

Quantitative ABCD Analysis of Integrating Corporate Social Responsibilities with Green Banking Practices by Banks from Customers' Attraction and Retention Perspectives in Selected Indian Banks

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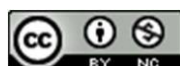
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ABSTRACT

Purpose: *The ABCD (Advantages, Benefits, Constraints, and Disadvantages) analysis framework evaluates a notion or idea's applicability in a certain circumstance. It examines the effectiveness of a concept or strategy as well as the qualities of the individual, the system, and the environment. It was also investigated for any characteristics that might be relevant to the constitution. Each component of the major characteristic of CSR activities and green banking services and its impact on attracting and retention of customers is given an appropriate score or weighting in the quantitative analysis utilizing ABCD analysis.*

Design: *The ABCD analytical framework determines the proper score weighting that is assigned to all the significant constituents under each variable by analysing empirical data, the efficacy of CSR activities and green banking services to retain customers. The results of a focus group evaluation are then used to calculate each construct's overall score.*

Findings: *Using the ABCD analysis framework, a business model, concept, product, strategy, or system is examined and assessed. This method of analysis is widely used by academics in a wide range of disciplines. According to a quantitative ABCD study, the benefits factors have a substantial influence on the success of CSR and green banking services. The ABCD study supports the notion or belief that CSR inbound activities to promote green banking practises.*

Originality/Value: *Before discussing what is being done regarding determinant issues, key attributes, factor analysis, and elementary analysis based on crucial constituent elements of CSR activities and green banking practises to retain customers, this paper begins by reviewing prior research using the ABCD analysis framework.*

Paper Type: *Empirical analysis.*

Keywords: ABCD analysis, Factor Analysis, Elementary analysis, green banking practices, Quantitative analysis, CSR inbound activities.

1. INTRODUCTION :

The banking industry is increasingly following a global trend of being green. In order to lessen their impact on the environment, commercial companies have started to provide paperless, platform service and uphold their CSR obligations to promote long-term growth because the perceived happiness of the final user determines whether such spending is successful or unsuccessful. Green banking refers to any sort of environmentally friendly banking. In other words, it means promoting ecologically friendly methods and lowering the carbon footprint of financial activities. Many modern banks are making concerted measures to encourage various types of innovation, environmentally responsible financial services projects in their business operations, both locally and internationally. The study implies how banks are using their CSR fund for promoting green banking practices to achieve their goals [1].

This analysis focuses on how banks engage in inbound CSR activities to promote green banking practises to meet their objectives. Companies are increasingly dependent on CSR to have a positive impact and establish a solid reputation. The ABCD analysis aims to investigate the outbound and inbound CSR operations of Indian banks. (i) to give direct benefits to the banks in order to keep their current clients and draw in new ones, or (ii) to provide indirect benefits in order to enhance the banks'

reputation and goodwill. Banking strategies for implementing CSR initiatives on inbound marketing campaigns to draw in and keep existing clients.

As a result, the phrase "green banking" has gained favour among financial professionals. Many researchers have studied green banking from numerous perspectives, including sustainable banking practice and the impact of green banking on long-term production [2]. Customers are aware of green banking and CSR activities of the banks. As a result, gathering fresh information on a variety of elements of green banking and CSR activities has become both a challenge and an opportunity. Apart from the concept of "green banking," and CSR research focuses on the well-known term "consumer retention" [3]. So, this study implies integrating of CSR with green banking practises from customers' attraction and retention perspectives.

It assesses the usefulness of a thought or idea in a specific setting using the ABCD analysis framework. This analysis framework was recently added to the business analysis framework, among other things [4]. In addition, it can be used to identify resources such as materials, machinery, technology, and human capital for the goal of social benefit. The concept/system/strategy/resource is also examined within the ABCD framework to determine the fundamental important aspects. Each component important feature can be given a proper score/weightage in the quantitative analysis utilizing ABCD. The overall score for the constructs is generated in empirical research by analyzing the scores, which can then be accepted or rejected [5]. Additionally, the ABCD analytical framework is used to investigate a number of concepts. and the Black Ocean method [6], the Higher Education Stage Model [7], the Private University System in India, the Working from Home as an E-Business Model [8], and other resources. The "Six Thinking Hats Model for Lateral Thinking" [9], elemental and factor analysis of dye-doped polymer matrices for photonic devices [10], and other similar concepts. When using the ABCD framework, studies help in identifying the primary concerns linked to organization, execution, and administration. Once the determining concerns have been identified, the problems must be uncovered through focus groups using the ABCD framework's constructions, advantages, benefits, limitations, and drawbacks [11].

2. REVIEW OF LITERATURE TO KNOW CURRENT STATUS :

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

3. OBJECTIVES OF THE STUDY :

- (1) To discuss the suitability of ABCD analysis of integrating CSR activities with green banking practices for customers' attraction and retention perspectives by Indian banks based on a general review of literature of ABCD qualitative listing and ABCD quantitative analysis.
- (2) To identify and list the advantages, benefits, constraints, and disadvantages of green banking activities as CSR inbound activities.
- (3) To find out the effecting factors under each key attribute based on various issues/stakeholders.
- (4) To analyze the affecting factors of green banking practices as CSR inbound activities.
- (5) To investigate the critical constituent elements based on ABCD analysis framework of CSR with green banking from customers perspectives.
- (6) To evaluate the critical constituent elements of ABCD analysis and ranking them based on the four ABCD constructs for integrating CSR with green banking practises from customers attraction and retention perspective.

4. ABCD LISTING FOR QUALITATIVE AND QUANTITATIVE ANALYSIS OF INTEGRATING CSR ACTIVITIES WITH GREEN BANKING PRACTICES FOR CUSTOMERS' ATTRACTION AND RETENTION PERSPECTIVES :

The behavior, dynamics, and structure of the business are ascertained using a consistent methodology. A reliable method is used to determine the business's behavior, dynamics, and structure as well as to evaluate innovative adjustments and their effects. After doing a qualitative investigation, one can use the framework to emphasize the key benefits, drawbacks, and limitations of each determined problem [12]. The ABCD listing method, which may be utilized as an ABCD analysis condition, is also added. One can use the framework to outline the main advantages, benefits, restrictions, and disadvantages of each discovered determining issue after conducting a qualitative assessment of the inventive adjustments and their impact. Additionally, it introduces the ABCD listing idea, which may become mandatory [13].

4.1 Review of the ABCD list in several scientific publications:

Qualitative analysis can be used to develop a list of significant benefits, restrictions, and drawbacks for each determinant issue after choosing on a number of issues to study. This will also provide you a basic concept of ABCD analysis (also known as ABCD listing) and can be utilized as an ABCD analysis criteria. Table 1 shows some scholarly works that rely solely on a list of advantages, benefits, restrictions, and downsides from the authors' perspective.

