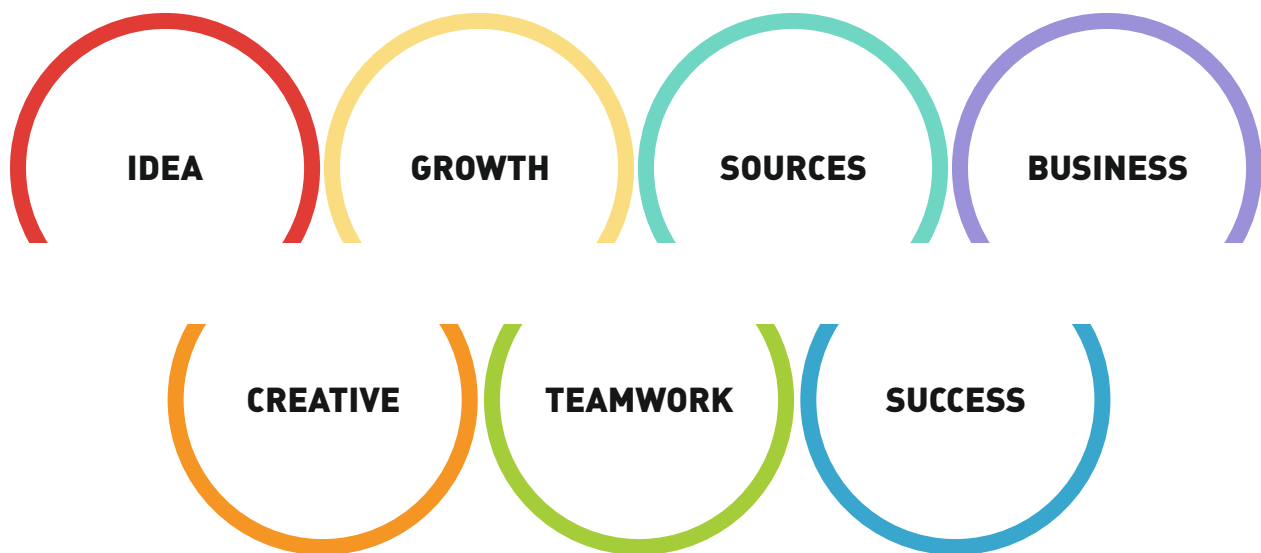


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- Work-life Balance and Family Bonding

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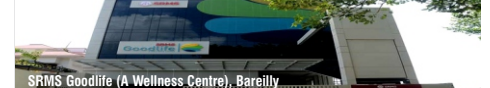
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Shri Ram Murti Smarak College of Engineering & Technology has an independent residential campus spread over 35 acres of land with all weather roads, lush green lawns, playgrounds, Multi-Purpose Hall, Gymnasium, Squash Court and 53020 sq.m. of built up area on the campus. The campus is aesthetically planned and designed with exquisite facilities.

The college offers courses of undergraduate and postgraduate levels, with a professional or vocational orientation to internationally recognized standards of excellence. All courses lay emphasis on practicals and are multi-disciplinary in approach. The college inculcates Values, Ethics in its students, so that the PRIDE of SRMSCET will become the ASSET of our Nation.

