy projects.
- (4) Green banking options help both customers and banks save time.

##### Benefits:



- (1) As people have gotten more computer savvy, it has been much easier to implement green banking practises and guide customers to activities.
- (2) The vast majority of clients use their ATM cards exclusively.
- (3) Now is the time to develop the green banking practise as the use of mobile and internet banking grows.

**Constraints:**

- (1) There are certain terrestrial barriers to the adoption of green banking practices.
- (2) Not all banks are drawn to green banking in the same manner.
- (3) There is always a security concern with green banking techniques.
- (4) Because it is a unique concept, clients will take some time to adjust.
- (5) The utilisation of high-cost technologies is required for green banking.
- (6) It needs the application of costly new energy and reprocessing technologies.

**Disadvantages:**

- (1) The employee's lack of knowledge has been acknowledged.
- (2) There are some geographical barriers to implementing green banking methods.
- (3) Green banking appeals to different banks in different ways.
- (4) There is always a security risk with green banking operations.

**6. ABCD FRAMEWORKS USED FOR GREEN BANKING PRACTICES AND ITS IMPACT ON USING GREEN BANKING PRODUCTS :**

**Literature Review on ABCD Framework :** The ABCD analysis was developed by Aithal, P. S. (2015) to identify the business model, strategy, concept, and system and assess their effectiveness in generating returns to shareholders. These assessments produce a well-organized list of business opportunities, rewards, restrictions, and downsides. For corporate, personnel, organizational, ecological, and logistical difficulties, a data-gathering instrument known as the focus group approach is used, which is then examined by the affected factors and their component important parts. Faculty, skills acquisition, social issues, environmental problems, community participation, infrastructure, and key aspects like innovative ideas are being recognized with the use of the ABCD framework NAAC Evaluation framework. The 'Higher educational stage model' was analyzed using the ABCD framework. The ABCD framework is used to identify and assess the properties of this notion. Evaluation of underperformance. The conclusion produced from total scores supports the ABCD analysis technique. Other analysis methodologies, such as Porter's (1985) value chain analysis, on the other hand, appear to facilitate processes within the organization but never provide an easy mechanism to connect these business objectives. Table 3 shows the table frameworks, as well as their area, determining difficulties, and references. Furthermore, it highlights within the framework appropriate vital effective aspects. This technique provides instructions for more efficiently analyzing and identifying the business strategy and business system. The 'ABCD analysis technique' was also used to examine the characteristics of the "Working from Home" e-business model. Nonetheless, studies show that the various factors that determine the working from home system, which is a model of various constituent critical elements, have an effect on company objectives, employer's point of view, individual's point of view, customer's point of view, environmental/societal point of view, which are derived by to identify the business model/strategy/concept/system and analyze its efficiency in delivering value to all stakeholders. These assessments produce a well-organized list of business advantages, benefits, restrictions, and downsides. Furthermore, it highlights within the framework appropriate vital effective aspects. This technique provides instructions for more efficiently analyzing and identifying the business strategy and business system. The 'ABCD analysis technique' was also used to look at the quality of the "Working from Home" e-business model. However, studies show that the various factors that determine the working from home network, which is a model of various component critical elements, have an impact on organizational objectives, employer's point of view, employee's point of view, customer's point of view, environmental/societal point of view, and are derived through qualitative research.