Table 1: Review on Scholarly publications on ABCD Listing

S. No.	Area of the paper	Issues	Outcome	References
1	Higher Educational Institutions–SIMS Model: Research productivity.	Super Productivity in HE Institutions.	Research productivity is examined using the ABCD listing of the Higher Educational Institutions-SIMS Model. It is examined how to use subject book papers, research editions, and involvement to establish a successful business.	Aithal, P. S. et al., (2016). [14]
2	Smart Library Model for Future Generations.	Institutional research centres.	Novel kinds of invention in traditional library formats are now possible because to the advancement of information and also ABCD listing is studied in this review.	Aithal, P. S. et al., (2016). [15]
3	Student Centric Learning of planned hard work.	Student Centric Learning	It has been discovered that students who consistently study every day via hard work and with the right plan can succeed rather than cramming the night before exams Study also reveals the ABCD analysis of Student Centric Learning of planned hard work.	Shubrajyotsn a Aithal, Aithal, P. S. (2016). [16]
4	Organizing the Unorganized Lifestyle Retailers.	Comparison between organized and unorganized lifestyle.	Understanding a consumer's psychological, physiological, socioeconomic position, and current demands is how an unorganized merchant defines knowing a customer.	Ganesh, H. R. & Aithal, P. S. (2020). [17]
5	Concepts & strategies of green education.	Green model analysis.	By considering technological advances and student preparation, the educational industry can change into Green Education in terms of its	Aithal, P. S. & Rao, P. (2016). [18]

			opportunities and problems. The advantages of being green, the difficulties, the unfavourable effects, and the sustainability of the educational sector with technology use are also covered.	
6	Digital Transformation in 'Indian Banking' System.	Digital Transformation	In the current climate, digital e-payments have shown to be very useful. And study also discloses the ABCD listing. Of digital transformation.	Vidya M. & Shailashri V. T. (2021). [19]
7	B.Com model' in corporate auditing.	B.Com. course study model.	By embracing new values at all levels, the higher education paradigm can be improved, which will help students by increasing their access to knowledge, skills, and employment opportunities is studied in this literature. ABCD analysis of B.COM model in corporate auditing is covered in this study.	Noronha & Aithal, P. S. (2016). [20]
8	Communication technologies of mobile information towards customized services.	5G information communication technology.	Due to the independence and flexibility offered by mobile learning, which can be enhanced by destination knowledge, students can learn at any time and from any location and also ABCD frame work done on Communication technologies.	Krishna Prasad & Aithal, P. S. (2016). [21]
9	Innovation in B.Tech.	STEAM & ESEP based B.Tech. (Hons) Model.	The advantages, benefits, limitations, and disadvantages from the perspectives of students, institutions, and businesses are investigated to ascertain whether this B.Tech. (Honors) model is beneficial in accomplishing its purpose of creating competency.	Aithal, P. S. & Shubhrajyotsna Aithal. (2019). [22]
10	Sustainability Disclosures by Higher Educational Institutions	Corporate Sustainability Education disclosures identifying the essential ingredients	The study found that the ABCD analysis framework may be used by any organization, concept, system, strategy, and a lot more.	Nayak, P., & Kayarkatte, N. (2022). [23]
11	Literature of Research Agenda in Indian Equities and Machine Learning.	This research can be used by future researchers, practitioners, and investors to build long-term prosperity.	The study revealed that Investing in companies at a price that is much less than their intrinsic value is the cornerstone of wealth building. The fundamentals of utilizing equities to accumulate wealth over the long run are well established. ABCD frame work	Rangi, & Aithal, P. S. (2021). [24]

			also done in Indian Equities and Machine Learning.	
12	Inbound and outbound CSR activities	Private and public banks performance	Based on a study of CSR efforts across banks in the private and public sectors, it was found that whereas public banks supported brand-building projects indirectly, private sector banks focused on giving direct support for their client services. The study discusses the ABCD listing of the CSR activities.	Prabhu, G. N., & Aithal, P. S. (2021). [25]
13	Perspectives on Online Pharmacy Model.	Online Pharmacy	The study revealed Online drug sales appear to offer both advantages and disadvantages.	Architha Aithal., Shabaraya, A. R. (2018). [26]
14	Leadership Theories.	'AB' theory of leadership.	The various contextual influences and important personality features that impact leaders are identified and discussed in this article. ABCD listing on Leadership Theories are discussed.	Aithal, P. S. & Shubhrajyotsna Aithal. (2019). [27]
15	Organizing the Unorganized Lifestyle Retailers.	A lifestyle comparison of organised and disorganised people.	The ABCD framework illustrates the disorganised way of life of the retailers. According to the survey, an unorganised retailer's definition of knowing a client includes having a thorough awareness of the customer's psychological, physiological, socioeconomic position, as well as their present demands.	Ganesha, H. R. & Aithal, P. S. (2020). [28]
16	Ideal computing system.	Boost multitasking, productivity, and scalability.	The ABCD analysis of an ideal computing system is included in the study, as well as information on when systems are deemed perfect if they have ideal features. Input qualities, system characteristics, output qualities, and environmental characteristics are the four areas into which the properties of any perfect system are divided.	Aithal, P. S., & Pai T, V. (2016). [29]
17	Green Banking	The bulk of green banking activities include products and services like green mortgages, green loans, and green deposits.	Utilizing CSR funding for green banking methods will enable the dual goals of social responsibility to be achieved and also ABCD listing of the CSR is discussed.	Nandini Prabhu, G., & Aithal, P. S. (2021). [30]

18	Analysis of business model ABCD technique	This study is beneficial for overall customer value.	The suggested ABCD paradigm for evaluating company concepts is simple, very beneficial, and trustworthy. The technique shows that almost all evaluation criteria provided in the literature can be categorized within the framework.	Aithal, P. S. et al., (2015). [31]
19	Private University System.	Assures the support of the student's progress.	The private university's ABCD listing is discussed. According to the study, the bridging institutions now in place—both inside and outside of universities—seem to have no bearing on how either problem is solved.	Abani Kumar Muduli et al., (2019). [32]
20	Brand Building	Is Brand Building makes internal and external stakeholders more valuable is studied in this essay.	A qualitative CSR model known as the ABCD Model is one of the study's conclusions.	Shailashri V.T. & Anumesh Kariappa. (2020). [33]
21	Ideal Software	Four categories of attributes—input qualities, system characteristics, output characteristics, and environmental features—are present in a flawless system.	The ABCD listing for Ideal Software is discussed. As well as potential software development leveraging existing and upcoming technical breakthroughs is also covered in this essay, along with the implications for the IT industry.	Aithal, P. S., & Pai T, V. (2016). [34]
22	Smart library models.	A fresh chance for innovation.	The study reveals that a New kinds of innovation in traditional library formats are now possible because to the advancement of information and communication technologies. Thanks to current technology, nations can transform their physical libraries into online ones. It is also discussed how the Smart library models are listed in ABCD.	Aithal, P. S. et al., (2016). [35]
23	Quantitative ABCD Analysis of Online Food Delivery Services	Boosts the worth of the customers	The ABCD evaluation approach can be used to study and appraise a system, concept, product, or business model. This strategy is used by many scholars across many disciplines to analyze their research activities.	Frederick, D. P., & Bhat, G. (2022). [36]
24	Green education concepts.	On the education sector, a sizable impact is anticipated.	The study discussed about Conventional schooling is inadequate today.ABCD frame work is done on Green education.	Rao & P. S. Aithal. (2016). [37]

25	ATM systems for blind	Enhances the working environment and reduces pollution.	The paper provides a thorough examination of the difficulties, advantages, and recommendations for developing the optimal computing system using the cloud computing concept.	Rupanagudi, S. R., et al., (2015). [38]
26	Placement determination with IEDRA model.	In this study, the high satisfactory performance levels of the IEDRA Model were examined.	The goal of the study is to understand the efficacy, efficiency, and overall advantages of the IEDRA Model of Campus Placement Determination to interested parties. Is explained.	Shenoy & P. S. Aithal. (2017). [39]
27	Measuring research quality through research indices.	The calculation was done using the number of citations.	A few of the new research indices to be used in assessing the research output of the research team and individual researchers within an organization. ABCD listing on Measuring research quality is studied in this article.	Aithal, P. S. et al., (2017). [40]
28	Analysis of business model and concepts	It helps businesses generate revenue and increase consumer value.	It is easy to classify literature into the proposed ABCD framework for evaluating enterprise models since it is valid, highly practical, and simple to use.	Aithal, P. S. et al., (2015). [41]
29	Urban Cooperative Banks-Treasury Management	The study is concerned with the cooperative banking industry, particularly urban cooperative banks. Urban cooperative banks were mentioned financially since they make up a sizable portion of the cooperative sector.	The research will be more successful and valuable in helping to understand how to manage finances in society and even in businesses if we utilise the ABCD and SWOC models to understand in an academic fashion.	Hemantha Kumara, M.G. & Bhat, S. (2022). [58]
30	Theory 'A'.	Describes both the positive and negative aspects of human nature.	This essay examines some of the existing theories of organizational behaviour and presents the key principles and detailed executive model for Theory A.	Aithal, P. S. & Suresh Kumar, P. M. (2016). [42]
31	Dye-doped Polymers.	Combine new thinking with scientific research.	The research provided 204 important constituent factors that support the value of the analytical technique.	Aithal, S., & Aithal, P. S. (2016). [43]
32	Factors & elemental analysis of six thinking hats technique using ABCD framework	Before putting a scenario, issue, or problem to managerial logic of planning, organising, regulating,	Six thinking hats could be a useful tool for managers working alone or in small groups of problem-solving teams to solve organisational	Aithal, P. S., et al., (2016). [44]