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- SRMS Trust Chairman Shri Dev Murti Ji conferred with Achiever Award for remarkable contribution in Medical Service by Central UP Chamber of Commerce and Industry on 22nd June 2023.
- SRMS Institutions signed MoU with UN Global Compact Network India to drive sustainable development practices on 28th April 2023.
- Chairman, SRMS Trust, Shri Dev Murti Ji honoured with 'Uday Utkrashtra Samman 2023' award by Deputy CM, UP on 19th February 2023, for his commitment to quality education and healthcare services in the region.
- Faculty of Management Science, SRMSCET, Bareilly ranked 38th in North Zone among India's Best B-Schools, 116th ranked in Private Institute, 142nd ranked in private schools by Fortune India in Nov. 2022, Vol.13. N-1.
- Shri Aditya Murti Ji, Director, SRMS IMS received the Prestigious Rohilkhand Management Association (RMA) Achievers Award 2021.
- Achieved TOP 55th Rank B-Schools Region-Wise Private-North by Business World in 19th November 2022.
- Achieved TOP 56th Rank B-Schools Region-Wise Private-North by Business World in 2021.
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**College of Engineering & Technology,
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MBA from this college is among top ranked in the affiliating university since the beginning and awarded with Academic Excellence Awards of the university. A high degree of interaction is maintained with industries for imparting practical training. The department offers comprehensive management education blended with Entrepreneurship development, Case study, Economic policy analysis etc. Certification courses in Finance, Insurance, International Business, Project management & HR Management provides extra edge to the students of SRMS Bareilly & they are ready by to move from campus to corporate.

The department is having well equipped Class Rooms, Computer Lab, Seminar Halls, Team Rooms etc. to provide best required infrastructure for effective teaching and learning process. In order to promote research, the department publishes management journal Bizcraft (ISSN: 2231-0231, RNI No: UPEGN/2007/19207).

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Bizcraft, the Journal of Management Sciences (FMS SRMS) is a bi-annual, peer reviewed journal with national circulation.

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From Editor's Desk



Dr. Pankaj Agarwal
Editor

Dear Readers,

I am delighted to present to you the latest issue of our esteemed management stream journal. As the Editor, it is my pleasure to bring you a collection of insightful articles and research papers that delve into the diverse realms of management and its ever-evolving landscape.

In this issue, we have curated a range of thought-provoking content that explores various aspects of contemporary management practices and strategies. Our contributors, comprising esteemed scholars and industry experts, have diligently examined current trends, challenges, and opportunities that shape the field of management today.

As always, we strive to maintain the high standards of quality and relevance in the articles we publish. Each contribution has undergone a rigorous peer-

review process to ensure that our readers receive the most accurate and valuable information. We extend our heartfelt gratitude to our dedicated reviewers and editorial board members for their expertise and commitment to maintaining the integrity of our journal.

I would also like to express my appreciation to the authors who have shared their research and insights with us. Their contributions make this issue an invaluable resource for scholars, practitioners, and students alike, enabling them to stay abreast of the latest advancements and gain fresh perspectives on the ever-evolving field of management.

We sincerely hope that this issue will ignite fruitful discussions, inspire further research, and stimulate innovation in the realm of management. We encourage you to delve into the articles that pique your interest, engage with the ideas presented, and share your thoughts with colleagues and peers.

Thank you for your continued support, and we look forward to bringing you more stimulating content in future issues. Together, let us explore and shape the future of management.

Warm regards,
Editor
Dr. Pankaj Agarwal

From the Desk of Editor-in-Chief



Dr. Mohd Danish Chishti
Editor-in-Chief

I hope this message finds you in good health and high spirits. As we embark on a new phase of knowledge dissemination and scholarly exploration, I wanted to take a moment to reflect on the journey we have undertaken together and share my thoughts on the path ahead.

Our management journal has always been a platform for the exchange of innovative ideas, cutting-edge research, and insightful perspectives. Over the years, we have witnessed remarkable contributions from scholars, practitioners, and visionaries. Your dedication to advancing the field of management has been instrumental in shaping the journal's reputation for excellence.

The landscape of management is evolving at an unprecedented pace, driven by technological advancements, changing market dynamics, and a renewed emphasis on sustainable practices. Our journal will continue to serve as a compass, guiding us through these dynamic shifts and fostering dialogue that fuels progress.

I encourage each of you to consider the journal not only as a platform for publication but as a community of thought leaders who are shaping the future of management. Your contributions, whether in the form of research articles, case studies, or thought-provoking commentaries, are the lifeblood of our journal. Together, we can spark discussions, challenge assumptions, and drive the evolution of management theory and practice.

