

# Beneficiaries Behavioural Intention Towards Primary Agricultural Co-operative Credit Society – A Quantitative ABCD Analysis

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### ABSTRACT

**Purpose:** *The initial effort of the ABCD Analysis Framework is to come across the variables that affect members' behavioural intentions towards Primary Agricultural Credit Co-operative Society, and to evaluate the fundamental determinants that strengthen the model's advantages, benefits, challenges, and disadvantages. A commander statistics can be given for each component utilizing the ABCD model. Moreover, the framework intends to apply factor analysis and elementary analysis to get supplementary comprehension of the subject matter. Determinants are a factor which decisively affects the outcome of something or controls what happens in a particular situation.*

**Design:** *For this study, the published articles relating to the ABCD analytical framework have undergone a thorough evaluation. The study was able to pinpoint the main influencing factors and crucial constituent elements for the beneficiaries' behavioural intention toward agricultural co-operative credit society by properly weighting critical features and applying quantitative analysis through a group of interacting individuals. They use the group and its interaction to gain information about the specific topic and the focused issues.*

**Findings:** *Based on the ABCD analysis framework, it was discovered that the motivational factors that influence a given behaviour where the stronger the intention the behaviour will be performed. Many agricultural co-operative credit societies and individuals adopt this new kind of approach the ability to maintain or support a process continuously overtime. It helps to overcome their many problems and relax. Through focus group discussions, the ABCD framework's assessment of agricultural credit co-operative members' intentions to active part in society's activities, programmes and utilisation of available crop credit in a systematic manner. Therefore, the results of this model will help in the systematic, efficient, and effective utilisation of the available society funds for cultivation purposes.*

**Originality/Value:** *The ABCD analysis method is utilized to carefully examine customers' intents not to diversify the society's available crop growing credit. The research makes use of determinant factors, important qualities, factor analysis, and elementary analysis based on crucial constituent elements in order to understand the various factors impacting members' behavioural intention to take out crop loans. This study will assist the policymakers in developing a comprehensive perspective in relation to the long-term sustenance of PACS, which is one of the most significant but underappreciated entities in India.*

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

**Keywords:** ABCD Analysis Framework, Quantitative Analysis, Factor Analysis, Elementary Analysis, Determinant Issues, Key Attributes, Beneficiaries Behavioural Intention, Primary Agricultural Cooperative Credit Society.

## **1. INTRODUCTION :**

In addition to its contribution to the gross domestic product and its crucial role in ensuring the lives of a sizeable section of the population, the agricultural sector is the backbone of the Indian economy. For the twin objectives of assuring food availability at the national and individual levels, as well as for eliminating poverty throughout the nation, it is imperative to ensure a robust and sustained expansion in agriculture (Hemantha Kumara & Bhat, (2022). [1]). The agricultural sector in India continues to be crucial, employing 54.6% of the labour force and providing a living for almost 58% of the people. Rapid increases in production and productivity are essential for long-term economic growth given their critical role in the economy. As a result, farmers are going through a noticeable change and relying more and more on financial tools and credit, highlighting the rising significance of capital and credit in agricultural operations. This change emphasizes how important finance is in driving economic activity in the agricultural sector (Bharti, (2018). [2]). The quest for higher living standards and the difficulties presented by an expanding population have sparked the growth of improved financial institutions and banking networks. Bankers and politicians have emphasized the significance of giving priority to and bolstering supportive financial infrastructure and facilities because they recognize the necessity to overcome upcoming hurdles (Prakash, (2001). [3]).

The development of agriculture and the wider rural economy is greatly aided by India's extensive network of cooperative groups. The Primary Agricultural Credit Society (PACS), which operates at the gram panchayat and village levels, is the most basic and smallest cooperative credit institution at the grassroots level. In addition to providing financial support and distributing agricultural resources, PACS, which is the third and final link in a three-tier cooperative credit structure supervised by the State, also makes it easier to store, process, and market agricultural products. There is still room for improvement and development in the country's financial infrastructure, notably in terms of finance for agriculture (Saravanadurai & Manimehalai, (2016). [4]). A cooperative society operates as a financial establishment whose members double as both the institution's owners and customers. Individuals with similar interests or links to their communities and professions frequently found these societies. Loans, savings, and banking accounts are only a few of the banking and financial services that cooperative society members have access to. Notably, it was determined that, outweighing all other drivers, the calibre and motivation of management were the key elements impacting the survival of Primary Agricultural Credit Societies (PACS). Additionally, it was found that efficient loan recovery management is essential for maintaining PACS stability, in line with earlier assumptions and beliefs that had not yet been experimentally verified (Swamy & Dharani, (2016). [5]). To especially meet the needs of farmers, cooperative organizations were established to offer loans for a variety of productive uses. These loans assist in a variety of endeavours, including the purchase of land, the purchase of agricultural equipment, and the payment of expenses related to the storage and transportation of product. Agricultural loans can help with costs for weeding, transplanting crops, and preparing the ground for planting, providing total support for agricultural activities (Papias & Ganesan, (2009). [6]). By providing financial assistance for a portion of the project's overall cost, the Indian government encourages farmers to start projects in particular areas. These programs aim to promote capital investment, guarantee a steady income stream, and create job opportunities in geographically significant regions. In several of the programs mentioned in this regard, NABARD has been a key channel partner of the government. As and when they are received from the appropriate Ministry, subsidies are given to the financing institutions, supporting the efficient implementation of these agricultural development projects (Vijayakumar, (2016). [7]). A key component of sustaining the stability of the national economy is the performance of banking institutions, as assessed by variables like profitability, productivity, asset quality, and financial management. Every institution, entity, bank, or cooperative society must carefully evaluate the strengths and weaknesses of its business operations in order to promote this stability. To build an atmosphere that is favourable for continued growth and economic stability, this thorough review is essential (Shripathi, (2018). [8]). An efficient analytical technique for identifying and assessing the numerous essential elements of a company, concept, system, or business area is the ABCD analysis framework. It thoroughly evaluates the Advantages, Benefits, Constraints, and Drawbacks related to these crucial components, providing a thorough comprehension of their dynamics and ramifications (Aithal, (2017). [9]). Using specialized software created for this purpose is

necessary for business process automation. Software development for various business processes is a difficult and time-consuming task that involves numerous companies involved in software strategy and development. The ABCD study thoroughly investigates the viability of developing such software by utilizing both current and emerging technologies, while also examining any potential effects that these software products may have on the IT industry (Aithal, (2017). [10]).

The scheme of advancing agricultural short, medium and long term loans to the farmers at the rate of interest of 3% through Cooperative Credit Institutions has been implemented from 01.04.2008. The interest rate on loans up to Rs.3 lakhs has been reduced to 1% during 2011-12. Since 01.04.2012 the interest rate on loans disbursed upto Rs.1.00 lakh is reduced to 0% and on entire loan above Rs.1.00 lakhs up to Rs.3.00 lakhs at 1%. The differential rate of interest is reimbursed by the Government to the Cooperative Institutions by way of interest subsidy. During the year 2013-14 the interest rate on loans disbursed up to Rs.2.00lakh has been reduced to 0% and the entire loan above Rs.2.00lakhs up to Rs.3.00lakhs is disbursed at the rate of 1%. Further during the year 2014-15 the limit of agricultural loans disbursed at 0% has been increased to Rs.3.00 lakhs, which was continued in the years 2015-16, 2016-17, 2017-18, 2018-19 and 2019-20. In this regard Government has prescribed a fixed rate of interest to cooperative societies (Panda, et al., (2023). [11]).

## **2. REVIEW OF LITERATURE :**

The ABCD analysis methodology thoroughly handles a variety of business-related aspects, concentrating on identifying the difficult choices, processes, and difficulties that managers face on a regular basis. The framework recognises the implementation obstacles involved with the adoption of a new model by looking at the business issues unique to a firm. The potential for positive outcomes and progress is nevertheless highlighted, demonstrating that the advantages and benefits of this strategy outweigh the drawbacks and limitations (Aithal, (2020). [12]). The key elements of design and execution play a significant role in the creation and implementation of a curriculum that is focused on the needs of the students. This technique for curriculum reform aims to control the quick changes in pertinent industries and guarantee that the curriculum is kept current with new developments. It entails a thorough analysis of the benefits and drawbacks of adjusting business management and information technology curricula to meet the demands of students. Empirical study assigns suitable ratings and weights to each constituent element inside the constructs using the quantitative analysis of the ABCD framework. Based on the estimated scores for the various constructs, the concept or approach is either accepted or rejected (Aithal, (2016). [13]). The ABCD Analysis framework, on the other hand, helps people to recognize and comprehend issues from the perspectives of various shareholders, investors and associates enabling the development of an optimum way to protect themselves from the great anguish.

## **3. OBJECTIVES OF THE STUDY :**

- (1) To study the appropriateness of ABCD Analysis framework on the behavioural intention of the members 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 beneficiaries behaviour intention on services provided by the society.
- (3) To identify various determinant issues for lowering over dues of members of Primary Agricultural Credit Co-operative Society.
- (4) To identify the affecting factors for co-operative society under each important key attribute using the ABCD analysis framework.
- (5) To analyse the identified critical constituent elements based on the ABCD Analysis construct for members behavioural intention towards of Primary Agricultural Credit Co-operative Society.
- (6) To assess the critical constituent elements for each ABCD construct.

## **4. ABCD LISTING FOR QUALITATIVE ANALYSIS OF BEHAVIOURAL INTENTION OF BENEFICIARIES OF PRIMARY AGRICULTURAL CO-OPERATIVE CREDIT SOCIETY :**

The ABCD analysis framework was created in 2015 by Dr. P.S. Aithal and colleagues. It offers a straightforward yet thorough method to uncover many significant elements influencing critical issues. This framework makes use of the four constructs of advantages, benefits, limitations, and drawbacks to help identify various systemic problems and make it easier to come up with workable solutions. The

model also functions as a fundamental tool and can be applied as a recognized benchmark for ABCD research, often known as ABCD listing. As a result, it makes it easier for researchers to analyse ideas, plans, and businesses in the best possible way. The study intends to discover key constituent variables relevant to employers, employees, and operational and environmental problems linked with the work-from-home idea through the integration of focus group discussions (Aithal, (2017). (Rajasekar & Aithal, (2022). [14, 15]).

**4.1 Review of ABCD listing papers of Research Scholar's:**

Following the qualitative study with the framework, one may list the advantages, benefits, limitations, and drawbacks of each identified determinant issue, introducing the approach of ABCD listing. As a result, the ABCD listing may provide a prerequisite for ABCD analysis.