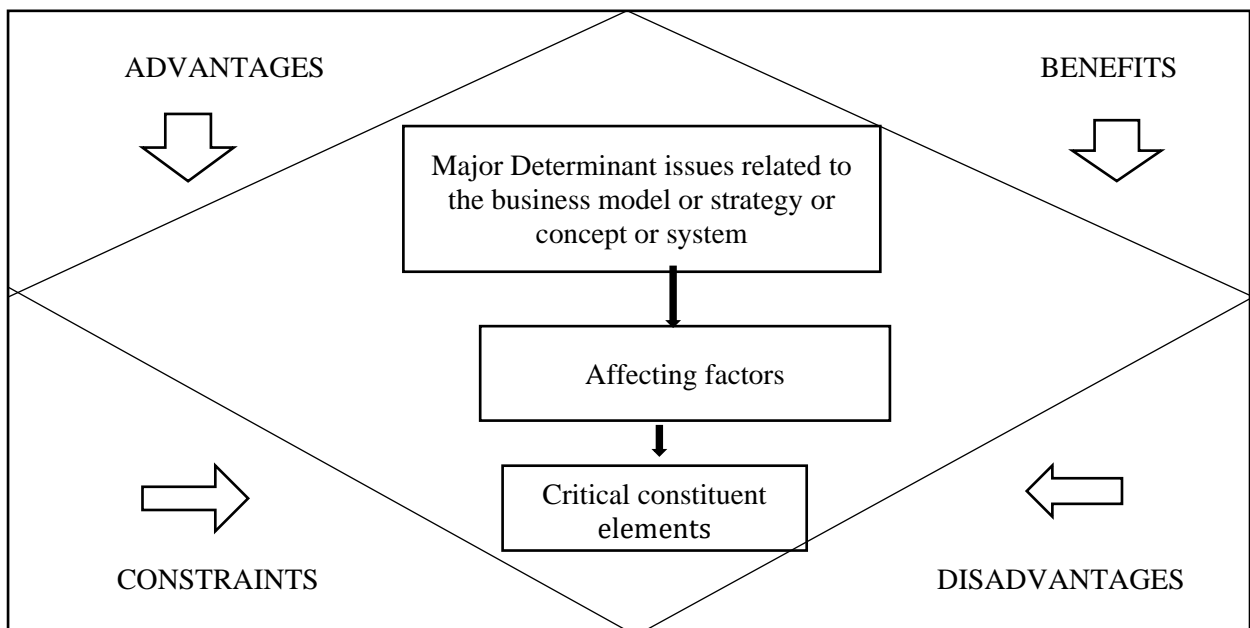
**Table 3:** ABCD Frameworks along with their area, determinant issues, and reference

S. No.	Area	Determinant issues	References
1	System and business model	Organizational challenges, business operations difficulties, stakeholder concerns, environmental/society issues, and technology issues are all issues that need to be addressed.	Aithal P. S. et al., (2016). [103]
2	The NAAC accredits higher education institutions.	Infrastructure issues, Learning Resources issues, Organizational issues, Faculty Performance issues, Student Development Progression issues, Social with Environmental issues and Innovations are all things to consider.	Aithal P. S. et al., (2016). [104]
3	Opportunities and Challenges for Green and Eco-Friendly Nanotechnology in Twenty-Fi	Renewable energy, pollution, conventional energy, and the environment are all issues that need to be addressed.	Aithal, P. S., & Aithal, S. (2022). [105]
4	Black ocean strategy	Administrative problems, employee problems, Organizational problems, business problems, external problems, and operational problems.	Aithal P. S. & Suresh Kumar (2016). [106]
5	Nanotechnology	Business difficulties, customer concerns, technological issues, government issues, environmental issues, and societal issues are all issues that need to be addressed.	Aithal P.S. & Shubhrajyotsna Aithal (2018). [107]
6	Technical Efficiency Affecting Factors	Conceptual issues, operational challenges, managerial issues, Organizational issues, and societal and stakeholder issues are all issues that need to be addressed.	Haralayya, B., & Aithal, P. S. (2021). [108]
7	IT-Virtualization	Ideological issues, Societal and Stake Holder issues.	Lathika, K. (2016). [109]
8	Theory 'A'	Employees issues, Managers issues, Ideological issues, Societal and Stake Holder issues.	Aithal, P. S. et al., (2016). [110]
9	Technology based on the blockchain	Economic issues, Health care system issues, Learning issues and Supply chain issues.	Aithal, P. S. & Shubhrajyotsna Aithal, (2016). [111]
10	National Institutional Ranking Systems	Academic worries, student worries, teacher worries, administrative worries, and infrastructure worries are all valid concerns. Learning resource issues, stakeholder concerns, and stakeholder issues.	Aithal. P. S. (2016). [112]
11	Research Productivity on an Annual Basis	Issues such as structural challenges, administrative issues, staff issues, operational issues, business concerns, and external issues must all be handled.	Aithal. P. S. et al., (2016). [113]
12	Health care, both professional and personal	Issues with Organizations, Alternative Acceptors, Donor Physicians, Patients and Relatives, Societal Issues, and Country Issues.	Aithal, A., & Aithal, P. S. (2017). [114]