In the spirit of collaboration and academic camaraderie, I invite you to engage actively with our journal. Share your insights, participate in peer review processes, and join us in our commitment to advancing knowledge and driving positive change. Your expertise and dedication are the cornerstones of our success, and I am deeply grateful for your continued support.

Thank you for being an integral part of our journal's journey. Let us move forward with renewed vigor, embracing the opportunities that lie ahead and collectively contributing to the advancement of management scholarship.

Editor -in- Chief
Dr. Mohd Danish Chishti

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Effectiveness of Electronic Human Resource Management (E-HRM): A Perspective

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Abstract

TE-HRM deals us not only the way of applying Human Resource strategies but also the programme and practices. It has several vital essentials to deal with human resources. E-HRM helps in the implementation of information technology. This also helps in the allocation of mortal resources.

This technology is very important for delivering the information. In this paper we have mentioned not only the significance of E-HRM but also the effectiveness of Electronic Human Resource with special focus on Human Resource Management.

Keywords: E-HRM, HR, WEB Technology, Information Technology.

Introduction And Review Of Literature

The terminology of HRM was first used in 1900 (Lengnick & Mortiz, 2003).

Further, it was widely used in 1960's, this helps in the description of the people who were working in the organization cumulatively. Human Resource Management involves the process of recruitment, Selection, manpower planning and overall management. The HR Department is responsible for the generating the required manpower position. Later, this puts into effect and overseeing policies governing workers in the organization. This also helps into building the relationships of the organization with its employees.

HRM plays a key role in employee management. It gives special emphasis on those employees who are assets for the business. This makes the employees as human capital. E-HRM can be used for all human resource activities.

E-HRM are based on two levels.

The first level, takes care of the long term goals of HR-Departments. This helps in the improvement of the upcoming activities. And by doing this, there are better outcomes. In addition to this, it also includes the future plans of the organizations also emphasis on value added enterprises (Kapoor & Sherif, 2012).

Second level explains about the significance of E-HRM Technology. This technology has extended the demand of business world specifically in case of computers. This results in the high demand of internets. There are many

businesses that are not successful without the use of computer technology. This impact is seen in nearly all areas of business that includes human capitals. By doing this, this technology continues to have significant impact on HR Practices.

It has been observed that very less attention has been rewarded to continue connections between using E-HRM and the HRM Effectiveness. Further, it was also important to increase less understanding and searching the impact on HR Practices (Tseng et al, 2011).

"Training practices help the workers to ameliorate and enhance their knowledge and chops for business growth and effective client service" (Oswal, 2014).

It also helps the workers to get familiar with new technologies (Nivlouei, 2014).

Online training helps in giving training to the workers. This training can be given at any time and at any place. Online training helps in the reduction of cost with the help of Online Training. The E-HRM requires E-HRM professionals in the organization because there is a need of sufficient knowledge to avoid any hurdles (Troshani et al. 2011).

The E-HRM has nine important systems that are mentioned below.

1. The recruitment processes would be available on web based technology. Applicants can easily access their jobs through online mode. They can fill the form online and

easily can download their document and it can be easily evaluated. Then the applicants can be easily interviewed through online mode. The information can be easily sent via E-mail, phone, SMS.

2. It also helps in the management of employees. This may include the management of basic data of the employees. Employees are allowed to enter their personal and professional entries. Furthermore it also helps in arranging meetings, conference and room bookings etc.

3. E-HRM helps in the establishment good organisational structure. This helps in understanding of mission, vision and values of the organisation. This would help in encouragement of the employees of the organisation in the achievement of mutual goal and objectives.

4. E-HRM helps in the financial management. This also helps in salary deduction, tax etc. In response to this, an employee can get printed copy of a salary slip through the system.

5. This system is developed to stimulate the understanding of self-responsibility for each employee.

6. There is a key role played by the E-HR System. This helps in bringing of excellent skills and abilities to perform each task effectively.

Research Methodology

This study is based on secondary data. The data were collected from government publications, journals, magazines, financial records, web sites and annual publications.