**Table 1:** Scholarly publications of ABCD listing

S. No.	Area of research	Contribution	Reference
1.	Quality of research publications	The h-index, G-index, and i-10-index, three of the most popular research indices now in use, were examined in depth, along with their benefits, drawbacks, limitations, and advantages. These indices are largely calculated using a paper's number of citations. This approach has a key flaw in that citations frequently continue to build up over time even after the researcher's death, which causes the indexes to continuously rise. While impact factors and citation indexes are used to evaluate research publications, the commercialization potential of a patent can be used as an evaluation criterion for patents.	Aithal, (2017). [16]
2.	Student Centric Curriculum Design and Implementation in Business Management & IT Education	It sounds like you are talking about a strategy for enhancing the business management and information technology curricula with a focus on meeting the needs of the students. The author has probably drawn attention to the fact that these sectors are expanding quickly, highlighting the significance of keeping the curriculum current with the most recent developments. Additionally, it appears that both this strategy's advantages and disadvantages have been thoroughly discussed.	Aithal, (2016). [17]
3.	ABCD Analysis of Task Shifting	The task-shifting process appears to have been examined by the author using the ABCD analytical framework in the context of a specific research project. This paradigm probably entails segmenting the study into A (Advantages), B (Benefits), C (Drawbacks), and D (Limits): A, B, C, and D. The author's goal in using this analytical method was probably to thoroughly assess the effects and implications of task shifting, especially in the area of organizational health care performance.	Aithal & Aithal, (2017). [18]
4.	Recognising Corporate Reports Sustainability	Furthermore, the importance of cooperation amongst these crucial players in developing thorough and reliable frameworks for sustainability reporting in India is underscored by the focus on the role of academics, regulators, and policymakers in setting successful reporting standards. This acknowledgement of their impact emphasizes the importance of a comprehensive strategy that takes into account both academic research and regulatory/policy actions in the creation of sustainable reporting standards.	Nayak & Kayarkatte, (2021). [19]

5.	Era of AL-based Generative Pre-Trained Transformer (GPTs)	The primary focus of higher education historically has been on developing skills in information discovery, collecting, interpretation, and application-based problem-solving. The emphasis has changed to incorporate the use of cutting-edge research methods including information analysis, comparison, assessment, interpretation, and the development of fresh ideas, though, with the incorporation of AI-based GPTs. This change underlines the growing need of developing research capacity to recognize new problems and create the best solutions.	Aithal & Aithal, (2023). [20]
6.	Innovation in B.Tech programme.	Researchers put forth a Student Integrated Development Framework in Engineering that emphasizes experiential learning and is based on the STEAM-Employability Model. In order to improve undergraduate engineering education in India and increase the depth, breadth, and rigor of the B.Tech. Program, they implemented six innovations. The emphasis is on assessing how well this integrated student development model works to increase graduates' employability and competency, which ultimately helps them secure more promising job possibilities.	Aithal & Aithal (2019). [21]
7.	library into universal resource centre	The study predicts that in the future, traditional libraries could be transformed into information hubs without the need for substantial physical book and journal storage. These redesigned libraries may eventually function as universal resource hubs, providing automated and individualized services available to everybody regardless of their gender, location, religion, socioeconomic status, or country of origin. The study probably examined the potential outcomes of this library-to-"Universal Resource Centre" transition, looking at how such a move may affect the international interchange of knowledge. This change may have a substantial effect on how different kinds of documents are preserved and disseminated, encouraging a more open and accessible method of information exchange on a global scale.	Aithal, (2016). [22]
8.	Atomic Research Centres: Srinivas University	The application of ARCs in universities appears to have been examined using the ABCD listing methodology in this study, which highlights it as a best practice. The evaluation of the Advantages, Benefits, Constraints, and Drawbacks of the creation of ARCs was probably aided by this framework, which gave a thorough grasp of its potential effects on the research landscape in academic institutions.	Aithal, et al. (2022). [23]
9.	Social Engagement	To perform a thorough analysis of the idea of Corporate Social Responsibility (CSR), the study appears to use the ABCD methodology, a qualitative method. With this methodology, the study is likely to highlight the various advantages and benefits connected to the company's CSR-related actions. The study attempts to offer a thorough knowledge of the relevance of CSR activities and their potential benefits for businesses by looking at the effects of CSR on the organization.	Shailashri & Kariappa, (2020). [24]

10.	New National Institutional Ranking System Using ABCD Framework	The National Institutional Ranking Framework (NIRF) seems to have widened its rating standards to include a number of variables outside of the conventional academic measurements. The framework now takes into account factors like infrastructure, accessibility for people with disabilities, representation of students from other states and countries, the percentage of female faculty and students, and the inclusion of economically disadvantaged students in addition to academic performance. Additionally, the inclusion of athletic and extracurricular facilities in the ranking criteria shows that university campuses value their students' overall development. This focus on a thorough review indicates recognition of the significance of fostering an inclusive and supportive atmosphere that promotes the entire growth and well-being of university students.	Aithal, et al. (2016). [25]
11.	Student integrated development model: Srinivas University	The text emphasizes a novel idea and excellent practice designed to promote all-around student development and improve graduation attributes. These programs are made to develop top-notch graduates who are equipped for business and employment, empowering them to become prosperous, independent, and valuable members of society. Building students' talents and self-confidence for their future pursuits is made possible by the integration of infrastructure, faculty expertise, and research-oriented teaching and learning approaches.	Aithal, et al. (2022). [26]
12.	ABCD Analysis of Stage Model in Higher Education	It appears that SIMS (Srinivas Institute of Management Studies), where the researcher has worked, has developed a stage model for all courses that focuses on particular graduate traits each semester. The higher education stage model is a method of program design that guarantees students will have acquired the appropriate graduate qualities by the end of their term. The Stage Model intervention strategy was also evaluated in this study using the ABCD technique analytic framework. The investigation's findings most likely confirmed the value of applying the ABCD analysis technique to gauge any system's performance. This demonstrates how effective the ABCD technique is as a powerful analytical tool for assessing intervention techniques, offering useful information.	Aithal, et al. (2016). [27]
13.	'Theory A' - Managing People for Performance	The considerable changes in the organizational landscape brought about by different forces in the 21st century appear to be the topic of the statement. The globalization of enterprises is being facilitated by modifications to company models, automation of manufacturing procedures, technological breakthroughs, alterations in the business environment, and shifting public perceptions. Due to this dynamic environment, conventional organizational structures must be modified and adjusted. Four essential concepts appear to be covered by the aforementioned Theory A: establishing Responsibility, upholding Accountability, on-going Monitoring, and achieving Pre-Determined Targets	Aithal & Kumar, (2016). [28]

		(RAMT). These components most likely serve as the cornerstone of an approach or framework created to manage the demands and problems brought on by the shifting nature of the global business environment, allowing firms to maintain operational effectiveness, openness, and agility.	
14.	Elimination of Lengthy Clinical Trials	The evaluation of a software program that makes it possible to simulate model-based drug development procedures appears to be the main topic of the case study. By potentially skipping some phases of clinical trials, the program promises to shorten the medication development process and save money while maintaining patient safety. Symcyp, a simulation program created by Certara, is regarded as one of the top software tools in the pharmaceutical industry for model-based drug research and development. The case study also demonstrates the strategic strategy used by Certara's Symcyp subsidiary to educate, engage, and cater to its clients' needs.	Aithal, et al. (2022). [29]
15.	Online E-Campus Interview Training	Massive Open Online Courses (MOOCs) are highlighted as an important development contributing to the on-going disruptive innovations in the higher education industry in the article, which seems to focus on their integration inside the academic arena. Additionally, simulated MOOCs are being adopted by businesses for employee or staff training as a way to cut training expenses and time in the workplace. The report also describes the researchers' efforts to create a basic simulative MOOC prototype framework with extensive online interview training resources. The goal is to offer a useful resource for all parties concerned, highlighting the potential advantages of using simulated MOOCs as a useful and effective training tool.	Shenoy, et al. (2018). [30]
16.	Consumers' Intention toward Mitigation of Plate Waste Behaviour in Restaurants	The study examines the variables influencing patrons' desire to decrease food waste in restaurants and derives valuable insights from a thorough analysis of empirical hypotheses. The study finds numerous important elements related to the topic by building and assessing a conceptual model, including awareness, food quality, environmental concern, attitude, and subjective standards. These elements collectively affect customers' behavioural intentions with regard to reducing food waste in dining establishments.	Salins & Aithal, (2023). [31]
17.	Collaborative Social Engagement (CSE) Model – A Best Practice of Srinivas University,	The Collaborative Social Engagement (CSE) model is discussed in this study as a successful approach for higher education institutions to increase their social service projects. The study demonstrates the model's practical framework in action by highlighting the model's effects on skill development, social service, social welfare, and sustainability.	Pradeep & Aithal, (2022). [32]
18.	Green Financing	Industries must implement a variety of activities that promote the improvement of both environmentally friendly practices and commercial operations in order to achieve comprehensive green growth. The adoption of	Mishra & Aithal, (2022). [33]



		green funding, albeit being a relatively recent invention, is viewed favourably in this situation.	
19.	Customer perception towards Furniture	It appears that the dynamic activity of customers making purchases from a store is the main focus. According to the study, using traditional or digital marketing techniques, the utilization of products that disclose numerous features intended to draw visitors to a multi-product store is being examined. The study probably looks at people's perceptions of both good and negative emotions, maybe using the ABCD structure to best classify and analyse these experiences.	Amin & Kumar, (2022). [34]
20.	Women Entrepreneurship in Food Processing Sector	It indicates that the study investigated a number of important issues faced by female entrepreneurs using systematic review approaches. In addition to financial and marketing challenges, industrial performance, gender bias, the variety of roles played by women, participation rates for women, women's empowerment, women's self-employment, and women's upliftment are among these worries. In order to convey essential thoughts and discoveries relevant to these areas of interest, the study probably analysed a number of research publications.	D'Silva & Bhat, (2022). [35]
21.	Fashion Industry	According to the findings, social media acts as a platform that lets people set up online communities for social networking. With the use of this platform, people can communicate with other people or groups or access various kinds of information, concepts, messages from friends and family, advertising, and other digital content.	Madhura & Panakaje, (2022). [36]
22.	Performance Evaluation of Dabur India	Nowadays, people show a clear preference while buying consumables, selecting Ayurveda goods over chemical substitutes in particular. Businesses that specialize in herbal items are succeeding significantly, as seen by rising sales and an expanding clientele of happy customers. Their increased visibility and reputation within the market have been a result of their success. Consumers show a propensity to investigate several brands rather than showing brand loyalty, indicating that they are extremely flexible. The perceived benefits of herbal remedies, which are thought to have fewer bad side effects and provide long-term healing benefits, are probably what has caused this shift in customer behaviour.	Chandra & Mayya, (2022). [37]
23	Prospects and Challenges of Digital Financial Inclusion	The results of the thorough review highlight the vital importance of digital financial inclusion as a major factor in socioeconomic, inclusive, and sustainable prosperity. The survey did note a number of obstacles to digital financial inclusion, including a lack of financial literacy, poor technology uptake among rural populations, problems with trust, and worries about data protection. Furthermore, the study presented a strong case for how encouraging digital financial inclusion helps individuals develop socioeconomically. It also highlighted possible advantages like cost savings, increased operational effectiveness, and increased competition for financial sector service providers.	Parvin & Panakaje, (2022). [38]