13	Generating Wealth at the Bottom of the Pyramid	Issues relating to operations, stakeholders, business, and users/customers.	Raj, K., & Aithal, P. S. (2018). [115]
14	On-line Campus Placement is a service that allows you to find a job on	Issues such as administrative issues, staff issues, operational issues, business concerns, and external issues must all be handled.	Shenoy., & Aithal, P. S. (2016). [116]
16.	Ideal Strategy	Issues linked to recent study in the field of evaluating the allure and viability of the BOP business in India.	Aithal, P. S. (2016). [117]
17.	Ideal Business	Issues related to a thorough grasp of the numerous aspects that determine how people cope with stress.	Aithal, P. S., & Aithal, S. (2019). [118]
18	Research Productivity	Students issues Academic issues, organizational issues and other stakeholders issues.	Aithal, P. S. et al., (2016). [119]
19	Nanotechnology as Green Technology	Business Issues, Consumer Issues, Organizational Issues, Environmental	Aithal, P. S., & Aithal, S (2018). [120]
20	Work from home	Environmental & Social issues, Employers/ Employees issues, Organizational issues and Customer/Student issues.	Reshma et al., (2015). [121]
21	Well-being of Care takers	Jacobson’s muscle relaxation therapy and Pschy education.	PV, A. H., & Kotian, S. (2022). [122]
22	Wealth at the Base of the Pyramid	Customer, environment, Organisation, operational, stakeholder, social, and technological.	Raj, K., & Aithal, P. S. (2018). [123]
23	Six Thinking Hats	Managerial, Societal, Operational, conceptual, and stakeholders.	Aithal, P. S, et al., (2016). [124]

**7. STRUCTURE OF ABCD ANALYSIS FRAMEWORK :**

The ABCD factors can be effectively recognized and the approach can be comprehended with ABCD analysis, which further influences the crucial concerns as illustrated in Figure 1.



**Fig. 1:** Block diagram of issues affecting the Business model, or Concept or System as per ABCD Framework.

**8. KEY ATTRIBUTES AFFECTING GREEN BANKING PRACTICES AND ITS IMPACT ON PURCHASING GREEN BANKING PRODUCTS :**

After certain significant aspects of each decision issue are recognized, the corporate issues are handled and assessed. The influencing elements for each construct are determined by the essential traits, which are important determinants. The major components of the determinant concerns are evaluated to abbreviate the analysis.

**Table 4:** List of determinant issues and their possible key attribute

S. No.	Determinant Issues	Key attributes
1	Customer issues	Trust, Awareness, Attitude
2	Company issues	Environment, Competition, Non-Conventional
3	Board of Director issues	Marketing, Assurance, Responsiveness
4	Society issues	Purchase intention, Knowledge, Basic problems
5	Government issues	Policy, Restriction, Involvement
6	Other Stakeholders' issues	Operational growth, Rights issue, Feed back

**9. FACTOR ANALYSIS FOR AFFECTING FACTORS OF GREEN BANKING PRACTICES AND ITS IMPACT ON GREEN BANKING PRODUCTS USING ABCD FRAME WORK :**

The ABCD framework's factor analysis for impacting factors of green banking products and their impact on using intention can be used to analyze numerous issues/problems that are identified by factor analysis.

**Table 5:** Depicts factor analysis for affecting factors of Green banking and its impact on using green banking products.

Determinant Issues	Key Attributes	Advantages	Benefits	Constraints	Disadvantages
Customer issues	Trust	Increase Demand	Improved Attention	View about prices	Poor product
	Awareness	Encourage use of green products	Create knowledge	Lack of knowledge	Insufficient information
	Attitude	Optimistic	Purchasing object more	Undesirable purpose	Difficulty in operation
Company issues	Environment,	Green products	No pollution	Increased cost	Negative effects
	Competition	High investment	Good quality	High	Huge investment
	Non-Conventional	Improve service	Less cost	Less accessibility of internet	Research & development
Board of director issues	Marketing,	Easy due to special characters	Widens customer base	Demonstrating value.	Lack of creating awareness
	Assurance,	After sales service	Safe distribution	Less quality controls	Challenges of awareness
	Responsiveness	Motivates the customers	Direction update	Share holders demand	Sensitivity

Society issues	Purchase intention	Enhancing the production	Environment concern	High cost	Stagnated growth
	Knowledge,	Quick response	Highly qualified	Lack of awareness	Delay in realisation
	Basic problem	More	Approval	Commercialisation	Negative aspects about the green products
Government issues	Policy	Solves many problems	Uniform	Lack of transference	Dynamic policy
	Restriction	Rules and regulations	Follow	Less control	Very strict
	Involvement	Collecting tax	Following the rules	Less participation	Highly involved
Other Stakeholder issues	Operational growth	Creating demand for green products	High income	Lack of source	Competition
	Rights issue	No Conflict	Raise money	Lack of fund	Liberty
	Feed back	Teamwork	Well performance	Less response	Difficulty in managing