Purpose of the Study

- To understand the electronic human resource management.
- To understand the importance of E-HRM in human resource.

This study gives the vision on the various limitations of E-HRM that affects the HRM System with the implementation of E-HRM Practices.

Objectives of the Study

- To understand the importance of E-HRM in HR department.
- To study the effectiveness of E-HRM.
- To examine whether the E-HRM practice possesses the impact on HRM Practices.

Significance of E-hrm

E-HRM helps to provide cost effectiveness within the HR department. It helps in cost benefits and also helps to

manage the manpower planning. This helps in wide coverage of business planning. This allows a company's workers and directors with the capability to go through HR information and increase the connectivity of all passage of the company and outside associations.

Past survey has suggested that E-HRM has increase the effectiveness of HR conditioning. The use of E-HRM may allow the HR functions to increase its value and involve the competitive advantage Of the establishment.

Types of HRM

There are three types.

1. Operational
2. Relational
3. Transformational.

First type is apprehensive with the directorial functions .This includes Payroll and employee personal details. Second type briefs about the supporting business processes. This helps in provision of training continuous education, recruitment and performance management. Third type explains about the strategic human resource activities such as knowledge management, strategic reorientation. Organization also chooses to follow E-HRM policies from any number of these tiers to achieve their HR Goals.

Advantages of E-HRM

- The advantages of E-HRM are below mentioned
- Achievement in case of Service Quality.
- Many tasks like keeping the record, keeping the portfolio, selecting and keeping appropriate information about the human resources become easier.
- Facilitating the decrease of costly time and work.
- Achieving gracefulness and decreasing human bias.
- To serve everyone through adjustment.
- Accomplish essential functions of HRM. Though it should be same as reclamation, collection training and development through web-grounded technology.

Limitations of E-HRM

- There is a need of high expenses for the application and maintenance.
 - It is slightly tough to maintain the secrecy of the input data.
- For adequate training and development the E-HRM Practices are required.
- E-HRM is commonly used by chief enterprises over the world.

Conclusion And Discussion

This study tells about the effectiveness of electronic human resource practices (E-HRM). How E-HRM is playing as a key role in many organizations. However it has been found and observed that The E-HRM are practicing in multiple organizations. Although it has analyzed that that it varies from organization to organization.

With the implementation of H-RM there will be improvement in the system. This will help in the fast working system and save time. Apart from this, HRM plays a major role in the performance of employees in all areas. This makes the employees

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GOING GREEN THROUGH E-BANKING: REVIEW AND CONCEPTUAL MODEL DEVELOPMENT

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Abstract

The objective of this study is to investigate the potential of e-banking in India as a means to facilitate the provision of environmentally sustainable banking services. The government has emphasized the importance of technology-driven banking, which aims to facilitate paperless transactions and reduce processing time through the use of mobile payments and e-wallets. This initiative aligns with the concept of green banking, which promotes environmentally friendly financial services. The implementation of demonetization on November 8, 2016 was anticipated to reduce the amount of physical currency in circulation and foster the use of digital transactions, hence encouraging the development of a cashless economy. However, the available evidence presents a contrasting perspective. There remains a contentious discussion on the extent to which the outcomes of demonetization have accounted for the rural populace.

The voluntary acceptance and acknowledgment of green banking initiatives by the rural sector in countries like India is crucial for their successful implementation. Despite the extensive research undertaken on this subject, there remains a lack of clarity regarding the positive implications of e-banking policies in India. This study aims to perform a comprehensive analysis of prior research studies conducted on e-banking services, specifically examining the extent to which the rural sector has derived benefits from such services. The objective of this study is to conduct a comparative analysis of existing literature and discover common themes and topics of discussion across many research studies. The findings derived from the study would offer valuable insights for future academic research endeavours. Additionally, this study will identify areas of concern and provide techniques that might be employed to enhance the implementation of green banking services.