		and monitoring, it analyses it from a variety of angles, including facts and figures, feelings, hope and positive speculation, negative carefulness, and creative thinking is studied in this essay.	problems. This analysis also includes ABCD framework of six thinking hats technique.	
33	Working from home.	A working from home system needs to have a number of qualities in order to be successful.	This study includes a list of ABCD analysis of home-based employment. According to research, a working from home system must possess a number of characteristics in order to provide all required services and address all stakeholder concerns. Working from home has benefits and pitfalls that are discussed.	Reshma et al., (2015). [45]
34	Theory 'A'.	Recognizes the good and negative views to human nature.	This essay examines some of the current ideas of administrative behaviour and presents Theory A. and ABCD listing of the Theory 'A' is discussed.	Aithal, P. S. & Suresh Kumar, P. M. (2016). [46]
35	Engagement in Social Collaboration	NGO involvement in activities related to public service.	"Social Engagement" is a contemporary best practise approach for higher education institutions. It includes, among other things, the results of NGO interventions, awareness campaigns, village school adoption, and community service activities in order to practise social responsibility in higher education institutions.	Pradeep, M. D., & Aithal, P. S. (2022). [47]
36	Green Financing	ABCD analysis on green financing.	By implementing a number of development initiatives that allow them to promote both environmentalism and commerce, industries must accomplish overall green growth. Green financing is advantageous even if it is still a novel concept.	Mishra, K., & Aithal, P. S. (2022). [48]
37	Incorporating STEAM, ESEP, & IPR Features	Innovation in course curriculum	In this study, advantages, benefits, limitations, and disadvantages are explored from the viewpoints of students, institutions, and the job-offering companies.	Aithal, P. S., & Aithal, S. (2019). [49]

38	ABCD Listing of Student development model	Online systems	An effective innovation and best practise for improving graduate attributes through comprehensive student development. This article discusses the models that help produce highly qualified graduates who can find employment.	Aithal, P. S., & Maiya, A. K. (2022). [50]
39	ABCD Listing of Microbial Fuel Cell Electricity in Rural India.	Difficulties of rural India	Examined the difficulties in developing MFCs for rural India. India's rural areas must be able to supply its people with ample electricity. MFCs demand price design effort. This was evaluated using the ABCD listing for use.	Acharya, S., & Aithal, P. S. (2017). [51]
40	ABCD Listing of Dye doped Polymers for Photonic Applications.	Commercialisation issues	ABCD analysis of nonlinear dye-doped polymer films for nonlinear and photonic applications revealed material difficulties as well as environmental and societal issues.	Aithal, S., & Aithal, P. S. (2016). [52]
41	Performance Evaluation of Dabur.	The study's main objectives are to assess Dabur India Company's presentation using the gain ratio and to examine its CSR programmes.	This study will assess the corporation's level of concern for the public through its CSR initiatives using the ABCD methodology.	Mayya, S. R. (2022). [53]
42	ABCD listing Organizing the Unorganized Lifestyle Retailers.	Organised Sectors and Unorganised Sectors.	Comparison between organized and unorganized lifestyle through ABCD listing studied in this literature.	Ganesh H. R., & Aithal, P. S. (2020). [54]
43	Research methodology in company case studies.	This research thought to be a useful tool for creating research case studies.	The study revealed any type of industry or industry sector can be examined using the ABCD analysis methodology.	Aithal, P. S. et al., (2017). [55]
44	Blockchain Services & Hyperledger Fabric.	The Study is recently focused its research and innovation on one of ICCT underlying technology applications called Hyperledger fabric and blockchain.	We have analysed the Hyperledger framework, tools and examined their blockchain services to different industries using the ABCD analysis framework as a research case study.	Bhuvana, R., & Aithal, P. S. (2022). [56]
45	Mangalore International Airport Growth & Fate Analysis	Mangalore International Airport benefits both the aviation sector and the Indian economy.	The analysis tried to evaluate both the economic analysis and the entire history of the Mangalore. International Airport's growth. The study presents PPP in aviation from	Kumari, P., & Aithal, P. S. (2020). [57]

			the viewpoints of numerous stakeholders, including the advantages, benefits, constraints, and disadvantages (ABCD listing).	
46	Business Model.	In business, it's useful for increasing customer value and producing income.	The proposed ABCD framework for evaluating enterprise models is straightforward, highly practical, and valid; literature can be simply categorized within the model is explained. ABCD listing of the working from home is discussed.	Aithal, P. S. et al., (2015). [58]
47	Analysis of ABC Model of Annual Research Productivity.	ABC model might use as a quantitative benchmark.	In order to give a quantifiable standard for expanding businesses, the research promotes a research culture throughout the entire organisational learning environment. It gives both the company's faculty and the company a sense of direction and growth.	Aithal et al., (2016). [59]
48	Theory 'A'.	Recognizes the good and negative views to human nature.	Theory A is presented in this essay along with an examination of some of the existing theories of administrative behaviour and ABCD listing of the Theory 'A' is discussed.	Aithal, P. S. & Suresh Kumar, P. M. (2016). [60]
49	Certaras Simcyp PBPK Simulator	With a focus on Simcyp software from Certara, its capabilities, and its clients' usage patterns to produce novel pharmaceuticals, the study attempts to understand the state of model-based drug development simulation software. Simcyp is used in research and development.	According to the results, Simcyp is a well-known simulation tool in the pharmaceutical business for model-based drug research and development for a variety of ailments.	Aithal et al., (2022). [61]
50	An organizational Performance-Theory 'a'	Theory A' for performance is applicable to today's workforce.	The way that modern employees think has significantly changed as a result of technical breakthroughs, industrial methods, and other things. Additionally, the ABCD listing of Theory A' is explored.	Aithal, P. S. & Suresh Kumar, P. M. (2016). [62]
51	Treasury Management of Urban Cooperative Banks.	The cooperative banking sector, in particular urban cooperative banks, is	The Treasury Management of Urban Cooperative Banks is explained using an ABCD listing. This research will be	Hemantha Kumara, M. G. & Bhat, S. (2022). [63]

		the subject of the study. Because they make up a sizable component of the cooperative sector and are in charge of managing money in Karnataka's rural, urban, and semi-urban areas, urban cooperative banks were highlighted financially.	more beneficial if it helps us comprehend how to manage finances in society and even in businesses.	
52	Fingerprint Biometric Attendance System	Identifying the many determining issues including Security issues, Ease of use Issues, Input Issues, Process Issues, Performance Evaluation matrix Issue, etc.	This analysis provides a guideline to identify and assess the efficacy of the Fingerprint Biometric Attendance System and also ABCD listing of fingerprint biometric attendance system is studied.	Prasad, K. K., & Aithal, P. S. (2017). [64]
53	Ideal computing system and opportunity.	Increase productivity, scalability, and multitasking.	ABCD listing of Ideal computing system is studied, A well-designed, adaptable cloud computing system can function and satisfy the processing part of an ideal computing device's requirements.	Aithal, P. S., & Pai T, V. (2016). [65]
54	Industry 4.0	Due to the high initial costs, Industry 4.0 is gradually growing in impact in developing countries. The ABCD framework is used to analyse how Industry 4.0 will affect various industries.	The investigation shows that the engineering industry can create intelligent goods and solutions. ABCD listing of the Indian Engineering Industries is discussed.	Sony, M., & Aithal, P. S. (2020). [66]
55	Analysis of business model ABCD technique.	It's useful for collective customer value.	The proposed ABCD framework is a straightforward, extremely helpful, and reliable method for assessing business models. Nearly all of the evaluation criteria proposed in the literature can be categorised within the framework, as demonstrated by the technique.	Aithal, P. S. et al., (2015). [67]
56	Private University System.	Ensures that the student's progress is supported.	The private universities that were included into the Indian educational system have broadened the range of advancements in higher education due to their autonomy and commitment to excellence.	Abani Kumar Muduli et al., (2019). [68]