**10. ELEMENTARY ANALYSIS BASED ON CRITICAL CONSTITUENT ELEMENTS :**

The important Constituent elements for each variable are analyzed further using the elemental analysis technique. The 'CCE' must be identified and listed with four additional tables (tables 6–9) including key information for ABCD analysis. These elements can also be sorted according to their score/weightage. Each ABCD construct must obtain results on the relevance of all components in statistical analysis.

**Table 6:** Elementary analysis based on Advantageous of Green Banking Services

S. N.	Determinant issues	Key Attributes	Advantageous factor Affecting Determinant Issues	Critical Constituent Elements
1	Customer issues	Trust	Increase Demand	Belief
		Awareness	Encourage to buy green banking product	Cash offers
		Attitude	Optimist	Purchase of green products
2	Company issues	Environment	Eco friendly	Pro-environment
		Competition	High investment	Improved Quality
		Non-conventional	Improve service	Cost control
3	Board of directors' issues	Marketing	Higher demand	High reach
		Assurance	After sales service	Satisfaction

		Responsiveness	Motivates the customers	Quick service
4	Society issues	Security	Enhancing the production	Timely Availability of the green banking products
		Liquidity	Quick response	Confidence
		Government Invention	More interfere	Policy and Procedure
5	Government issues	Policy	Solve many problems	Equal for everyone
		Restriction	Rules and regulations	No dues pending
		Involvement	Taxation	Fiscal policy
6	Other Stakeholder issues	Operational growth	Creating demand for green products	Social Service [cash offerings]
		Rights issue	No Conflict	Quick Solution
		Feed back	Team work	Quality improvements

Through factor analysis using elementary-based analysis, several issues/problems are found. Table 7 presents a basic study based on the benefits of green banking practises and how they affect the choice of banking products.

**Table 7:** Elementary analysis based on Benefits of Green Banking Services

S. No.	Determinant issues	Key Attributes	Benefits factor Affecting Determinant Issues	Critical Constituent Elements
1	Customer issues	Trust	Improved attention	Confidence
		Awareness	Create knowledge	Purchase intention
		Attitude	Purchasing green products	High income
2	Company issues	Environment	No pollution	Eco friendly
		Competition	Good quality	Effective management
		Non-conventional	Less cost	Everyone can afford
3	Board of directors' issues	Marketing	Widens customer base	Brand placement
		Assurance	Safe distribution	Repurchase of more products
		Responsiveness	Direction update	Timely service
4	Society issues	Security	Environment concern	Eco-friendly
		Liquidity	Highly qualified	No visit to the banks
		Government Invention	Approval	Government consent
5	Government issues	Policy	Uniform	Delightful
		Restriction	Follow	Survey

		Involvement	Following the rules	Regular
6	Other Stakeholder issues	Operational growth	High income	Good revenue
		Rights issue	Raise money	Development activities
		Feed back	Well performance	Good presentation

Through analysing various, the basic analysis is discovered. Table 8 shows a basic analysis based on the limitations of green banking practises and how it affects buying banking products.

**Table 8:** Elementary analysis based on constraints of green banking services.

S. No.	Determinant issues	Key Attributes	Constraints factor Affecting Determinant Issues	Critical Constituent Elements
1	Customer issues	Trust	View about prices	Negative attitude
		Awareness	Lack of knowledge	Less consumption
		Attitude	Undesirable purpose	Behavioural intention
2	Company issues	Environment	Increased cost	Unfavourable situation
		Competition	Very High	Low productivity
		Non-conventional	Less accessibility of internet	Lack of channels
3	Board of directors' issues	Marketing	Demonstration	Less Acceptance by the people
		Assurance	Less quality controls	More risk
		Responsiveness	Shore holders demand	Increasing day by day
4	Society issues	Purchase intention	Higher cost for green products	Declining demand
		Knowledge	Lack of awareness	Training to create awareness
		Basic problems	Commercialisation	Implements of new technology is difficult
5	Government issues	Policy	Lack of transference	Negative effects if any
		Restriction	Less control	Stringent rules
		Involvement	Less participation	Less contribution
6	Other Stakeholders issue	Operational growth	Lack of source	Rising expectation
		Rights issue	Lack of fund	Difficult to acquire
		Feed back	Less response	Difficult to control



It is acknowledged that any construct's essential parts can be found utilising the elemental analysis technique. The drawbacks of green banking techniques are shown in Table 9.