Keywords: Green banking, e-banking, demonetization, banking services

Introduction

Green banking

Green banking refers to the discipline of incorporating sustainability aspects into all business activities within the banking sector. like Avoiding Exploitation of natural Resources And other environmental factors green Banking also known as ethical Banking while Doing banking activities all social and ecological factors are taken into consideration then it is known as green Banking or sustainable banking. For Bankers green Banking Involves the tenets of sustainability ethical lending conservation of natural Resources and energy conservation etc. There are many Differences Between conventional and green Banking in green Banking More emphasis is given to environment factors the main aim is to provide good environmental and social Business Practices. Which leads to green environment like paper less transactions minimal use of power less use of paper in other activities like giving more emphasis on e banking use of Plastic money mobile Banking etc. Naidu & Paramasivan (2015) states that Green Banks give more weight to environmental factors while lending their aim is to provide good environmental and

social business practice, they check all the factors before lending a loan, whether the project is environmentally friendly and has any implications in the future, you will be awarded a loan only when you follow all the environmental safety standards.'

Green initiatives initiated by banks

The State Bank of India (SBI) introduced the green channel on July 1, 2010, with the aim of mitigating carbon emissions. This initiative let the customer get directly involved in the greening of banking services. SBI also installed solar ATMs which have helped in saving 2000 tonnes of CO₂. Bank of Baroda and other public sector banks have also taken initiatives in green projects, but they do not involve the customer in the process ICICI bank has started insta banking which also enabled customer support in greening by reducing carbon footprint through mobile banking. Loans and waivers to those people who are purchasing green vehicles (S. Vadrade, 2016). Some other initiatives include opening accounts at online, instead of large multi-branch banks (sbi yono, sbi, kotak811, and other small payment banks including Paytm, Fino, etc.(Naidu & Paramasivan, 2015).

The scenario of rural banking

Regional rural banks have only recently issued ATM cards and their network is also not very vast. As most of the users of RRB are villagers they transacting through paperwork only. Payment of cash crops is done in the form of vouchers which have to be taken out from the bank. Even though the rural population has ATM with them, they still find it more convenient to go physically to the bank for taking out their money. As a result, they don't realize when they receive money in their banks. Even during the time after demonetization, most of the people who stood in the queue were rural people. Even though the government of India has implementing e-banking initiatives, their success is still debatable as the cash in circulation has only increased. Data suggest that approximately 66% of the total Indian population comprise of the rural sector while the rest 34% comprises of urban people. When it comes to the percentage of total banks, the data is almost flipped. Only a meager 34% of total banks are currently serving the rural sector in India while the rest 66% is shared by urban and semi-urban sector. Out of the 34% of total banks, mostly are affiliated to regional rural banks. As such, there is a scarcity of private banks which have better connectivity and customer service. A Recent report from a financial institution states that out of total number ATMs available available in India only 19% are in rural areas. (Sundaram, 2020) which is a major barrier in getting benefits from technology-enabled banking and it also a barrier in achieving financial inclusion in India

Literature review

Karigoleshwar (2018) has studied digital banking prospects and explored consumer perceptions of them. Sardana & Singhania (2018) have explored the scope of information technology in the context of the Indian banking system. Kulkarni (2018) has explored recent developments in digital banking services and studied the aspect of regulations and competition across Asian countries. Sharma & Piplani (2017) have reviewed the literature on Indian digital banking sector and tried to unearth relevant issues and market trend pertaining to it including prevalent challenges and opportunities. Manivannan (2017) has studied customer usage and satisfaction with regard to digital banking. Rajak (2017) has studied the introduction of the cashless system in the Indian economy and explored the challenges and opportunities pertaining to its implementation. Selvakumar (2017) has attempted to present an insight into the application of e-banking services and how they have been able to achieve cost reduction in local banks. (Narendran & Shah, 2016) has presented a report on the future vision of digital banking in Indian

economy highlighting its current scenario and evolution. Report from (Ramasastry, 2019) director IDRB has presented a framework for banks to move towards digital banking. S. Vadrale (2016) has examined the implementation of green banking products and their initiatives in top banks in India. Clonia & Asht (2016) have attempted to study the customer services provided by Indian banks and explored future prospects of e-banking services. Singh & Tigga (2012) have attempted to explore benefits and challenges relating to information technology services in Banks. Devulapalli & Oruganti (2011) have demonstrated the challenges faced by Indian banks in implementing e-banking services and crystallized prospective strategies that would enable secured transactions (Mir & Bhat, 2022)