24.	ABC model of annual research productivity using ABCD framework	This ABC model developed by Aithal P.S & Suresh Kumar. This methodology appears to be centred on evaluating the higher education sector's annual research performance. It gives businesses a way to figure out how well their research is performing based on a variety of metrics, such as the quantity of books published, articles published in peer-reviewed journals, business cases published in journals, or chapters published in edited volumes. As well as studying the ABC model's consequences and taking into account all determinants in crucial areas, the ABCD analysis model is applied in this context. The investigation tries to pinpoint key components of the ABC model that are crucial for yearly research production in higher education institutions.	Aithal, et al. (2016). [39]
25.	B.COM Model in Corporate Auditing at Srinivas University	The comprehensive review's conclusions highlight the crucial part that digital financial inclusion plays as a major factor in socioeconomic, inclusive, and sustainable prosperity. However, the survey also highlighted a number of obstacles to digital financial inclusion, such as a lack of financial knowledge, slow uptake of technology among rural communities, problems with trust, and worries about data protection. The study also presented a convincing case for how the promotion of digital financial inclusion aids in the participants' socioeconomic advancement. It also highlighted the possible advantages, including cost savings, increased operational effectiveness, and increased competition for service providers in the banking sector.	Aithal & Noronha, (2016). [40]
26.	Execution of Lexical Analysis Tasks on Multicore Systems	Based on the created model, theoretical and empirical data analysis shows that the proposed methodology consistently outperforms the sequential strategy in terms of tokenization. Notably, the amount of time needed for lexical analysis during the compilation process has been significantly reduced. According to the results, the speedup is anticipated to develop at a pace that is equivalent to or nearly equal to the growth of the source program's core and keyword counts. The introduction of this enhancement is anticipated to dramatically reduce compilation time as a whole, indicating the potential for improved performance and increased efficiency.	Vaikunta Pai, et al. (2022). [41]
27.	Glass Ceiling-A Silent Barrier for Women in Highly Advanced and Humanistic Society	The investigation of the "glass ceiling" problem, which prevents women from reaching their full potential, appears to be the study's main focus. It intends to investigate how this invisible barrier affects women's ability to improve their careers at work. The report also highlights the significance of women's participation in public service and acknowledges the major role that politics plays in a nation's advancement. The main goal is to assess whether there is a "glass ceiling" in Indian politics and to pinpoint the necessary conditions for women to be able to rise to positions of political leadership.	Noronha & Aithal, (2016). [42]
28.	Growth & Fate Analysis of	The researcher's efforts included doing an economic analysis in order to fully investigate the history	Kumari & Aithal,

	Mangalore International Airport	surrounding the construction of Mangalore International Airport. The study gives an ABCD listing, taking into account the perspectives of many stakeholders, detailing the advantages, benefits, restrictions, and downsides of public-private partnerships (PPPs) in the aviation sector. The study also focused on the application of predictive analysis to foresee prospective results following the participation of the renowned Adani Group in the airport industry through the use of PPPs.	(2020). [43]
29.	Bop Market – A Mixed Method Approach using ABCD Analysis Technique	The Bottom of the Pyramid (BOP) market's potential appeal and viability were highlighted in the study. In order to evaluate the crucial qualities and vital components numerically, it was discovered that the usage of ABCD quantitative analysis was appropriate and really helpful. This method assisted in the calculation of summative scores, assisting in the creation of a viable business plan to successfully target the BOP group.	Raj & Aithal, (2022). [44]
30.	Use of Plantation Agriculture Schemes	The study's conclusions point to a serious information gap concerning the processes, sites, and causes of significant changes in land use and topography. The paper also highlights how these changes may affect other aspects of sustainable development, including farmer livelihoods, environmental services, and coffee production. It implies that the type and scope of these changes may have a favourable or negative impact on how resilient the coffee business is to them.	Namreen A. & Panakaje, (2023). [45]
31	Impact of Information Technology on the Banking Sector	The Indian banking industry is undoubtedly changing quickly as a result of the changing digital world. Traditional banks are struggling to keep up with consumers' evolving needs as they lean more and more toward the efficiency and convenience provided by digital platforms. Peer-to-peer lending, mobile payments and other Fintech advancements have given customers the freedom to easily transfer between multiple banks, forcing traditional banks to reconsider their business models.	Shetty & Nikhitha, (2022). [46]
32	Growth & Fate Analysis of Mangalore International Airport	In order to clearly distinguish itself as an international airport, Mangalore International Airport received a clear status in 2012. In operation right there are four airlines. Prior to their demise, this airport housed Kingfisher Airlines and Jet Airways. We made an effort to evaluate every aspect of the growth of Mangalore International Airport in this essay, as well as its economic analysis. The paper lists the pros, cons, restrictions, and disadvantages (ABCD listing) of PPP in aviation from the perspectives of various stakeholders. It also emphasizes the predictive analysis of the situation that will follow the infamous Adani Group's takeover of the airport business through PPP.	Shetty & Aithal, (2020). [47]
33	Constraints of members of Primary Agricultural Credit Co-	The Primary Agricultural Co-operative Credit Societies are providing short-term and medium-term loans to the farmers. The primary reason behind the study is to understand the agricultural co-operative credit society practices and its operations, constraints faced by the	Shetty & Abhishek, (2022). [48]

	operative Societies	farmers of PACC Society, and whether the farmers are satisfied with the services provided by the co-operative society and utilizing this credit for productive purposes or not. In Dakshina Kannada, the current status of co-operative society credit practices and operations were identified. Nature and disbursement of loans and advances, Beneficiary's level of satisfaction, the purpose of the credit, utilization of credit and working environment of the working staff, the level of crop credit beneficiary's constraints, social practices, and activities were analysed.	
34	Six Thinking Hats Technique Using ABCD Framework	The ABCD analytical framework's CCE (Constituent, Considering, and Essential) method enables a thorough examination of the Six Thinking Hats technique while stressing its individual components and taking into account its actual practical implementation in decision-making processes. This analysis seeks to emphasize the technique's important advantages while also noting its drawbacks and outlining possible directions for improvement and refinement in order to enhance its efficacy across a range of organizational contexts.	Aithal, et al. (2016). [49]
35	Agricultural credit and its impact on farmers	Financial institution violations are regulated by regulatory frameworks, such as charging exorbitantly high interest rates or taking excessive risks with people's savings or investors' assets; and financial institution violations are controlled by regulatory frameworks, such as charging exorbitantly high interest rates or taking unnecessary.	Kambali & Niyaz Panakaje, (2022). [50]
37.	Red-ocean Strategy (Competitive strategy)	The Red Ocean Strategy's essential components are successfully captured by the ABCD analysis technique used in this study, which also offers insights into its possible advantages, benefits, limits, and drawbacks. This analysis emphasizes the need of using a structured framework to thoroughly evaluate the effectiveness and profitability of business strategies, helping organizations' strategic planning and decision-making.	Aithal, (2016). [51]
38.	Students perception: Industrial Internship	The study provides helpful insights for educational institutions, host businesses, and program coordinators to improve the overall quality and effectiveness of internship experiences by diving into the subtleties of students' perceptions on the industrial internship program. The results highlight the necessity of interdisciplinary efforts between academics and business to guarantee that internship programs offer students worthwhile learning opportunities and support their all-around professional growth.	Frederick & VT, (2022). [52]
39.	Job satisfaction in public-production sector	Corporate sustainability initiatives have a positive influence on how employees view their employers and promote feelings of belonging to the organization and job satisfaction that boosts productivity. Job satisfaction directly influences on production and the profitability of the concern.	Panakaje & Bindhu, (2022). [53]
40.	Customers buying behaviour on	Manufacturers and retailers in the baby care industry must emphasize product quality, safety standards, and open	Pakkala & Bhat,

	baby care products	communication to meet the changing needs and preferences of this discerning consumer segment as parents in India continue to demonstrate a more discerning and informed approach to choosing baby products. In order to provide a wide variety of high-quality products that not only meet but also surpass the expectations of responsible and knowledgeable parents, assuring the healthy and complete development of their children, it is essential for businesses to place a high priority on research, development, and innovation.	(2022). [54]
41.	E-Business model- Working from home	An extensive approach that takes into account the many facets of this evolving work model is the examination of the working from home system, which incorporates various perspectives including organizational objectives, employer and employee viewpoints, customer/student considerations, environmental and societal impacts, and system requirements. The focus group approach, a qualitative data collection tool, has been used to identify key elements influencing the working from home system's deployment and efficacy. A thorough investigation of this idea has also been made easier by the deployment of the ABCD technique within the Business investigation Framework. The results are briefly summarized as follows.	Reshma, et al. (2015). [55]
42	Solar charge controller	The analysis uses the ABCD paradigm to apply significant insights into how well the smart switch performs, highlighting its benefits while noting the limitations and drawbacks of its implementation. The results highlight the significance of taking efficiency, cost-effectiveness, usability, and compatibility into account when assessing the effectiveness of the smart switch. Doing so will enable informed decision-making and speed up the adoption of sustainable and effective energy management solutions.	Acharya, (2023). [56]
43.	The concept of Ideal Drug & Realization Opportunity	Since the industrialization era, there is no doubt that the development of people management in organizational behaviour has been crucial in increasing production and efficiency in a variety of industries. The importance of developing an accountability culture in contemporary workplaces is highlighted by the Theory of Accountability's development in the 21st century, which is based on considerable research done in production-related organizations throughout the 20th century. The Theory of Accountability offers a thorough framework for encouraging group responsibility and fostering a culture of shared accountability as businesses experience transformative changes, including the automation of production processes, technological advancements, and changes in the overall business landscape. An eight-stage framework with four core stages each stage is used to apply Theory A, with a focus on community need identification, group goal setting, and individual goal setting.	Aithal & Kumar, (2016). [57]