**Table 9:** Elementary analysis based on disadvantages of green banking practices.

S. No.	Determinant issues	Key Attributes	Disadvantageous factor Affecting Determinant Issues	Critical Constituent Elements
1	Customer issues	Trust	Notion about product	Lack of demand
		Awareness	Insufficient information	Low sales
		Attitude	Lack of interest	Difficulty in operation
2	Company issues	Environment	Negative effects	Side effects Initial cost
		Competition	Huge investment	Fails to achieve goal
		Non-conventional	Research & development	Adverse facets about the products
3	Board of directors issues	Marketing	Lack of creating awareness	Higher advertisement cost
		Assurance	Challenges of awareness	Lack of evidence
		Responsiveness	Sensitivity	Challenges of creating awareness for new green products
4	Society issues	Security	Stagnated growth	Idle growth
		Liquidity	Delay in realisation	Lacks the development
		Government Invention	Negative aspects about the green products	Government Policy
5	Government issues	Policy	Dynamic policy	Difficult to follow
		Restriction	Very strict	Difficult to manage
		Involvement	Highly involved	Difficult to accept
6	Other Stakeholders issues	Operational growth	Low investment	Low Demand
		Rights issue	Liberty	Insolvency
		Feed back	Negative	Fails to achieve goal

**11. QUANTITATIVE CRITICAL CONSTITUENT ELEMENT OF GREEN BANKING PRODUCT AND ITS IMPACT ON USING INTENTION AS PER ABCD ANALYSIS :**

The relevant score weights allocated to each CCE under each variable in the ABCD analysis framework are identified, and the entire total is measured by empirical data analysis by evaluating the score, the concepts, ideas, system, and strategy, which can then be accepted or rejected. According to ABCD study, the following are critical constituent factors for green banking products and their impact on utilizing intention. The quantitative ABCD analysis includes a careful examination of numerous crucial constituent aspects for each of the major qualities, as well as the application of weights by a focus group.

Satisfactory-3, Neutral -2, and Not Satisfactory-1 are the weightage rankings. The advantages, benefits, constraints, and advantages of green banking products, as well as their impact on utilizing intention and their important constituent features discovered by focus groups, are depicted in the tables below. Determine the elements affecting major features of Determinant problems using the Critical Constituent Elements (CCE) listed in tables 10-13.

**Table 10:** Depicts Elementary analysis based on advantages of green banking products and its impact on using intention.

S. No.	Determinant issues	Key Attributes	Advantageous factor Affecting Determinant Issues	Critical Constituent Elements	Key Attribute s Total Score	Issues Total Score	Total Score of determin ant issues (Mean Value)
1	Customer issues	Trust	Increase Demand	Belief	27	80	100.2
		Awareness	Encourage to buy green banking product	Cash offers	26		
		Attitude	Optimist	Purchase of green products	27		
2	Company issues	Environment	Eco friendly	Pro-environment	27	78	
		Competition	High investment	Improved Quality	25		
		Non-conventional	Improve service	Cost control	26		
3	Board of directors' issues	Marketing	Higher demand	High reach	26	79	
		Assurance	After sales service	Satisfaction	26		
		Responsiveness	Motivates the customers	Quick service	27		
4	Society issues	Security	Enhancing the production	Timely Availability of the green banking products	25	82	
		Liquidity	Quick response	Confidence	28		
		Government Invention	More interfere	Policy and Procedure	29		
5	Government issues	Policy	Solve many problems	Equal for everyone	30	87	
		Restriction	Rules and regulations	No dues pending	28		
		Involvement	Taxation	Fiscal policy	29		
6	Other Stakeholders issue	Improving business process	Creating demand for green products	Social Service [cash offerings]	27	81	
		Rights issue	Conflict	Quick Solution	26		
		Feed back	Team work	Quality improvements	28		