57	Industry 4.0 Readiness Model.	If India wants to become a global economic powerhouse, overseas markets will need to see a big increase in the amount of foreign currency that Indian engineering now brings in.	ABCD analysis of industry 4.0 Readiness Model is explained in this study. And also, study includes the Indian engineering industry could become more competitive on the global stage thanks to one of these programmes, called "Industry 4.0," in a number of crucial areas.	Sony, Michael and Aithal, P. S. (2020). [69]
58	Ideal Software	In an ideal system, input qualities, system characteristics, output characteristics, and environmental characteristics are classified into four groups.	This essay also discusses the potential for software development using current and foreseeable technological advancements, as well as the effects it would have on the IT sector.	Aithal, P. S., & Pai T, V. (2016). [70]
59	Green CSR Activities. .	The study attempts to fulfill the dual objectives of social responsibility and brand value enhancement to draw and keep customers who employ green banking practices.	The CSR activities supplied by private sector banks were concentrated on directly supporting their customer services, whereas those offered by public banks were indirectly assisting their brand-building activities, according to a study of CSR activities between private and public sector banks. ABCD analysis is utilised to drawn out the CSR activities.	Nandini Prabhu, G., & Aithal, P. S. (2021).[71]
60	Development of Fashionable Products through Online Retailing.	This study will be helpful to know the different fashionable products offering by the Amazon and Flipkart companies and marketing channels using by these two companies to market their fashion products.	The major findings of the study are: Male customer expressed a greater desire to purchase fashionable products, there is a healthy competition between both Amazon and Flipkart, Celebrities are being used by Amazon and Flipkart to promote their fashionable products.	Madhura, K., & Niyaz Panakaje, D. (2022). [72]
61	Sustainable Finance on MSMEs.	Cooperation with international partners is essential to addressing climate change.	ABCD Analysis of the Sustainable Finance on MSMEs is explained. Major corporations are switching to green energy to reduce their negative environmental effects and to concentrate report daily on the sustainable future is analysed in this study.	Mahesh, K. M. et al., (2022). [73]
62	CSR Activities.	Private and public banks performance.	ABCD Analysis of the CSR Activities is discussed.	Prabhu, G. N., & Aithal, P. S. (2021). [74]

63	Leadership Theories.	'AB' theory of leadership.	This article lists and explores the various elements that affect a leader's environment and their primary traits. Discussion also includes an ABCD listing of the leadership theories.	Aithal, P. S. & Shubhrajyotsna Aithal. (2019). [75]
64	Complex Determinants Influencing Inappropriate Antibiotic Use	Use of Antibiotics	The study is concerned with identifying and evaluating antibiotic abuse, including the challenges brought on by their improper use. This study contains an ABCD listing of inappropriate antibiotics.	Aithal, A. et al., (2018). [76]
65	Digital Financial Inclusion	The study should serve as a reference for financial institutions and fintech businesses offering better digital services.	The findings should be used as a reference for financial institutions and fintech companies to deliver better digital services. For DFI users who want to learn more about the advantages of financial inclusion through digital methods, it acts as a resource. The ABCD listing utilises Digital Financial Inclusion.	Parvin, S. R., & Panakaje, N. A. (2022). [77]
66	B.Tech. Curriculum	SEP model	The ABCD listing utilises analysis from the ESEP and STEAM-based B.Tech (Hons) Model.	Aithal, P. S., & Aithal, S. (2019). [78]
67	Students' Perception Industrial Internship	The Industrial Internship Program is a great tool for increasing the learning possibilities for students. It affects how college students view the industrial internship programme. The study identifies various relevant factors and provides a strategy for measuring students' impressions.	Using the ABCD analytic framework, the study assesses management students' perceptions in light of their interactions with host businesses, student industrial internship programmes, and pre-placement procedures. The majority of the results show that the internship training programme was beneficial for students, although pre-placement procedures might be improved for a better internship experience.	Frederick, D. P., & Shailashri, V.T. (2022). [79]
68	Green Energy and Global Warming.	Production of energy	Green energy lowers the amount of carbon that is removed from the earth, hence lessening geological imbalance. Energy production and consumption can be decentralised for the greatest outcomes. ABCD listing of Green Energy and Global Warming is explained in this study.	Aithal, P. S., & Acharya, S. (2016). [80]

69	Srinivas University B.Com Model	Employment opportunities in rural areas	ABCD listing of Srinivas University B.Com Model is discussed.	Aithal, P. S., & Noronha, S. (2016). [81]
70	Dye doped Polymers for Photonic Applications.	Issues of stakeholders	Analysing nonlinear dye-doped polymer films for nonlinear and photonic applications using ABCD revealed material concerns, customer issues, commercialization challenges, application issues, service provider issues, and environmental/social concerns.	Aithal, S., & Aithal, P. S. (2016). [82]
71	ABCD Listing of Online Pharmacy Model.	Students examinations	Customer perceptions, opinions, and worries regarding the internet's role in the drug supply chain. Examining the many issues and factors affecting online pharmacies has been done using the ABCD listing approach.	Aithal, A., & Shabaraya, A. R. (2018). [83]
72	ABCD Listing of Furniture Manufacturing Companies	Furniture Prices	Through segmentation/segments that, this analysis covered a variety of fine information like furniture price, customisation, and unique selling proposition. ABCD Listing of Furniture Manufacturing Companies is discussed.	Amin, V. S., & Kumar, A. (2022). [84]
73	Innovation in B.Tech. Curriculum	STEAM &ESEP based B.Tech. (Hons) Model.	To determine whether this B.Tech. (Honors) model is effective in achieving its goal of developing competency is examined. And ABCD analysis Innovation in B.Tech. is discussed.	Aithal, P. S. & Shubhrajyotsna Aithal. (2019). [85]

4.2 Quantitative ABCD Analysis:

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

Table 2: Review of Quantitative analysis of the ABCD:

S. No.	Area/ Topic of paper where quantitative ABCD is used	Contribution	Reference
1	Organic Food Product.	Researcher strongly agreed that benefits are ranked very satisfactorily in the weighting scheme, whereas Constraints are ranked last and do not meet the requirement for this study's performance.	Mendon, S., & Aithal, P. S. (2022). [86]