44.	Factors influencing stock market participation	The study aims to offer insights into how technology might close the knowledge gap between individuals and engagement in the financial market by examining the mediating role of digital inclusion in the relationship between financial literacy, social inclusion, and stock market participation. The ultimate objective is to provide techniques and interventions that make use of digital platforms to enable people, particularly those with low levels of social inclusion and financial literacy, to make educated decisions and actively engage in the stock market. This study has the potential to improve financial inclusion while also fostering a more open and accessible financial ecosystem that serves a variety of demographic groups.	Parvin & Panakaje, (2022). [58]
45	Allied agricultural products in rural and urban areas	The study discloses that the MUDRA maximum limit for the Schemes is to be enhanced and more awareness is to be created about the MUDRA loan for Agri. allied activity, Agriclincs, and lack of clarity relating to the role in refinancing schemes for Banks by MUDRA, and NABARD to promote SHGs and Agri allied activity. MSMEs have also significantly contributed to women's empowerment and India's economic growth. The MSME (Micro, small and medium business) sector contributes more nearly 40% of the country's GDP, is a significant employer, and is highlighted in the budget along with activities related to agriculture.	Mahesh & Aithal, (2022). [59]
46	A New Model on Customers' Attraction, Retention, and Delight (CARD) for Green Banking Practices.	The several research goals that relate green banking practices are organized to close the known research gap. The research initiatives aim to promote a more sustainable and environmentally conscious approach within the banking sector by looking into important areas such as sustainable financial products, environmentally friendly lending practices, and the integration of green technologies within banking operations. The analysis also emphasizes how crucial it is to create and put into practice cutting-edge strategies that make it easier for people to adopt green banking practices, support a financial system that is more sustainable, and support international initiatives aimed at preventing environmental degradation and fostering sustainable development.	Prabhu & Aithal, (2022). [60]
47	Development of Business Case Studies.	Through the use of case analysis, a participative method that encourages active involvement and critical thinking among students, the study emphasizes the importance of student-led learning. In this situation, teachers are essential in assisting the decision-making process in a collaborative learning setting. Instructors enable students to develop a deeper understanding of real-world situations and cultivate important problem-solving skills by facilitating discussions, asking pertinent questions, supervising dialogues, encouraging debate, and documenting the frameworks used for analysing organizational problems, concepts, models, and strategies. This method fosters a dynamic and interesting	Aithal, (2017). [61]

		educational experience that prepares students for the complexity of the professional world while also encouraging collaborative learning and active participation from the students.	
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**Table 2:** Focus Areas and Determinant Issues by different Research Scholars in different fields of research using ABCD Analysis framework.

S. No.	Focus Area	Determinant Issues identified by the different authors	References
1	Business model and concepts	Organisational issues, operational, technological, environmental, social, employer and employees issues	Aithal, et al. (2015). [62]
2	Organic food product and its impact on purchase intention	Agriculturist issue, consumers, society, company, environmental, attitude of the customers.	Sujaya & Aithal, (2022). [63]
3	Model in higher education	Institutional, organisational, Students and faculty issues.	Aithal & Shailashree, (2016). [64]
4	Black ocean strategy	Operational, external, Business, employee's, administrative and organisational issues.	Aithal, et al, (2015). [65]
5	Stress coping mechanisms	Work hassles, social isolation, cabin crew stress, irregular working hours	Shetty & Aithal, (2022). [66]
6	Operating concepts and business systems	Advanced ABCD framework, comparison of ABCD models with other models, business strategies and operating issues.	Aithal, (2016). [67]
7	Online food delivery services	Restaurant issues, food delivery partner problem, customer, operating system disturbances,	Frederick & Bhat, (2022). [68]
8	Feasibility of doing business in the Bop market	New market strategies, product policies and profitability.	Raj Keerthan & Aithal, (2018). [69]
9	Consumer intention toward mitigation of food waste in restaurants	Consumer, society, company, government, environmental issues.	Salins & Aithal, (2022). [70]
10	Generating wealth at the base of the Pyramid	Multinational companies issues, business decision, stakeholders, and societal development.	Raj & Aithal, (2018). [71]
11	Elemental analysis of Nanotechnology as green technology	Information technology, sustainable technology, nanotechnology, society, market, expansion.	Aithal & Aithal, (2018). [72]
12	IEDRA model of placement determination	Business system, student placement, model schedule, student focused, campus interviews.	Shenoy & Aithal, (2017). [73]
13	Online shopping	Merchant issues centralised financial institution, logistics, and customer's issues.	Frederick, et al. (2022). [74]
14	Red ocean strategy	Strategy, market competition, business, system, performance evaluation.	Aithal, (2016). [75]
15	National Institutional Ranking System Using ABCD Framework	Administration, faculty, development, community, learning resources, environment, infrastructure.	Aithal, et al. (2016). [76]

16	Working from home	Environmental/ societal point of view, organisation, customers, stakeholders.	Reshma, et al. (2015). [77]
17	Application of ABCD Analysis Framework on Private University System in India.	Educational opportunities, competitive exams, learning resources, student progression, faculty development, societal issues, faculty development, organisational growth.	Aithal, et al. (2016). [78]
18	NAAC Accreditation System using ABCD Framework	Use of technology, quest for excellence, research consultancy and excellence, students support and progression, management infrastructure and learning resources, teaching learning and evaluation.	Aithal, et al. (2016). [79]
19	ABCD Analysis of Dye-Doped Polymers for Photonic applications	Material issues, application, commercialization, service providers problems, customer, environmental.	Aithal & Aithal, (2016). [80]
20	Impact of green energy	Renewable energy, conventional, pollution, energy, environmental.	Aithal & Acharya, (2016). [81]
21	Green education concepts & Strategies in higher education model	Academic issues, administration, awareness, eco-friendly building and equipment.	Aithal & Aithal, (2019). [82]
22	Corporate social responsibility- Strategies of Indian private and public sector banks	Brand building activities, customer satisfaction, and promotion of services, customer retention, customer addition and society development.	Aithal, (2021). [83]
23	Artificial intelligence on banking practices	Cyber security, credit scoring, creativity, productivity, adaptability and flexibility.	Aithal, (2023). [84]
24	Mobile Banking	Financial data transactions, security, banking services, operational, customers.	Aithal, et al. (2016). [85]
25	Announced New Research Indices	Research publications, research contributions, institutional ranking, citation, databases.	Aithal, (2017). [86]
26	Education for Corporate Sustainability Disclosures by Higher Educational Institutions	Organisational, Administrative, Faculty Members, Students, Employer, Stakeholders.	Nayak & Kayarkatte, (2022). [87]
27	Green Banking Practices and its Impact on Using Green Banking Products	Customer, Company, Board of Directors, Society, Government, Other Stakeholders.	Prabhu & Aithal, (2023). [88]
28	Value Creation through Corporate Social Responsibility	Social, Economic, Environmental, Management.	D' souza & Varambally, (2023). [89]
29	In-store Customer Perception Purchase of Home Furniture	In store retail outlet, Logistics, customer, technology, Centralized Financial Organizational services issues in store	Amin & Kumar, (2023). [90]



30	Organizing the Unorganized Lifestyle Retailers in India	Organizational, Operational, Technological, Employee/ Employers, Consumers, Social/ Environmental	Ganesh & Aithal, (2020). [91]
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**Table 3:** Detailed Study of ABCD Quantitative Analysis for the better understanding of the weightage of the ABCD Constructs.

S. No.	Area of Research	Contribution	Reference
1.	Organic Food Products Impact on Purchase Intention	Each constituent critical aspect in the quantitative analysis using the ABCD can be given the proper score or weighting. In accordance with the constructions that satisfy the effectiveness of organic food items and its impact on purchase intention, 98 essential critical constituent aspects have been found by the analysis. Finally, the study's weighted ranking of 98 key critical constituent elements determined a high satisfactory level with benefits scoring 177.10, advantages scoring 168.30, disadvantages scoring 163.20 with a neutral weight, and constraints scoring 156.50 with no satisfactory level.	Sujaya & Aithal, (2022). [63]
2.	Customer Intention Towards Mitigation of Food Waste in Restaurants	It is clear from the analysis of the ABCD study that a number of factors have a big impact on consumers' aspirations to reduce food waste in restaurants. The results reveal that the Benefits facet is highly significant, as seen by the mean scores above 155. This demonstrates how highly consumers value the potential benefits linked to a decrease in food waste in the restaurant industry. The findings illustrate the favourable ramifications and prospective advantages that appeal to consumers, underscoring the need of addressing this topic in both research and practice. The investigation also shows that the Mean Scores for the Constraints and Disadvantages criterion are 113.5 and 87.5, respectively. These moderate mean ratings suggest that some elements may pose problems or disadvantages, albeit to a lesser extent.	Salins & Aithal, (2022). [70]
3.	Online Food Delivery Services	Following Benefits, Advantages components were shown to have the largest impact on the performance of the firm in this quantitative ABCD study, which took into account 48 crucial constituent factors. For constraints and disadvantages, there is no adequate level. The investigation therefore validates the applicability of numerous concepts in food delivery services.	Frederick & Bhat, (2022). [68]
4	Corporate Sustainability Disclosures by Higher Educational Institutions	The investigation took into account 52 crucial basic elements in all. The interpretation states that advantages were given the most weight, then benefits, restrictions, then drawbacks. Therefore, according to the study, higher educational institutions' approach to teaching about business sustainability disclosures is very beneficial to its stakeholders.	Nayak & Kayarkatte, (2021). [87]
5.	Generating wealth at Bop market	There are 90 important constituent elements were noted by the study. By converting the drawbacks caused by limits into beneficial possibilities that aid businesses in terms of growth, earnings, and expansion, the items in this analysis will be practical. Due to its effectiveness in adding value to companies and generating income as a	Raj & Aithal, (2018). [69]