**Table 11:** Elementary analysis based on Benefits of green banking product and its impact on using intention.

S. No.	Determinant issues	Key Attributes	Benefits factor Affecting Determinant Issues	Critical Constituent Elements	Key Attributes Total Score	Issues Total Score	Total Score of determinant issues (Mean Value)
1	Customer issues	Trust	Improved attention	Confidence	22	75	98.4
		Awareness	Create knowledge	Purchase intention	25		
		Attitude	Purchasing green products	High income	28		
2	Company issues	Environment	No pollution	Eco friendly	26	77	
		Competition	Good quality	Effective management	28		
		Non-conventional	Less cost	Everyone can afford	23		
3	Board of directors' issues	Marketing	Widens customer base	Brand placement	24	79	
		Assurance	Safe distribution	Repurchase of more products	28		
		Responsiveness	Direction update	Timely service	27		
4	Society issues	Security	Environment concern	Eco-friendly	23	72	
		Liquidity	Highly qualified	No visit to the banks	19		
		Government Invention	Approval	Government consent	30		
5	Government issues	Policy	Uniform	Delightful	26	81	
		Restriction	Follow	Survey	28		
		Involvement	Following the rules	Regular	27		
6	Other Stakeholders issue	Business growth	High income	Good revenue	27	82	
		Rights issue	Raise money	Development activities	28		
		Feed back	Well performance	Good presentation	27		

**Table 12:** Elementary analysis based on Constraints of green banking product and its impact on using intention

S. No.	Determinant issues	Key Attributes	Constraints factor Affecting Determinant Issues	Critical Constituent Elements	Key Attributes Total Score	Issues Total Score	Total Score of determinant issues (Mean Value)
1	Customer issues	Trust	View about prices	Negative attitude	22	58	94.8
		Awareness	Lack of knowledge	Less consumption	17		
		Attitude	Undesirable purpose	Behavioural intention	19		
2	Company issues	Environment	Increased cost	Unfavourable situation	18	56	
		Competition	Very High	Low productivity	23		
		Non-conventional	Less accessibility of internet	Lack of channels	15		
3	Board of directors' issues	Marketing	Demonstration	Less Acceptance by the people	19	60	
		Assurance	Less quality controls	More risk	22		
		Responsiveness	Share holders demand	Increasing day by day	19		
4	Society issues	Purchase intention	Higher cost for green products	Declining demand	18	57	
		Knowledge	Lack of awareness	Training to create awareness	17		
		Basic problems	Commercialisation	Implements of new technology is difficult	22		
5	Government issues	Policy	Lack of transference	Negative effects if any	18	57	
		Restriction	Less control	Stringent rules	17		
		Involvement	Less participation	Less contribution	22		
6	Other Stakeholder issue	Business growth	Lack of source	Rising expectation	16	58	
		Rights issue	Lack of fund	Difficult to acquire	19		
		Feed back	Less response	Difficult to control	23		

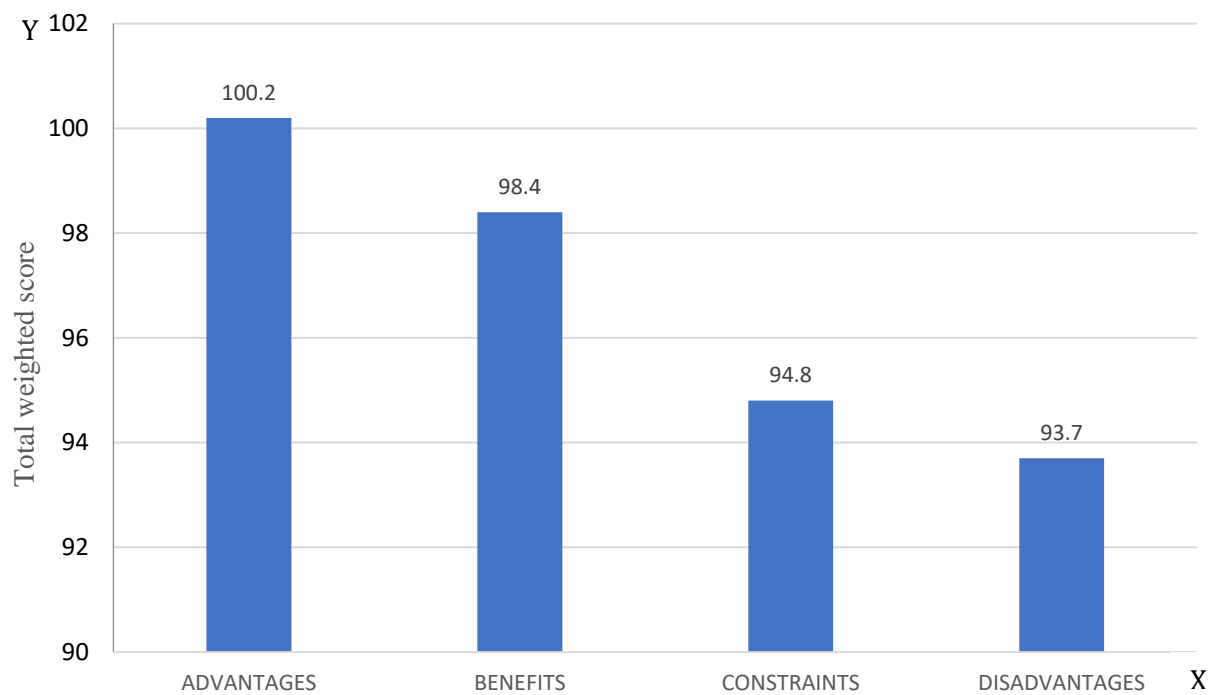
**Table 13:** Elementary analysis based on Disadvantages of green banking product and its impact on using intention.