2	Corporate Sustainability Disclosures by Higher Educational Institutions.	Benefits, limitations, and downsides in order of weighting were favourable. Because of this, the study found that higher education institutions' approach to teaching about business sustainability disclosures is extremely beneficial to its stakeholders.	Nayak, P., & Kayarkatte, N. (2022). [87]
3	Online Food Delivery Services.	The elements in this research will be practical by converting the drawbacks caused by limits into favourable possibilities that aid businesses in terms of growth, earnings, and expansion. Therefore, by selling in BOP areas of developing nations, it may generate income profitably due to its effectiveness in adding value to companies and generating revenue as a result of its favourable aspect.	Frederick, D. P., & Bhat, G. (2022). [88]
4	IEDRA Model	The IEDRA Model's high levels of satisfaction as well as its Advantages and Benefits elements were found in this ABCD analysis, proving how useful it is to students looking for jobs on campus.	Shenoy, V., & Aithal, P. S. (2017). [89]
5	Stress Coping Mechanisms	Researchers strongly advise employing workplace stress coping techniques since their advantages and benefits surpass their limitations and drawbacks. It is advantageous to advocate the usage of stress coping methods to boost team performance.	Kumari, P., & Aithal, P. S. (2022). [90]
6	Online Shopping.	The study employed 60 essential constituent factors to identify the most influential aspects of online shopping, and the findings indicate that the advantages factor, followed by the benefits factor, has the biggest impact on the success of the nation.	Frederick, D. P., Sujaya, H., & Salins, M. (2022). [91]
7	Consumers' Intention toward Mitigation of Food Waste	According to the data, the advantages component has the highest mean score—155—followed by benefits, restrictions, and downsides, showing that this field of study is very advantageous. With an overall mean score of 113.5 for the Constraints component and 87.5 for the Disadvantages factor, respectively, it can be concluded that these aspects are not adequate for consumers' aspirations to reduce restaurant food waste.	Salins, M., & Aithal, P. S. (2022). [92]
8	Quantitative ABCD Analysis of Green Banking Practices	This study assessed using the ABCD framework to identify the crucial constitutional components. In the quantitative analysis using ABCD, each constituent critical element is given an appropriate score or weight. The analysis	Prabhu, G. N., & Aithal, P. S. (2023). [93]

		<p>identified 72 primary crucial element factors that satisfy the effectiveness of green banking products and their influence on using intention under the frameworks. Finally, a high satisfactory level is obtained from the weighted average of the study's 72 main critical constituent elements.</p>	
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5. IDENTIFYING THE ADVANTAGES, BENEFITS, CONSTRAINTS AND DISADVANTAGES OF GREEN BANKING ACTIVITIES AS CSR INBOUND ACTIVITIES :

Advantages:

- (1) Green banking lowers bank operating costs as well as client costs.
- (2) CSR can be viewed as a promotional strategy of the organization. Using CSR funds, corporate governance can help a bank compete more effectively
- (3) By using corporate social responsibility funds, banks can promote green banking practices, which in turn satisfy the existing customers as well as can attract new customers.
- (4) Transition may occur at any time and in any location, and the bank is decreasing its carbon footprint by investing in solar and wind energy programmes.
- (5) The bank is lowering the carbon footprint of the environment by funding solar and wind energy projects.
- (6) Green banking services and inbound CSR activities to help both customers and banks to save time.

Benefits:

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

Constraints:

- (1) Companies who invest in CSR pledge to take greater responsibility for their actions.
- (2) Banks totally commit to outside CSR that affect with their work.
- (3) Not all banks are motivated by CSR and green banking in the same way.
- (4) Security issues are a constant with green banking practices.
- (5) Since it is a novel idea, clients will need some time to become used to it.
- (6) Green banking and CSR initiatives need the use of expensive technologies.
- (7) It needs the adoption of pricey new energy and recycling technologies.

Disadvantages:

- (1) It has been acknowledged that the employee lacks knowledge.
- (2) In the event of any errors, they occasionally risk losing their public image.
- (3) Geographical limitations make it impossible to apply green banking techniques.
- (4) Different situations have attracted different banks to CSR and green banking.
- (5) Green banking activities are always at danger for security breaches.

6. ABCD FRAMEWORKS USED FOR INTEGRATING CSR WITH GREEN BANKING PRACTICES FROM CUSTOMERS' ATTRACTION AND RETENTION PERSPECTIVES :

Literature Review on ABCD Framework: Aithal, P. S. established the ABCD analysis to identify the business model, strategy, concept, and system and evaluate how well it serves shareholders [4]. These analyses produce a thorough list of potential business opportunities, advantages, disadvantages, and restrictions. For corporate, human, organizational, ecological, and logistical difficulties, the focus group technique is used to collect data. The impacted factors and their essential components are then examined. Faculty, Skills development, social challenges, environmental issues, community involvement, infrastructure, and significant components like new ideas are being recognized with the aid of the ABCD framework NAAC Evaluation framework. The "Higher educational stage model" was investigated using the ABCD framework. The features of this idea are recognized and evaluated using

the ABCD framework. Analyzing poor performance Total scores lead to a result that is in favor of the ABCD analysis method. On the other hand, other analytic approaches, like Porter's (1985) value chain analysis, seem to simplify organizational processes but never offer a simple way to link these commercial goals. Table 3 lists the table frameworks, their area, defining difficulties, and references. Additionally, it highlights the important and useful components of the framework. The business strategy and business system can be more quickly identified and analyzed using the principles provided by this method. The characteristics of the "Working from Home" e-business model were also looked at using the "ABCD analysis technique." Studies show, however, that the many components of the working from home system, which is a model of many essential constituent parts, have an impact on business objectives, the perspective of the employer, the viewpoint of the individual, the viewpoint of the client, and more. An analysis of the success of the company model, strategy, concept, and system in delivering value to all stakeholders yields environmental and societal viewpoints. These analyses produce an ordered assessment of the firm's advantages, benefits, limits, and disadvantages. Additionally, it highlights the important and useful components of the framework. This approach provides guidance for analyzing and identifying the business strategy and business system more quickly. The "ABCD analysis technique" was also used to assess the quality of the "Working from Home" e-business model. Studies have revealed, however, that the many components of the working from home network, which is a model of numerous crucial components, have an effect on organizational goals, employer and employee viewpoints, consumer perspectives, and environmental and societal perspectives. Through qualitative study, these variables have been determined.

Table 3: Frameworks of table along with their area, determinant issues and reference

S. No.	Area	Determinant issues	References
1	Research Productivity on an Annual Basis	It is necessary to address organisational challenges, administrative issues, employee issues, operational issues, business concerns, and external issues.	Aithal. P. S. et al., (2016). [94]
2	Health care, both professional and personal	Issues with Organizations, Alternative Acceptors, Donor Physicians, Patients and Relatives, Societal Issues, and Country Issues.	Architha. et al., (2017). [95]
3	Generating Wealth at the Bottom of the Pyramid	Organizational, alternative acceptor, physician, patient, and family issues, societal and national issues.	Keerthan Raj & Aithal (2018). [96]
4	On-line Campus Placement is a service that allows you to find a job on	Organizational difficulties, administrative problems, employee problems, operational problems, business worries, and external problems must all be addressed.	Shenoy & Aithal, P. S. (2016). [97]
5.	Quantitative ABCD Analysis of Organic Food Product and its Impact on Purchase Intention	Issues involving organic food items.	Sujaya, H., & Aithal, P. S. (2022). [98]
6.	Assessing the Attractiveness & Feasibility of doing Business in the BoP Market	Questions related to a recent study examining the appeal and viability of the BOP industry in India.	Raj, K., & Aithal, P. S. (2022). [99]
7.	Stress Coping Mechanisms: A Quantitative ABCD Analysis	Issues surrounding a complete understanding of the many factors that affect how people handle stress.	Kumari, P., & Aithal, P. S. (2022). [100]

8	Theory ‘A’	Organizing problems Issues with workers, managers, ideologies, society as a whole, and stakeholder groups.	Aithal, P. S. et al., (2016). [101]
9	Technology based on the block chain	Issues with the economy, the healthcare system, education, and the supply chain.	Aithal, P. S. & Shubhrajyotsna Aithal. (2016). [102]
10	National Institutional Ranking Systems	Concerns about academics, students, teachers, administration, and infrastructure are all legitimate worries. Concerns about stakeholders, issues with learning resources, and stakeholder issues	Aithal. P. S. (2016). [103]
11	Card Model for green banking practises	Customer problems social and environmental issues are discussed in this study.	Prabhu, N., & Aithal, P. S. (2022). [104]