		result of its beneficial element, it may make money profitably by selling in BOP areas of developing countries.	
6.	Stress Coping Mechanisms	48 essential constituent elements were determined by the investigation. A quantitative analysis of the ABCD framework showed that favourable aspects, followed by benefits, were given a high priority when considering stress coping mechanisms. The stress coping mechanism in particular was found to have a high profit to loss ratio. It is advantageous to advise stress coping strategies in order to boost employee productivity.	Kumari P. & Aithal, (2022). [66]
7.	Online shopping	The study examined 60 essential constituent parts to identify the features of online shopping that have the largest impact on the prosperity of the nation, and the findings indicate that the Advantages factor has the greatest impact, followed by Benefit.	Frederick, et al. (2022). [74]
8.	Green banking practices	According to the frameworks, the analysis discovered 72 primary crucial constituent aspects that, from the viewpoints of consumer acquisition and retention, satisfy the efficiency of merging CSR activities with green banking practices. Last but not least, the weighted average of the study's 72 key critical constituent elements results in a high satisfactory level with advantages scores 160.8 points higher than benefits, constraints scoring 125.4 points, and disadvantages scoring 110.5 points.	Prabhu & Aithal, (2023). [88]
9	IEDRA Model	101 significant constituent elements were found during the research. In this inquiry, the Advantages and Benefits elements of the IEDRA Model were determined, proving its usefulness in serving campus job-seeking students by showing the presence of high satisfaction levels of the model.	Shenoy & Aithal, (2017). [73]
10.	Organizing the Unorganized Lifestyle Retailers in India:	The results and insights of this thorough study, which sought to fairly compare organized and unorganized lifestyle retailing models in India across, a) unit economics; b) returns on investment; c) 94 business deployment factors; d) 192 critical effective factors; and, e) qualitative factors, have shown that, contrary to popular belief, which favours organized retailing models, the unorganized lifestyle retailing models in India are superior in the majority of cases.	Ganesh & Aithal, (2020). [91]
11	Value Creation through Corporate Social Responsibility	CSR has more advantages (MS=100.4) than benefits (MS=84.3) and constraints (MS=73.9). Finally, it was found that CSR has the less negatives (54.2), so it will be advised that CSR is a best technique for increasing the company's progress and profit. The development of value through CSR places a considerable emphasis on favourable variables, followed by benefit factors, according to the quantitative analysis of the ABCD framework. It was shown that CSR is effective at creating value since it gives more advantages and benefits than restrictions and drawbacks. Focused group interviews were used by the researcher, and weights were given to their opinions of how CSR creates value, which was then statistically evaluated.	D' souza & Varambally, (2023). [89]

12	In-store Customer Perception Purchase of Home Furniture	Advantages factors scores highest with total mean score value of Advantages 84.8, Benefits 74.4, Constraints 57.4 and disadvantages 58.8. The total mean score is based on the survey conducted. The total mean score, which serves as a gauge of the precision of the quantitative analysis, indicates that buying home furnishings in-store is related with a number of benefits. According to the quantitative research on in-store customer perceptions and furniture purchase data, the benefits of in-store products and services greatly contribute to the attainment of company objectives. The ABCD study's findings illustrate the efficacy of an in-store sales and marketing strategy for home furnishings within a multi-product store, demonstrating the approach's strategic benefits.	Amin & Kumar, (2023). [90]
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**4.2 ABCD Listing of Beneficiaries Behavioural Intention towards Primary Agricultural Co-operative Credit Society:**

The following is the ABCD listing of Behavioural Intention of members of the Primary Agricultural Co-operative Credit Society.

**ADVANTAGES:**

1. A co-operative society can be created with at least ten mature individuals. It is a voluntary association. Its registration is quite easy to do and doesn't require numerous regulations associated with a prison.
2. Membership in co-operative society is open to all; everyone with a unique area of interest is eligible to join a cooperative group. A person can join the society at any time they want and can leave at any moment by returning their shares without disrupting the continuation of the organization.
3. Democratic Management in cooperative society. The fundamental principle of it is "one man, one vote." All members have the same rights and are eligible to participate in management decisions.
4. Limited Liability of members. A cooperative society's members are only legally responsible for the amount of capital they personally contributed. They are no longer subject to private liability for the debts owed to society.
5. A unique prison life exists in a cooperative society. It is not affected by the demise, bankruptcy, insanity, or permanent incapacity of any of its contributors. It maintains a largely stable existence for a considerable amount of time.
6. Given the principality of the society, it aids in advancing the economic interests of all of its participants.
7. The government provides cooperatives with various kinds of support, including loans at reduced interest rates for recreational loans and tax relief.
8. Co-operative credit societies provide loans to its members to buy seeds, fertilizers, machinery, and different contemporary-day equipment, which assist in enhancing the yields and return.
9. Low management cost, some control fees are kept in reserve using the members' voluntary contributions. They engage in active pastimes while society is still in operation. Therefore, society is not need to invest significantly on managerial employees.
10. Mutual co-operation and understanding. The principles of self-help, self-government, and mutual understanding are promoted by cooperative societies. They use the wealthy to protect the less fortunate members of society from being exploited. Cooperation is based on the principle of "self-assist via mutual assistance." Or one for all and all for one.
11. Durability and cheaper goods are available to the society people.
12. In a few states, cooperative societies are excluded from having to pay registration fees and stamp obligations. When collecting debts from borrowers, these societies have priority over other lenders, and their stocks cannot be seized to pay off debts.
13. Service motive and internal financing

14. Economic benefits: Cooperative societies provide loans for practical purposes and financial assistance to farmers and other low-income individuals.
15. An advertising cooperative society's main objective is to improve the aggressive role of the manufacturer contributors by removing intermediaries from the distribution chain.

**BENEFITS:**

1. Cooperative organizations provide loans to its members at fair interest rates.
2. Maintaining the availability of the light machinery that has been rented for agricultural uses. Its goal is to encourage its members to save money.
3. Another advantage of the PACS is to arrange for supplying agricultural inputs.
4. Cooperative groups avoid the exploitation of middlemen by selling their wares in Mandis at reasonable prices.
5. Farmer loans and other forms of financial assistance are provided by cooperative societies to persons with low incomes and other effective purposes
6. No Speculation: The society always welcomes new members. A cooperative society does not purchase its stock at a discount to its par value. As a result, it is free from the negative effects of proportional reasoning.
7. Income tax exemptions. Indian government had not levied any tax on agricultural produce unless and until it's a commercial farming. Agricultural income is exempted from tax.
8. Elimination of middleman. Here no middlemen are found to assist for farmers to avail loans and advances and other benefits from society. Members have direct contact with their village co-operative societies.
9. Perpetual Existence of co-operative societies.
10. Service motive, its works under self-help groups. It believes in equality, no caste, and gender and wealth discrimination.

**CONSTRAINTS:**

1. Limited capital- Due to the poor rate of return on capital invested using the members' money; cooperatives frequently have trouble raising capital.
2. Limited geographical area- Co-operative society covers only a limited geographical area says two or three villages.
3. Insufficient funds- The credit supplied by the co-operative societies to its members are not sufficient to meet their requirements.
4. Inefficient Management: Because part-time and environmentally conscious individuals are represented on the coping committee, cooperative society control may be more effective.
5. Due to the cooperative's limited ability to provide adequate compensation, qualified managers are drawn to positions other than the leadership of the organization.
6. Absence of Motivation: In a cooperative society, everyone works together for the benefit of all members, and individuals' interests are only seldom completely satisfied. The effort and the reward are not directly related to one another. As a result, members would rather not contribute their best work to a cooperative society.
7. Members' Disagreement, disputes and competitions - After the initial excitement for the cooperative ideal wanes, participants' disagreements and factionalism start to surface.
8. Getting the participants' full cooperation will be challenging. Participants' self-interest begins to take precedence, and the provider's perspective is occasionally disregarded.

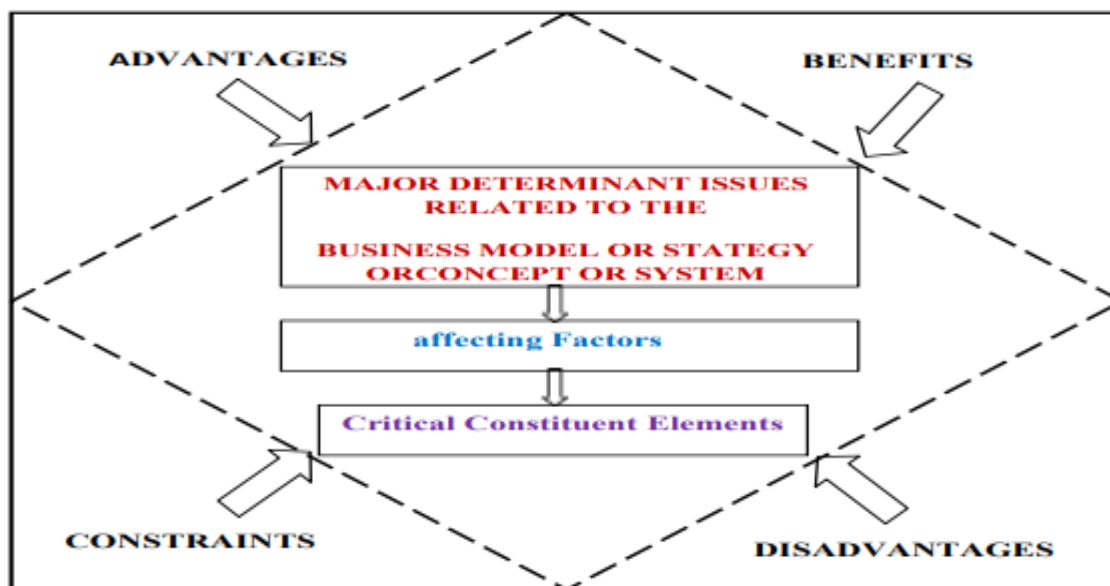
**DISADVANTAGES:**

1. Lack of rivalry or competition- Cooperatives no longer face significant rivalry on a regular basis. The markets for their products and services are more or less ready and certain. Consequently, there is a chance to reduce effort.
2. Lack of Incentive and Initiative- Every person owns the society under a cooperative society organizational type. Although everyone is the owner, only one of them is the current owner of the commercial enterprise.
3. It loses effectiveness over time due to a lack of motivation and initiative.
4. The biggest flaw in cooperative societies is corruption, which also represents the main obstacle to the expansion and growth of commercial firms. Corruption is the worst disadvantages of co-operative society.