Factors that influence digital banking adoption

Social influence: In studies dealing with internet adoption, social impact (SI) has also been explored and is considered to affect users' adoption of the internet and other emerging technologies. The users might decide to use a technology based on reasons other than one's own beliefs and feelings (S. K. Sharma & Govindaluri, Srikrishna Madhumohan, 2014).

Digital banking awareness: Awareness refers to the user's details about the provision of online banking, the selection of services, the sign-up process and the advantages and risks involved. Recent developments in India suggest that banks and other e-services are gradually adopting the tradition of highlighting the internet banking services that consumers can use. (S. K. Sharma & Govindaluri, Srikrishna Madhumohan, 2014).

Quality of the internet connection: The impression of ease of use by the user can be influenced by the quality of internet banking, described in terms of speed and continuity. A low-quality connection can make banking tasks difficult to complete and lead to uncertainty about the status of the transaction. This can adversely affect the degree of ease of use and affect internet banking acceptance. On the other hand, improved internet services will increase the impression of ease of use by the user and make the user more likely to use internet banking. (S. K. Sharma & Govindaluri, Srikrishna Madhumohan, 2014).

Computer self-efficacy: Computer self-efficacy refers to the degree to which a person depends on his or her own ability to use the service without or with limited support. The assistance may be in the form of a manual, a telephone call or a representative of the client. Depending on the accumulated experience and learning from earlier use of a range of technologies, machine self-efficacy may vary. The

association between computer self-efficacy and the degree of use of internet banking and computer self-efficacy is found in a variety of studies. (S. K. Sharma & Govindaluri, Srikrishna Madhumohan, 2014).

Customer perception: Customer perception plays an important role in determining the success of internet banking services. In general people have a preconceived notion that dealing with e-transactions can be risky and insecure. As a result, most of them are still comfortable in adopting traditional methods of banking. However, if the banks are able to develop a certain level of trust among the customers, there is a high possibility that they perceive the usefulness of digital banking positively (Iacovou, 2018). Along with trust, the customers are also expecting quality services, bank reputation, a good range of products and services and fast grievance redressals (Sardana & Singhania, 2018).

Current scenario of Indian banks towards green banking: The study shows that sustainability has become a major concern for the banking sector (both public and private) in India, in line with the first objective of studying green banking initiatives in India. As an important part of the strategy, Indian banks have embraced environmental conservation over time. Embracing the ecologically inviting hones within the management of an account segment not as it gained from the characteristic climate, but also gave the company the advantage because it makes a difference in obtaining carbon credit, taking a toll reduction, etc.(Naidu & Paramasivan, 2015; S. K. Sharma & Govindaluri, Srikrishna Madhumohan, 2014). It was analyzed that open division banks prioritize green exercises more than private division banks, but ICICI Banks emphasize green exercises. Private fragment banks but ICICI banks are essentially inclined to green exercises such