7. STRUCTURE OF ABCD ANALYSIS FRAMEWORK :

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

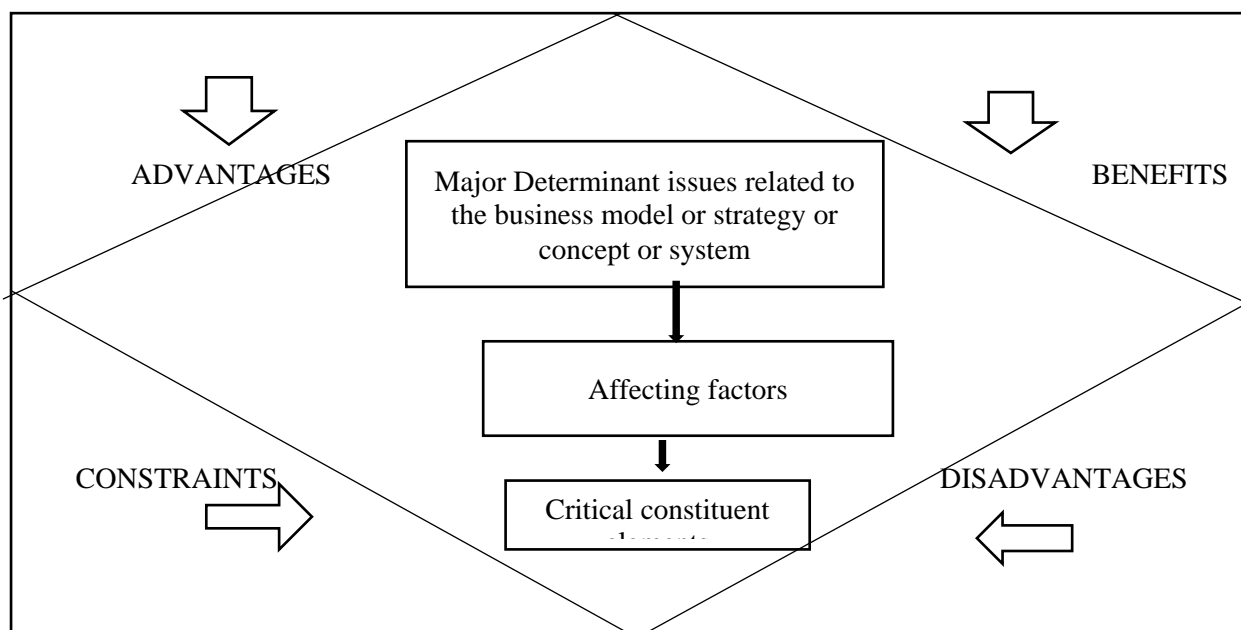


Fig. 1: Block diagram of issues affecting the Business model, or Concept or System as per ABCD Frame work [105].

8. KEY ATTRIBUTES AFFECTING INTEGRATING CSR ACTIVITIES WITH GREEN BANKING PRACTICES FROM CUSTOMERS’ ATTRACTION AND RETENTION PERSPECTIVES :

A few key characteristics of each option issue are identified, and then the company concerns are addressed and assessed. The influencing factors for each construct are determined by the key traits, which are significant determinants. The main determinant concerns are considered in order to condense the analysis.

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

S. No.	Determinant Issues	Key attributes
1	Customers’ issues	Communication, Awareness, Attitude

2	Organisational issues	Environment, Customer retention, Productivity
3	Board of Director issues	Operations, Direction, Responsiveness
4	Society issues	Expectation, Purchase intention, Basic problems
5	Government issues	National Safety and Security, Restriction, Involvement
6	CSR issues	Social service, Stakeholders empowerment activities, Dual objectives

9. FACTOR ANALYSIS FOR AFFECTING FACTORS OF GREEN BANKING PRACTICES AS CSR INBOUND ACTIVITIES :

The ABCD framework's factor analysis for integrating CSR activities with green banking practices from customers' attraction and retention perspectives to analyze numerous issues/problems that are identified by factor analysis.

Table 5: Depicts factor analysis for affecting factors of integrating CSR activities and Green banking from customers' attraction and retention perspectives.

Determinant Issues	Key Attributes	Advantages	Benefits	Constraints	Disadvantages
Customers' issues	Communication	Regional languages	Enhanced Consideration	Language problem	Difficulty in Communicating
	Awareness	Encourage use of online transactions Due to inbound CSR activities	Create knowledge	Lack of knowledge	Lacking information
	Attitude	Hopeful	Purchasing object more	Undesirable purpose	Difficulty in action
Organisation issues	Environment	Green CSR activities	No pollution	Increased cost	Negative effects
	Customers retention	Attraction	Good quality	High	Huge investment
	Productivity	Improved Quality due to inbound CSR activities	Less cost	Less accessibility of internet	Research & development
Board of director issues	Operation	Easy due to inbound CSR activities	Expands customer base	Demonstrating value.	Lack of creating awareness
	Direction	Smooth functioning	North and east	Less quality controls	Challenges of awareness
	Responsiveness	Motivates the customers	Direction update	Outbound activities to be fulfilled	High cost
Society issues	Expectation	Enhancing inbound CSR activities	Concern for Customers	Fails to achieve goals	Stagnated growth
	Purchase Intention	Quick response due to inbound CSR activities.	Highly Qualified	Lack of awareness	Delay in realisation
	Basic Problem	Adapting green practises of banks	Approval	Scarcity	Negative aspects about the green

					products and CSR inbound activities
Government issues	National Safety and Security	Solves many problems	Uniform	Lack of transference	Dynamic policy
	Restriction	Rules and regulations	Follow	Less control	Very strict
	Involvement	Collecting tax	Following the rules	Less participation	Highly involved
CSR issues	Social service	Solving social Problems	Solving many issues	Lack of source	Competition
	Stakeholders' empowerment activities	No Conflict	Raise money	Lack of fund due to expansion activities	More Liberty
	Dual objectives	Inbound CSR activities	Well performance	Less response	Difficulty in managing

10. ELEMENTARY ANALYSIS BASED ON CRITICAL CONSTITUENT ELEMENTS :

Using the elemental analysis method, the significant constituent elements for each variable are further examined. Four more tables (tables 6-9) containing crucial data for ABCD analysis must be presented alongside the 'CCE' in order to properly identify and list it. These components can alternatively be arranged by their score or weight. Results on the applicability of each ABCD construct's components must be obtained through statistical analysis.

Table 6: Elementary analysis based on Advantageous of integrating CSR activities with green banking practices from customers' attraction and retention perspectives.

S. N.	Determinant issues	Key Attributes	Advantageous factor Affecting Determinant Issues	Critical Elements	Constituent
1	Customers' issues	Communication	Reginal language	Belief	
		Awareness	Inbound and out bound CSR activities	Benefits	
		Attitude	Positive	Purchase of green products	
2	Organisation issues	Environment	Eco friendly	Pro-environment	
		Customers retention	High investment on inbound CSR activities	Quality improvement	
		Productivity	To Improve service	Cost control	
3	Board of directors' issues	Operation	Easy due to inbound activities	High reach of customers	
		Direction	Smooth functioning	Satisfaction	

		Responsiveness	Motivates the customers	Quick service
4	Society issues	Expectation	Enhancing inbound CSR activities	Timely Availability of the green banking products
		Purchase intention	Quick Response	Confidence
		Basic Problems	Adapting green banking Products	Policy and Procedure
5	Government issues	National Safety and Security	Solve many problems	Equal for everyone
		Restriction	Rules and regulations	No dues pending
		Involvement	Taxation	Fiscal policy
6	CSR issues	Social service	Solving social Problems	Societal Service [outbound CSR activities]
		Stakeholders' empowerment activities	No Conflict	Quick Solution
		Dual objectives	Inbound activities	Quality improvements

Various issues/problems are identified through factor analysis through elementary based analysis. Table 7 depicts elementary analysis based on advantages of integrating CSR activities with green banking practices from customers' perspectives,

Table 7: Elementary analysis based on Benefits of integrating CSR activities with green banking practices from customers' attraction and retention perspectives.