5. Weighting of Personal Gains: As cooperation deteriorates over time, people start putting importance to their own personal gains.
6. Lack of Understanding of the Principle of Cooperative Societies by the members and farmers
7. Lack of Universal Applicability and loyalty
8. Rigid Rules and Regulations of Government over co-operative societies affect their smooth functioning.

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

The ABCD analysis framework is studied by effectively recognizing and assessing constructs such as Advantages, Benefits, Constraints, and Disadvantages by considering determinant issues and key attributes by quantifying the critical constituent elements, [67] as shown in Figure 1.



**Fig. 1:** The Block diagram of the issues affecting the Business Model, or Concept or System as per ABCD analysis framework [67]

**5. KEY ATTRIBUTES AFFECTING BENEFICIARIES BEHAVIOURAL INTENTION TOWARDS PACS :**

The key attributes affecting Behavioural Intention of beneficiaries of Primary Agricultural Co-operative Credit Society are studied in detail and identified the specific significant attributes of each determining issue. The significant attributes are the key attributes of the determinant issues for establishing the contributing factors of every construct which are advantages, benefits, constraints, and disadvantages. The key aspects of the determinant issues are evaluated in order to reduce the duration of the analysis. Table 4 depicts the determinant issues which are related to the Behavioural Intention of beneficiaries of Primary Agricultural Co-operative Credit Society. The identified key attributes are shown in table 4 for each issue.

**Table 4:** List of Determinant Issues and its Key Attributes:

S. No.	Determinant Issues	Key Attributes
1.	Primary Agricultural Co-operative Credit society' Issues	Rate of Interest, Democratic Management, Documentation, Availability of credit, Over dues.
2.	Co-operative Credit Society Members' Issues	Shares, Crop Credit, Transportation, Co-operative Society programs, Storage.
3.	Farmers' issues	Marketing, Harvesting, Seasonal Monsoon, Soil Erosion, Advanced Technology

4.	Society Issue	Subjective Norms, Landless people, Long-term Loans, Financial Knowledge, Commercial farming
5.	Government Issues	Subsidy, Government Schemes, Inputs & Agricultural productivity, Training and Promotion, Research and development.

## 6. FACTOR ANALYSIS OF BENEFICIARIES BEHAVIOURAL INTENTION TOWARDS PACS :

The factor analysis for affecting factors of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society can be used to analyse many issues/problems which identify the problems/issues by factor analysis of ABCD framework. Table 5 depicts factor analysis for affecting factors of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society.

**Table 5:** Exhibits factor analysis for affecting factors of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society.

Determinant Issue	Key Attributes	Advantages	Benefits	Constraints	Disadvantages
Primary Agricultural Co-operative Credit society' Issues	Rate of Interest	Lower	More production	High interest rate	More over dues
	Democratic Management	Trustworthy /Understanding/developing & Deploying people and their skills	Voluntary association and low management cost	Limited office staff	Inefficient management & Less communication
	Documentation	No collateral securities	Easy documentation	Only Short – term credit	Slow processing
	Availability of loans	Demand increases	Infrastructure, Land Improvement& Repair of land	Misutilisation of credit	Diversification of credit
	Over dues	More subsidy	Payment in time	No credit from society	Debt increases
Co-operative Credit Society Members' Issues	Shares	Nominal value of the society shares	Poor person can become the member of the society	Small amount of paid-up capital	Only members will get society credit and benefits
	Crop Credit	To buy Seeds, Fertilizers, Pesticides, Insecticides, machineries.	Most cost effective source of capital for farmers	Won't get sufficient revenue to repay	Over sanction of loans
	Transportation	Continuous production	No shortage of raw materials	Undefended transportation	No proper logistics
	Co-operative Society programs	Economic and social welfare programs	An opportunity for improvement	Political interference	Unaware of new schemes and services
	Storage	Good quality of raw material	Good quality of finished products	Shortage of Warehouses	Stored in improper

					sanitary locations
<b>Farmers' issues</b>	Marketing	Ready Market for Finished Goods	Sale of agricultural products at a proper price	Sellers will take more profits/ Farmers won't get fair price for their produce	Non availability of required inputs at a right time
	Harvesting	Global acceptance of agricultural products	Repayment of society crop loans	Unreliable Rainfall	Inadequate capital
	Seasonal Monsoon	Less farming expenditure/ Natural raw material	Fresh water for crop irrigation & drinking	Dry weather can lead to drought & crop failure	Natural calamities can destroy crop & Properties
	Soil Erosion	Maintains soil fertility	Retain soil fertility	Fertility Decreases	No further cultivation
	Advanced Technology	Adopt new agricultural techniques	Save significant cost & More profit	More Demand for credit and Limited geographical area	No Efficient & Effective use of Advanced Machineries
<b>Society Issue</b>	Subjective Norms	Support from people	Strengthening relevant beliefs	Emotional Barriers	Normative Belief
	Landless people	No Credit Burden	Undertaking other activities	Not eligible for applying credit from society/ No crop credit	Can't become the member of the society
	Long-term Loans	Available only for landlords	Purchasing of land, agricultural tools, Storage of produce and transportation	Not available to smallholders	Slow Repayment/ More tension/ Social Burden
	Financial Knowledge	Good consciousness	Researching, Analysing, and Evaluating financial matters	Less Education/ aged farmers	Poor literacy
	Commercial farming	High yielding seeds & High Income	Increased standard of living	High cost of cultivation leads more credit	Lack of training and guidance/ More over dues
	Subsidy	Socio-economic development of Underprivileged, poor and weaker groups of the society	More demand for credit	Reduces government income	Supply is more than demand/ Capital is inadequate

<b>Government Issues</b>	Government Schemes	Variety of Projects and Low Rate of Interest	Zero percentage interest rates/ Economic interest	Heavy Loss to the government	Rigid rules and regulations of the Government
	Inputs & Agricultural productivity	Assist farmers in acquiring seeds, equipment, fertiliser & pesticides	High Production	High Wage rate	Non availability of inputs whenever required
	Training and Promotion	Promoting savings and sharing habits	Improves learning & Self esteem	Less human resources/ Less efficient and effective officers	Lack of incentives, training and guidance
	Research and development	Invention and adoption of new technics in Agricultural Industries	Generates more income	High cost of Research	More financial requirements

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

The critical constituent elements for each variable employ the elementary analysis method for further examination. The "CCE" must be determined and listed alongside four more tables (tables 6–9) that contain aspects as part of the ABCD analysis. Based on their score or weight, these elements can also be ranked. Each ABCD construct must generate results in a quantitative study to determine its relative value to the other constructs. Table 6 depicts an elementary analysis based on the Advantages of beneficiaries’ behavioural intention toward Primary Agricultural Credit Co-operative Society.

**Table 6:** Elementary analysis based on the Advantages of beneficiaries’ behavioural intention toward Primary Agricultural Credit Co-operative Society.

S.No	Determinant Issue	Key Attributes	Advantageous Factors affecting Determinant Issues	Critical Constituent Element
1.	Primary Agricultural Co-operative Credit Society’ Issues	Rate of Interest	Lower	Financial Sustainability
		Management	Trustworthy /Understanding/developing & Deploying people and their skills	Transparency and accountability in their operations
		Documentation	No collateral securities	Abiding Trust on Co-operative society
		Availability of credit	Demand increases	Effective production
		Over dues	More subsidy	More demand for credit
2.		Shares	Nominal value of the society shares	Limited liability of members
		Crop Credit	To buy Seeds, Fertilizers, Pesticides, Insecticides, machineries.	Less economic hardship



	Co-operative Credit Society Members' Issues	Transportation	Continuous production	Time Management
		Co-operative Society programs	Economic and social welfare programs	Economic Stability
		Storage	Good quality of raw material	Best quality of final products
3.	Farmers' issues	Marketing	Ready Market for Finished Goods	Fair Price
		Harvesting	Global acceptance of agricultural products	Generates more income
		Seasonal Monsoon	Less farming expenditure/ Natural raw material	Organic farming
		Soil Erosion /Degradation	Maintains soil fertility	Practicing Crop Rotation
		Advanced Technology	Adopt new agricultural techniques	Technically Expert & More Earnings
4.	Society Issue	Subjective Norms	Support from people	Strong Belief, Protection & Confidence
		Landless people	No Credit Burden	Happy go lucky
		Long-term Loans	Available only for landlords	Diversifying of society's credit
		Knowledge/ Awareness	Good consciousness	Comprehension
		Commercial farming	High yielding seeds & High Income	Economic-Development
5.	Government Issues	Subsidy	Socio-economic development of Underprivileged, poor and weaker groups of the society	More production
		Government Schemes	Variety of Projects/Low Rate of Interest	Motivation and encouragement
		Inputs & Agricultural productivity	Assist farmers in acquiring seeds, equipment, fertiliser& pesticides	Increases Standard of living
		Training and Promotion	Promoting savings & Sharing habits	Savings increased & Social gathering
		Research and development	Invention and adoption of new technics in Agricultural Industry	Agricultural Development

In identifying difficulties and issues related to this field, the use of factor analysis and elementary-based analysis is noteworthy. As you indicate in your writing, a table can be used to summarize the advantages and important factors pertaining to the members' intentions. It is vital to review the data and the crucial constituent aspects highlighted by the Focus Group in order to comprehend and interpret the findings properly. This can entail researching the elements that affect how much the members profit and how that affects the PACs.

**Table 7:** Benefits Factors of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society

Determinant Issue	Key Attributes	Benefits Factors affecting Determinant Issues	Critical Constituent Element
Primary Agricultural Co-operative Credit Society' Issues	Rate of Interest	More production	Creates employment opportunities
	Democratic Management	Voluntary association & low management cost	One man One vote
	Documentation	Easy documentation	Quick loan processing
	Availability of credit	Infrastructure, Land Improvement & Repair of land	Income increases
	Over dues	Payment in time	Happy & Satisfied life
Co-operative Credit Society Members' Issues	Shares	Poor person can become the member of the society	Equality/ No social discrimination
	Crop Credit	Most cost effective source of capital for farmers	Development of self-help group
	Transportation	No shortage of raw materials	Uninterrupted production
	Co-operative Society programs	An opportunity for improvement	Gaining Knowledge
	Storage	Good quality of finished products	Guaranteed quality assurance
Farmers' issues	Marketing	Sale of agricultural products at a proper price	Handful Money
	Harvesting	Repayment of society crop loans	Contribution to the performance of the economy
	Seasonal Monsoon	Fresh water for crop irrigation & drinking	Healthy and Happy life
	Soil Erosion/ Degradation	Retain soil fertility	Superior quality of outputs
	Advanced Technology	Save significant cost & More profit	Improved accuracy
Society Issue	Subjective Norms	Strengthening relevant beliefs	Motivation
	Landless people	Undertaking other activities	Mental satisfaction
	Long-term Loans	Purchasing of land, Purchasing of agricultural tools, Storage of produce and Transportation	Loans for productive purposes/ Demand for more loans
	Financial Knowledge	Researching, Analysing, and	Good literacy level

		Evaluating financial matters	
	Commercial farming	Increased standard of living	Export of Agricultural Produces
Government Issues	Subsidy	More demand for credit	Recommendation to others
	Government Schemes	Zero percentage interest rates/ Economic interest	Less Dependency
	Inputs & Agricultural productivity	High Production	Production Efficiency
	Training and Promotion	Improves learning & Self esteem	Promotes sharing & caring habits
	Research and development	Generates more income	Industrialization, Globalization and technically Advancement

The constraints of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society are shown in the table below and its key components, as determined by focus groups.