S. No.	Determinant issues	Key Attributes	Disadvantageous factor Affecting Determinant Issues	Critical Constituent Elements	Key Attributes Total Score	Issues Total Score	Total Score of determinant issues (Mean Value)
1	Customer issues	Trust	Notion about product	Lack of demand	17	58	93.7
		Awareness	Insufficient information	Low sales	22		
		Attitude	Lack of interest	Difficulty in operation	19		
2	Company issues	Environment	Negative effects	Side effects Initial cost	19	59	
		Competition	Huge investment	Fails to achieve goal	18		
		Non-conventional	Research & development	Adverse facets about the products	22		
3	Board of directors issues	Marketing	Lack of creating awareness	Higher advertisement cost	21	58	
		Assurance	Challenges of awareness	Lack of evidence	18		
		Responsiveness	Sensitivity	Challenges of creating awareness for new green products	19		
4	Society issues	Security	Stagnated growth	Idle growth	24	60	
		Liquidity	Delay in realisation	Lacks the development	19		
		Government Invention	Negative aspects about the green products	Government Policy	17		
5	Government issues	Policy	Dynamic policy	Difficult to follow	19	52	
		Restriction	Very strict	Difficult to manage	16		
		Involvement	Highly involved	Difficult to accept	17		
6	Other Stakeholder issue	Business growth	Low investment	Low Demand	18	59	
		Rights issue	Liberty	Insolvency	22		

		Feed back	Negative	Fails to achieve goal	19		

**12. GRAPHICAL REPRESENTATION OF EFFECTING FACTORS FOR GREEN BANKING PRODUCT AND ITS IMPACT ON USING INTENTION AS PER ABCD ANALYSIS FRAMEWORK :**

The focus group ranked the essential components of each analytical criterion under the determinant issues and important qualities by allocating numerical weights, as shown in the table below. Satisfactory is indicated with three points, followed by neutral and unsatisfactory with two and one points, respectively.



**Fig. 2:** Exhibits of the weighted mean score of green banking products and how it affects the intention to use them.

Focus group interviews found that advantages received a higher score with a greater satisfactory level, followed by benefits and constraints with a neutral weightage and disadvantages with no satisfactory level (figure 2).

**13. FINDINGS :**

The concept is also evaluated within the ABCD framework to discover the constitutional important elements. Each constituent critical element can be given an appropriate score/weightage in the quantitative analysis utilizing ABCD. Advantages, benefits, limitations, and drawbacks were identified as four constructs in the study. Under the frameworks, the investigation found 72 main critical constituent factors that satisfy the effectiveness of green banking products and their impact on using intention. Finally, the weighted average of the study's 72 key critical constituent elements results in a high satisfactory level with advantages scoring 100.2 higher than benefits (with a higher satisfactory level), constraints scoring 94.8 with a neutral weight, and disadvantages scoring 93.7 with no satisfactory level.

#### 14. CONCLUSION :

Finally, the ABCD analytical framework is used to identify resources for the benefit of society, such as materials, machinery, information, and human resources. The essential attributes are significant elements of determinant issues that are used to identify each construct's affecting variables. There are advantages, benefits, restrictions, and drawbacks to think about. The appreciated score is utilised in the quantitative study of CCE. The overall score for the constructs is calculated by weighing the results of the empirical study and deciding whether they should be accepted or rejected.

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