S. No.	Determinant issues	Key Attributes	Benefits factor Affecting Determinant Issues	Critical Constituent Elements
1	Customers' issues	Communication	Improved attention due to inbound CSR activities	Confidence in performing work
		Awareness	Generate knowledge	Procurement intention
		Attitude	Gain attention of the customers	High income for banks
2	Organisational issues	Environment	Due to updated banking service reduce pollution	Cost friendly
		Customer retention	Good quality service due to inbound CSR activities	Effective management
		Productivity	Less cost due to inbound CSR activity	Long term run
3	Board of directors' issues	Operation	Widens customer base due to inbound CSR activities	Brand placement
		Direction	Safe distribution	Qualitative service
		Responsiveness	Direction update	Timely service
4	Society issues	Expectation	Troposphere concern	Eco-friendly

		Purchase Intention	Highly qualified	Save time
		Basic Problems	Approval	Government consent
5	Government issues	National Safety and Security	Uniform	Delightful
		Restriction	Follow	Survey
		Involvement	Following the rules	Regular
6	CSR issues	Social Service	Solving many issues	Harmony in the society
		Stakeholders' empowerment activities	Raise money	Expansion activities
		Dual objectives	Well performance	Good demonstration

The elementary analysis is identified through analysing several issues and problems. Table 8 depicts elementary analysis based on the constraints of integrating CSR with green banking practices from customers' perspectives.

Table 8: Elementary analysis based on constraints of integrating CSR and green banking services from customers' attraction and retention perspectives :

S. No.	Determinant Issues	Key Attributes	Constraints factor Affecting Determinant Issues	Critical Constituent Elements
1	Customers issues	Communication	Lake of understanding	Negative attitude
		Awareness	Lack of knowledge	Less consumption
		Attitude	Undesirable purpose	Behavioural intention
2	Organisational issues	Environment	Increased cost	Unfavourable situation
		Customers retention	Difficult due to high cost	Low effectiveness
		Productivity	Less accessibility of internet	Lack of channels
3	Board of directors' issues	Operation	Very difficult due to rules and regulation	Less Acceptance by the people
		Direction	Less superiority controls	More hazard
		Responsiveness	Shore holders increasing demand	Growing day by day
4	Society issues	Expectation	Higher cost for green products	Declining demand
		Purchase Intention	Lack of consciousness	Training to create awareness

		Basic Problems	Commercialisation	Implements of new technology is difficult
5	Government issues	National Safety and Security	Lack of transference	Negative effects
		Restriction	Less control	Severe rules
		Involvement	Less inputs	Less contributions
6	CSR issues	Social Service	Lack of source	Rising expectation
		Stakeholders' empowerment activities	Lack of fund	Difficult to acquire
		Dual Objectives	Less response	Difficult to re-gain the customers

The key components for any construct can be determined using the elemental analysis technique, it is acknowledged. Table 9 depicts the disadvantages of integrating CSR activities with green banking practices from customers' perspectives.

Table 9: Elementary analysis based on disadvantages of integrating CSR activities with green banking practices from customers' attraction and retention perspectives.

S. No.	Determinant issues	Key Attributes	Disadvantageous factor Affecting Determinant Issues	Critical Constituent Elements
1	Customers' issues	Communication	Understanding problems	Lack of demand
		Awareness	Insufficient information	Low deals of green products
		Attitude	Lack of interest	Difficulty in operation
2	Company issues	Environment	Negative effects	Side effects
		Competition	Huge investment	Fails to achieve goal
		Non-conventional	Research & development	Adverse facets about the products
3	Board of directors issues	Marketing	Lack of creating awareness	Higher advertisement cost
		Assurance	Challenges of awareness	Lack of evidence
		Responsiveness	Sensitivity	Challenges of creating awareness for new green products
4	Society issues	Expectation	Stagnated growth	Idle growth
		Purchase Intention	Delay in realisation	Lacks the development
		Basic Problems	Negative aspects about the green products and CSR activities	Government Policy

5	Government issues	National Safety and Security	Dynamic policy	Difficult to follow
		Restriction	Very strict	Difficult to manage
		Involvement	Highly involved	Difficult to accept
6	CSR issues	Social Service	Low investment	Low expansion activities
		Stakeholders' empowerment activities	Misusing the Liberty	Insolvency
		Dual Objectives	Adverse Results	Fails to achieve goal

11. EVALUATING THE CRITICAL CONSTITUENT ELEMENTS OF ABCD ANALYSIS AND RANKING THEM BASED ON THE FOUR ABCD CONSTRUCTS FOR INTEGRATING CSR WITH GREEN BANKING PRACTISES FROM CUSTOMERS ATTRACTION AND RETENTION PERSPECTIVES :

The relevant score weights allocated to each CCE under each variable in the ABCD analysis framework are identified, and the entire total is measured by empirical data analysis by evaluating the score, the concepts, ideas, system, and strategy, which can then be accepted or rejected. The following are crucial component aspects for green banking activities and CSR activities and their effect on retaining customers, according to ABCD study. The quantitative ABCD analysis includes a focus group's application of weights and a careful study of various essential constituent elements for each of the major qualities.

The weighted ranks are Satisfactory-3, Neutral -2, and Not Satisfactory-1. The tables below show the advantages, benefits, limits, and advantages of green banking products as well as their impact on using intention and key constituent qualities identified by focus groups. Using the Critical Constituent Elements (CCE) given below, identify the factors influencing the primary characteristics of determinant problems.

Table 10: Depicts Elementary analysis based on advantages of integrating CSR activities with green banking practices from customers' attraction and retention perspectives.

S. No.	Determinant issues	Key Attributes	Advantageous factor Affecting Determinant Issues	Critical Constituent Elements	Key Attributes Total Score	Issues Total Score	Total Score of Determinant issues (Mean Value)
1	Customers' issues	Communication	Regional language	Belief	54	166	160.8
		Awareness	Inbound and outbound CSR activities	Benefits	52		
		Attitude	Positive	Purchase of green products	60		
2	Organisation issues	Environment	Eco friendly	Pro-environment	56	158	
		Customers retention	High investment on inbound CSR activities	Quality improvement	50		

		Productivity	To Improve service	Cost control	52		
3	Board of directors' issues	Operation	Easy due to inbound activities	High reach	52	159	
		Direction	Smooth functioning	Satisfaction	56		
		Responsiveness	Motivates the customers	Quick service	51		
4	Society issues	Expectation	Enhancing inbound CSR activities	Timely Availability of the green banking products	50	166	
		Purchase intention	Quick Response	Confidence	58		
		Basic Problems	Adapting green banking products	Policy and Procedure	58		
5	Government issues	National Safety and Security	Solve many problems	Equal for everyone	60	174	
		Restriction	Rules and regulations	No dues pending	56		
		Involvement	Taxation	Fiscal policy	58		
6	CSR issues	Social service	Solving social Problems	Societal Service	52	160	
		Stakeholders' empowerment activities	No Conflict	Quick Solution	52		
		Dual objectives	Inbound activities	Quality improvements	56		

Table 11: Elementary analysis based on Benefits of integrating CSR and green banking practices from customers' attraction and retention perspectives.

S. No.	Determinant issues	Key Attributes	Benefits factor Affecting Determinant Issues	Critical Constituent Elements	Key Attribute's Total Score	Issues Total Score	Total Score of Determinant issues (Mean Value)
1	Customers' issues	Communication	Improved attention	Confidence	44	152	154.2
		Awareness	Generate knowledge	Procurement intention	52		
		Attitude	Purchasing green products	High income	56		
2		Environment	No pollution due to green banking practises	Eco friendly	50	152	

	Organisational issues	Customer retention	Good quality service due to inbound CSR activities	Effective management	56		
		Productivity	Less cost	Long term run	46		
3	Board of directors' issues	Operation	Widens customer base	Brand placement	48	79	
		Direction	Safe distribution	Repurchase of more products	56		
		Responsiveness	Direction update	Timely service due to inbound CSR activities	54		
4	Society issues	Expectation	Troposphere concern	Eco-friendly	42	153	
		Purchase Intention	Highly qualified	No visit to the banks	56		
		Basic Problems	Approval	Government consent	55		
5	Government issues	National Safety and Security	Uniform	Delightful	52	160	
		Restriction	Follow	Survey	54		
		Involvement	Following the rules	Regular	54		
6	CSR issues	Social Service	Solving many issues due to out bound CSR activities.	Harmony in the society	54	162	
		Stakeholders' empowerment activities	Raise money	Expansion activities	56		
		Dual objectives	Well performance due to inbound activities	Good demonstration	52		

Table 12: Elementary analysis based on Constraints of integrating CSR activities and green banking practices from customers' attraction and retention perspectives.