**Table 8:** Constraints Factors of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society

Determinant Issue	Key Attributes	Constraints Factors affecting Determinant Issues	Critical Constituent Element
Primary Agricultural Co-operative Credit Society' Issues	Rate of Interest	High interest rate	Non-payment of Dues
	Management	Limited office staff	Slow document processing
	Documentation	Only Short –term credit	Poor collection of debts
	Availability of credit	Misutilisation of credit	Shortage of Fund
	Over dues	No credit from society	No cultivation
Co-operative Credit Society Members' Issues	Shares	Small amount of paid-up capital	Limited working capital
	Crop Credit	Won't get sufficient revenue to repay	Closure of society
	Transportation	Undefended transportation	High Cost
	Co-operative Society programs	Political interference	Misinterpretation
	Storage	Shortage of warehouses	Decomposed output
Farmers' issues	Marketing	Sellers will take more profits/ Farmers won't get fair price for their produce	Loss to smallholder farmers
	Harvesting	Unreliable Rainfall	Recovery of loans / Lack of access to credit
	Seasonal Monsoon	Dry weather can lead to drought & crop failure	Uncertain water rights & supply
	Soil Erosion/ Degradation	Fertility Decreases	Soil Degradation

	Advanced Technology	More Demand for credit and Limited geographical area	Less Financial Assistance
Society Issue	Subjective Norms	Emotional Barriers	Difficulty in further progress
	Landless people	Not eligible for applying credit from society/ No crop credit	No Productivity
	Long-term Loans	Not available to smallholders	Required Collateral Securities for long-term loans
	Financial Knowledge	Less Education/aged farmers	Low Grasping power
Government Issues	Commercial farming	High cost of cultivation leads more credit	Lack of remunerative income
	Subsidy	Reduces government income	Lack of food Diversity
	Government Schemes	Heavy Loss to the government	Less Rural development
	Inputs & Agricultural productivity	High Wage rate	Less quantity output
	Training and Promotion	Less human resources/ Less efficient and effective officers	No Strategic, effective & efficient trainer
	Research and development	High cost	Slow progress & less implementation

The disadvantages of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society are shown in the table below and its key components, as determined by focus groups.

**Table 9:** Disadvantages to behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society

Determinant Issue	Key Attributes	Disadvantages Factors affecting Determinant Issues	Critical Constituent Element
Primary Agricultural Co-operative Credit Society' Issues	Rate of Interest	More over dues	Risk of non-payment
	Management	Inefficient management and Less communication	No Systematic Planning, Organizing and Controlling
	Documentation	Slow processing	Loans are not available when it is required
	Availability of credit	Diversification of credit	Not sanctioning of further credit
	Over dues	Debt increases	Closure of society branches
Co-operative Credit Society	Shares	Only members will get society credit and benefits	Less social development
	Crop Credit	Over sanction of loans	Overburden & The members become bankrupt
	Transportation	No proper logistics	Lack of Infrastructure

Members' Issues	Co-operative Society programs	Unaware of new schemes and services	Lack of Knowledge
	Storage	Stored in improper sanitary locations	Output will be damaged
Farmers' issues	Marketing	Non availability of required inputs at a right time	Per unit Cost is relatively cheap
	Harvesting	Inadequate capital	Lack of Rainwater Harvesting System
	Seasonal Monsoon	Natural calamities can destroy crop & Properties	Loss of produce & properties
	Degradation/ Degradation	No further cultivation	No Desirable return on Investment
	Advanced Technology	No Efficient & Effective use of Advanced Machineries	Inadequate Financial Resources
Society Issue	Subjective Norms	Normative Belief	Loss of trust
	Landless people	Can't become the member of the society	Wealth Discrimination
	Long-term Loans	Slow Repayment/ More tension/ Social Burden	It causes serious health problems
	Financial Knowledge	Poor literacy	Less Awareness
	Commercial farming	Lack of training and guidance/ More over dues	Limited geographical area
Government Issues	Subsidy	Supply is more than demand/ Capital is inadequate	Reduction in Government Revenue/ Corruption
	Government Schemes	Rigid rules and regulations of the Government	Misrepresentation & Manipulation of Accounts
	Inputs & Agricultural productivity	Non availability of inputs whenever required	Shifting Cultivation
	Training and Promotion	Lack of incentives, training and guidance	Poor Job Performance
	Research and development	More financial requirements	Limited Amount of Governments Agricultural Budget

### 8. QUANTITATIVE CRITICAL CONSTITUENT ELEMENT OF BENEFICIARIES BEHAVIOURAL INTENTION TOWARDS PRIMARY AGRICULTURAL CO-OPERATIVE CREDIT SOCIETY AS PER ABCD ANALYSIS FRAMEWORK :

The ABCD analysis appears to be a methodical procedure that includes in-depth investigation and numerical evaluation, most likely to guarantee that the conclusions are supported by actual evidence. Additional context or study data would be required if you needed more information or more specifics on the specific use of this framework, including its conclusions or consequences. This would make it

possible to discuss the quantitative ABCD analysis and its results in greater detail and depth. The use of the ABCD analytical framework in a quantitative setting, focusing on the importance of the crucial constituent elements (CCE) for each variable. By assessing the score and deciding whether the thoughts, ideas, systems, and strategies should be accepted or rejected, the analysis involves calculating the whole total.

The rankings for different weights are expressed as follows:

- 3 – Satisfactory
- 2 – Neutral
- 1 – Unsatisfactory

The tables below represent the advantages, benefits, constraints, and disadvantages of members of Primary Agricultural Co-operative Credit Society and essential constituent elements uncovered by focus groups. The Critical Constituent Elements (CCE) described below help to identify the variables influencing determinant issues. Table 10 provides an overview of an elementary analysis based on the advantages of PACs and how they influence member's' intention to utilise the benefits.

**Table 10:** Elementary analysis based on the advantages of beneficiaries' intention toward Primary Agricultural Co-operative Credit Society

Determinant Issue	Key Attributes	Advantageous Factors affecting Determinant Issues	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean Value)
Primary Agricultural Co-operative Credit Society' Issues	Rate of Interest	Lower	Financial Sustainability	30	143	66.8333
	Management	Trustworthy /Understanding/developing & Deploying people and their skills	Transparency and accountability in their operations	30		
	Documentation	No collateral securities	Abiding Trust on Co-operative society	27		
	Availability of credit	Demand increases	Effective production	30		
	Over dues	More subsidy	More demand for credit	26		
Co-operative Credit Society Members' Issues	Shares	Nominal value of the society shares	Limited liability of members	30	147	
	Crop Credit	To buy Seeds, Fertilizers, Pesticides, Insecticides, machineries.	Less economic hardship	29		
	Transportation	Continuous production	Time Management	30		
	Co-operative Society programs	Economic and social welfare programs	Economic Stability	29		
	Storage	Good quality of raw material	Best quality of final products	29		
	Marketing	Ready Market for Finished Goods	Fair Price	30		

Farmers' issues	Harvesting	Global acceptance of agricultural products	Generates more income	30	145
	Seasonal Monsoon	Less farming expenditure/ Natural raw material	Organic farming	26	
	Soil Erosion /Degradation	Maintains soil fertility	Practicing Crop Rotation	30	
	Advanced Technology	Adopt new agricultural techniques	Technically Expert & More Earnings	29	
Society Issue	Subjective Norms	Support from people	Strong Belief, Protection & Confidence	29	113
	Landless people	No Credit Burden	Happy go lucky	30	
	Long-term Loans	Available only for landlords	Diversifying of society's credit	29	
	Knowledge/ Awareness	Good consciousness	Comprehension	25	
	Commercial farming	High yielding seeds & High Income	Economic-Development	28	
Government Issues	Subsidy	Socio-economic development of Underprivileged, poor and weaker groups of the society	More production	26	142
	Government Schemes	Variety of Projects/Low Rate of Interest	Motivation and encouragement	30	
	Inputs & Agricultural productivity	Assist farmers in acquiring seeds, equipment, fertiliser& pesticides	Increases Standard of living	28	
	Training and Promotion	Promoting savings & Sharing habits	Savings increased & Social gathering	30	
	Research and development	Invention and adoption of new technics in Agricultural Industry	Agricultural Development	30	

The benefits of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society are shown in the table below and its key components, as determined by focus groups.

**Table 11:** Benefits Factors of behavioural intention beneficiaries of Primary Agricultural Co-operative Credit Society:

Determinant Issue	Key Attributes	Benefits Factors affecting Determinant Issues	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean Value)
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Primary Agricultural Co-operative Credit Society' Issues	Rate of Interest	More production	Creates employment opportunities	25	111
	Democratic Management	Voluntary association & low management cost	One man One vote	20	
	Documentation	Easy documentation	Quick loan processing	20	
	Availability of credit	Infrastructure, Land Improvement & Repair of land	Income increases	21	
	Over dues	Payment in time	Happy & Satisfied life	25	
Co-operative Credit Society Members' Issues	Shares	Poor person can become the member of the society	Equality/ No social discrimination	21	111
	Crop Credit	Most cost effective source of capital for farmers	Development of self-help group	23	
	Transportation	No shortage of raw materials	Uninterrupted production	21	
	Co-operative Society programs	An opportunity for improvement	Gaining Knowledge	24	
	Storage	Good quality of finished products	Guaranteed quality assurance	22	
Farmers' issues	Marketing	Sale of agricultural products at a proper price	Handful Money	26	109
	Harvesting	Repayment of society crop loans	Contribution to the performance of the economy	21	
	Seasonal Monsoon	Fresh water for crop irrigation & drinking	Healthy and Happy life	21	
	Soil Erosion/ Degradation	Retain soil fertility	Superior quality of outputs	20	
	Advanced Technology	Save significant cost & More profit	Improved accuracy.	21	
					52.4



Society Issue	Subjective Norms	Strengthening relevant beliefs	Motivation	22	89
	Landless people	Undertaking other activities	Mental satisfaction	22	
	Long-term Loans	Purchasing of land, Purchasing of agricultural tools, Storage of produce and Transportation	Loans for productive purposes/ Demand for more loans	22	
	Financial Knowledge	Researching, Analysing, and Evaluating financial matters	Good literacy level	23	
	Commercial farming	Increased standard of living	Export of Agricultural Produces	23	
Government Issues	Subsidy	More demand for credit	Recommendation to others	23	111
	Government Schemes	Zero percentage interest rates/ Economic interest	Less Dependency	20	
	Inputs & Agricultural productivity	High Production	Production Efficiency	25	
	Training and Promotion	Improves learning & Self esteem	Promotes sharing & caring habits	20	
	Research and development	Generates more income	Industrialization , Globalization and technically Advancement	20	

The constraints of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society are shown in the table below and its key components, as determined by focus groups.

**Table 12:** Constraints Factors of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society:

Determinant Issue	Key Attributes	Constraints Factors affecting Determinant Issues	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean Value)
	Rate of Interest	High interest rate	Non-payment of Dues	18		

Primary Agricultural Co-operative Credit Society' Issues	Management	Limited office staff	Slow document processing	19	93
	Documentation	Only Short – term credit	Poor collection of debts	17	
	Availability of credit	Misutilisation of credit	Shortage of Fund	20	
	Over dues	No credit from society	No cultivation	19	
Co-operative Credit Society Members' Issues	Shares	Small amount of paid-up capital	Limited working capital	19	87
	Crop Credit	Won't get sufficient revenue to repay	Closure of society	15	
	Transportation	Undefended transportation	High Cost	17	
	Co-operative Society programs	Political interference	Misinterpretation	17	
	Storage	Shortage of warehouses	Decomposed output	19	
Farmers' issues	Marketing	Sellers will take more profits/ Farmers won't get fair price for their produce	Loss to smallholder farmers	17	80
	Harvesting	Unreliable Rainfall	Recovery of loans / Lack of access to credit	15	
	Seasonal Monsoon	Dry weather can lead to drought & crop failure	Uncertain water rights & supply	16	
	Soil Erosion/ Degradation	Fertility Decreases	Soil Degradation	17	
	Advanced Technology	More Demand for credit and Limited geographical area	Less Financial Assistance	15	
	Subjective Norms	Emotional Barriers	Difficulty in further progress	17	42.53333
	Landless people	Not eligible for applying credit from society/	No Productivity	19	

Society Issue		No crop credit			72
	Long-term Loans	Not available to smallholders	Required Collateral Securities for long-term loans	19	
	Financial Knowledge	Less Education/ag ed farmers	Low Grasping power	17	
Government Issues	Commercial farming	High cost of cultivation leads more credit	Lack of remunerative income	14	82
	Subsidy	Reduces government income	Lack of food Diversity	17	
	Government Schemes	Heavy Loss to the government	Less Rural development	16	
	Inputs & Agricultural productivity	High Wage rate	Less quantity output	14	
	Training and Promotion	Less human resources/ Less efficient and effective officers	No Strategic, effective & efficient trainer	17	
	Research and development	High cost	Slow progress & less implementation	16	

The disadvantages of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society are shown in the table below and its key components, as determined by focus groups.

**Table 13:** Disadvantages to behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society:

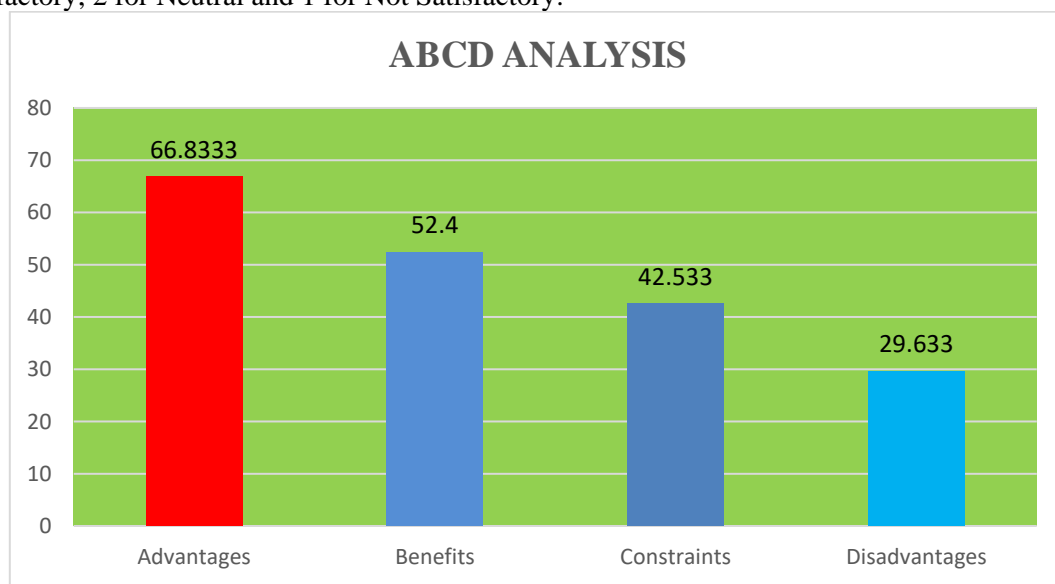
Determinant Issue	Key Attributes	Disadvantages Factors affecting Determinant Issues	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean Value)
Primary Agricultural Co-operative Credit Society' Issues	Rate of Interest	More over dues	Risk of non-payment	13	66	29.63333
	Management	Inefficient management and Less communication	No Systematic Planning, Organizing and Controlling	12		
	Documentation	Slow processing	Loans are not available when it is required	15		
	Availability of credit	Diversification of credit	Not sanctioning of further credit	13		

	Over dues	Debt increases	Closure of society branches	13		
Co-operative Credit Society Members' Issues	Shares	Only members will get society credit and benefits	Less social development	13	59	
	Crop Credit	Over sanction of loans	Overburden & The members become bankrupt	11		
	Transportation	No proper logistics	Lack of Infrastructure	11		
	Co-operative Society programs	Unaware of new schemes and services	Lack of Knowledge	10		
	Storage	Stored in improper sanitary locations	Output will be damaged	14		
Farmers' issues	Marketing	Non availability of required inputs at a right time	Per unit Cost is relatively cheap	12	56	
	Harvesting	Inadequate capital	Lack of Rainwater Harvesting System	13		
	Seasonal Monsoon	Natural calamities can destroy crop & Properties	Loss of produce & properties	11		
	Degradation/ Degradation	No further cultivation	No Desirable return on Investment	10		
	Advanced Technology	No Efficient & Effective use of Advanced Machineries	Inadequate Financial Resources	10		
Society Issue	Subjective Norms	Normative Belief	Loss of trust	11	57	
	Landless people	Can't become the member of the society	Wealth Discrimination	10		
	Long-term Loans	Slow Repayment/ More tension/ Social Burden	It causes serious health problems	11		
	Financial Knowledge	Poor literacy	Less Awareness	13		
	Commercial farming	Lack of training and guidance/ More over dues	Limited geographical area	12		

Government Issues	Subsidy	Supply is more than demand/ Capital is inadequate	Reduction in Government Revenue/ Corruption	10	53
	Government Schemes	Rigid rules and regulations of the Government	Misrepresentation & Manipulation of Accounts	10	
	Inputs & Agricultural productivity	Non availability of inputs whenever required	Shifting Cultivation	13	
	Training and Promotion	Lack of incentives, training and guidance	Poor Job Performance	10	
	Research and development	More financial requirements	Limited Amount of Governments Agricultural Budget	10	

**9. GRAPHICAL REPRESENTATION OF AFFECTING FACTORS FOR BEHAVIOURAL INTENTION OF BENEFICIARIES OF PRIMARY AGRICULTURAL CO-OPERATIVE CREDIT SOCIETY :**

The focus group analysis evaluated the critical constituent elements, determinant issues, and key attributes in the above table by allocating numerical weights. These rankings are expressed as 3 for Satisfactory, 2 for Neutral and 1 for Not Satisfactory.



**Fig. 2:** Total Mean Score of behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society.

**10. FINDINGS :**

According to ABCD analysis, the above figure shows the factors that affect behavioural intention of beneficiaries of Primary Agricultural Co-operative Credit Society. The above quantitative elementary analysis leads to the following interpretations. As per the analysis, the mean scores of the Advantages

aspects are the greatest with a mean value of 66.83, followed by benefits, limitations, and disadvantages, indicating that research in this field are highly beneficial. The Constraints and Disadvantages factors have an overall mean score value of 42.53 and 29.63, respectively, indicating that those factors are unsatisfactory for members intentions of Primary Agricultural Co-operative Credit Society [92-97].

## **11. CONCLUSION :**

The ABCD Analytical Framework appears to be a framework for evaluating various business models, approaches, ideas, or systems. It most often entails taking into account the main factors and characteristics of these models or systems. Key Attributes are the fundamental elements or aspects that are thought to be vital for comprehending and assessing the system or model under investigation. Positive and Negative Aspects are the benefits and shortcomings of the system or model, respectively. They must be taken into account if one is to have a complete understanding the Construct-Centric Evaluation (CCE) Quantitative Analysis, Construct-Centric Evaluation. It appears to be a quantitative technique of rating the ABCD framework's constructs, perhaps by giving each one a score. Empirical work is a term used to describe a study or research that has been carried out in practice to assemble information or proof. It appears that the outcomes of such empirical research are taken into consideration when deciding whether to accept or reject particular notions. It appears that this methodology was applied to evaluate beneficiaries' behavioral intentions in a Primary Agricultural Credit Co-operative Society in the particular circumstance indicated. The framework probably made it easier to pinpoint the driving forces and how they affected the recipients' behavior, suggested that Co-operative societies should improve their recovery performance by adopting new system of computerized monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the competitive banking environment. Analysed the financial efficiency and viability of society and found poor performance of the society on capital adequacy, liquidity, earning quality and the management efficiency parameters.

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