S. No.	Determinant Issues	Key Attributes	Constraints factor Affecting Determinant Issues	Critical Constituent Elements	Key Attributes Total Score	Issues Total Score	Total Score of Determinant issues (Mean Value)
1		Communication	Lake of understanding local languages	Negative attitude	44	144	125.4

	Customers' issues	Awareness	Lack of knowledge	Less consumption	34	
		Attitude	Undesirable purpose	Behavioural intention	36	
2	Organisational issues	Environment	Increased cost	Unfavourable situation	36	110
		Customers retention	Difficult due to high cost	Low effectiveness	44	
		Productivity	Less accessibility of internet	Lack of channels	30	
3	Board of directors' issues	Operation	Very difficult due to rules and regulation	Less Acceptance by the people	38	120
		Direction	Less superiority controls	More hazard	44	
		Responsiveness	Shore holders increasing demand	Growing day by day	38	
4	Society issues	Expectation	Higher cost for green products.	Declining demand	34	112
		Purchase Intention	Lack of consciousness	Training to create awareness	34	
		Basic Problems	Commercialisation	Implements of new technology is difficult	44	
5	Government issues	National Safety and Security	Lack of transference	Negative effects	36	109
		Restriction	Less control	Severe rules	33	
		Involvement	Less inputs	Less contributions	40	
6	CSR issues	Social Service	Lack of source	Rising expectation	32	116
		Stakeholders' empowerment activities	Lack of fund	Difficult to acquire	38	
		Dual Objectives	Less response	Difficult to regain the customers	46	

Table 13: Elementary analysis based on Disadvantages of integrating CSR activities with green banking practices from customers' attraction and retention perspectives.

S. No.	Determinant issues	Key Attributes	Disadvantageous factor Affecting Determinant Issues	Critical Constituent Elements	Key Attributes Total Score	Issues Total Score	Total Score of Determinant issues (Mean Value)
1		Communication	Understanding problems	Lack of demand	34	114	110.5

	Customers' issues	Awareness	Insufficient information	Low sales	42	
		Attitude	Lack of interest	Difficulty in operation	38	
2	Company issues	Environment	Negative effects	Side effects Initial cost	36	114
		Competition	Huge investment	Fails to achieve goal	34	
		Non-conventional	Research & development	Adverse facets about the products	44	
3	Board of Directors issues	Marketing	Lack of creating awareness	Higher advertisement cost	42	116
		Assurance	Challenges of awareness	Lack of evidence	36	
		Responsiveness	Sensitivity	Challenges of creating awareness for new green products	38	
4	Society issues	Expectation	Stagnated growth	Idle growth	44	116
		Purchase Intention	Delay in realisation	Lacks the development	38	
		Basic Problems	Negative aspects about the green products and CSR activities	Government Policy	34	
5	Government issues	National Safety and Security	Dynamic policy	Difficult to follow	38	106
		Restriction	Very strict	Difficult to manage	30	
		Involvement	Highly involved	Difficult to accept	34	
6	CSR issues	Social Service	Low investment Due to inbound CSR activities	Low expansion activities	36	114
		Stakeholders' empowerment activities	Misusing the Liberty	Insolvency	40	
		Dual Objectives	Adverse Results	Fails to achieve goal	38	

12. GRAPHICAL REPRESENTATION OF EFFECTING FACTORS FOR INTEGRATING CSR ACTIVITIES WITH GREEN BANKING PRACTICES FROM CUSTOMERS' ATTRACTION AND RETENTION PERSPECTIVE AS PER ABCD ANALYSIS FRAMEWORK :

The critical constituent elements of all the analysis criteria under the determinant issues and key attributes are ranked by the focus group by assigning the numerical weights. These rankings are denoted as satisfactory with 3 points followed by neutral and not satisfactory with 2 and 1 points respectively.

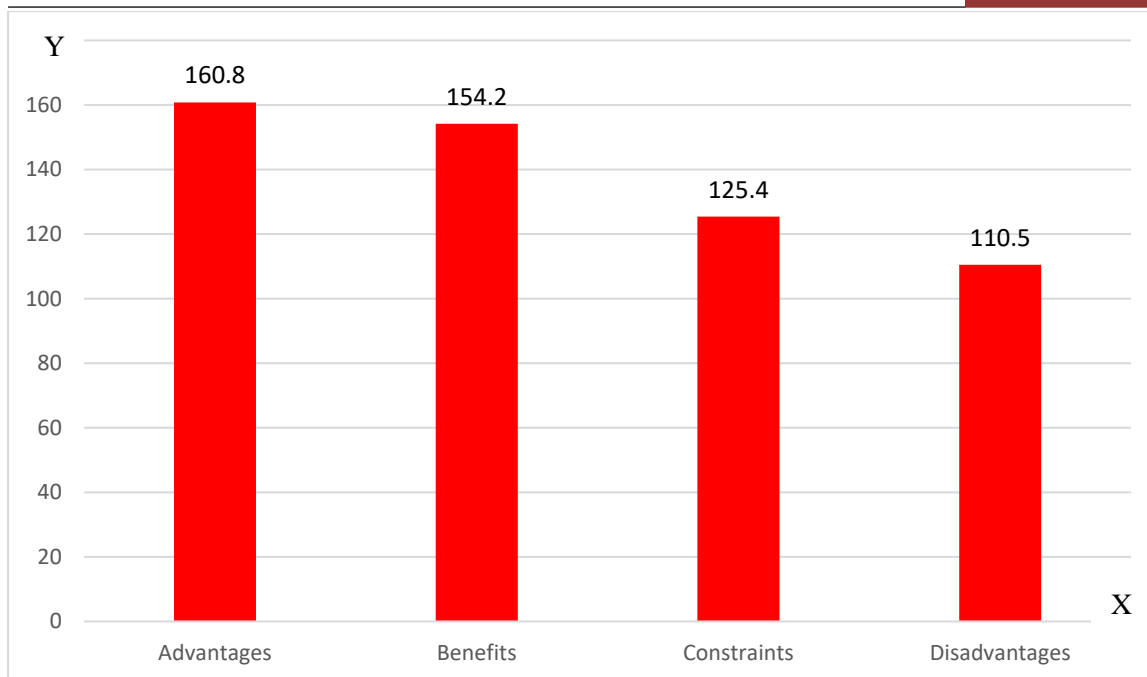


Fig. 2: Exhibits of the weighted mean score of integrating CSR activities with green banking services from customers' attraction and retention perspectives.

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

13. FINDINGS :

The concept is also evaluated within the ABCD framework to discover the constitutional important elements. Each constituent critical element can be given an appropriate score/weightage in the quantitative analysis utilizing ABCD. Advantages, benefits, limitations, and drawbacks were identified as four constructs in the study. Under the frameworks, the investigation found 72 main critical constituent factors that satisfy the effectiveness of integrating CSR activities with green banking practises from customers attraction and retention perspectives. Finally, the weightage ranking of 72 key critical constituent elements under the study determines a high satisfactory level with 160.8 advantages gained more score of with higher satisfactory level, followed by benefits 154.2, constraints 125.4 with neutral weightage, and disadvantages 110.5 with no satisfactory level.

14. CONCLUSION :

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

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