as net account supervision, flexible holding of cash that the bank needs to arrange with rivals as all banks have these workplaces. Whereas public sector banks are taking various initiatives along with ICICI banks, such as creating social consciousness of the environment, giving greater priority to environmentally friendly commercial ventures, promoting emission control steps, promoting certification of the Environment Management Framework, etc. It was found that most of the green banking initiatives taken by banks lie in the 'Environmental' Green Marketing with regard to the second objective of evaluating the phases of green marketing initiatives: The Second Age. Since green banking initiatives such as environmentally friendly paper, energy efficient appliances, recycling, the paperless banking solution is a win-win situation for banks as it benefits the environment and provides banks with a competitive advantage and helps in cost reduction and operational efficiency. Whereas initiatives such as Promoting EMS certification (ISO:14000) among manufacturing industries are undertaken by ICICI Bank, waiver of processing fees for car models using CNG & LPG and Supporting and promoting the use of clean technology among smaller companies have classified it into Towards the Third Age: Sustainable Green Marketing. As the environmental bank initiatives show their concern for environmental sustainability with an emphasis on basic needs & future (Yadav & Pathak, 2013). New methods of technology enabled banking like Insta banking, UPI, and e-banking etc can reduce carbon footprints significantly as it doesn't require vast infrastructure, can reduce customer footfall in banks significantly which ultimately require less energy consumption and can reduce processing time significantly.

Current ecofriendly practices adopted by Indian Banks

S. No.	Name of the Bank	Inbound CSR Activities with Direct Business Benefits	Outbound CSR activities with indirect business benefits
1	ICICI bank	1. Solar ATM. 2. Virtual assistance application (A chat bot) 3. Drupal; It is a free and an open-source web development platform for user communities and online details.	1. Financing more and more for environmental projects. 2. Improve our governance system by emphasizing ethics, openness, and accountability. 3. Through their numerous environmentally friendly actions, the ICICI Group Companies have saved around 30,000 trees and 16,000,000 gallons of water.
2	HDFC bank	1. Fraud detection systems; Identification of actual or expected fraud to take place. 2. Virtual assistance application (chat bot) 3. Solar ATM; Reduction of carbon emission	1. Social Transformation. 2. The company is experimenting with renewable energy by constructing 20 solar ATMs, including one in Bihar

3	Federal bank	1. Website optimization; Website optimization is the process of using tools, advanced methods, and testing to improve the performance of website and attract more users. Increase revenue by increasing conversions. 2. Fraud detection systems; Fraud detection refers to the detection of actual or anticipated fraud within an organization.	1. Promoting education 2. Health care In a larger sense, banks can satisfy their CSR obligations by deciphering the notion of green banking and deploying pollution-controlling equipment, for example, in a school or hospital.
4	Bank of Baroda	1. Email marketing: Email marketing is the use of email to promote a company's products and services or to connect with the customers. When it's done well, email marketing is an effective sales driver.	1. Mitigation of poverty. 2. BOB prefers green initiatives that are environmentally benign, such as windmills, biomass, and solar electricity, because they assist collect carbon credits.
5	State Bank of India	1. Data Encryption; To be ensure your data is safe, educate your organization on best practices for data use and sharing.	1. Encourage gender equity, diversity, and employee well- being. 2. Across the country, paperless banking is being encouraged and implemented.
6	Canara Bank	1. KYC software; On-demand KYC software for automated due diligence KYC Analysts performs manual due diligence, which Encompass automates.	1. Elementary Education, 2. Livelihood Creation Skill Development & sustainable livelihoods

Methodology

The author relied on secondary data that was readily available on google scholar in order to make suggestions on models for. This information was accessible in the form of research papers that combined an empirical component with a review component. The author also used data obtained from papers that were made available online by a variety of financial companies, such as Vakrangi. (How ATMs Lubricate Rural Economy in India?, 2019; Sundaram, 2020)

Proposed models

The need of the hour is creating awareness among less-educated sections of the society. SBI has started Kiosk banking which takes into consideration digital banking. E-Banking education through NGOs. There is a problem of trust between the rural population and commercial banks. People living in rural areas feel more comfortable with paperwork than e-banking. A network for implementation of e-banking in the rural sector has been proposed, which comprises of three stakeholders namely bank, NGOs & SHF and rural customers. Since these non-profit organizations are already been working in a rural setting for a long time, they develop strong trust relationships with the local people. As a result, it is easier for them to propose a new concept for people. The commercial banks need to identify credible non-profit organizations who boast of a long history of

service in the rural sector. Once the NGOs and SHG have been identified, the banks can collaborate with them. These NGOs will contact their members and educate those regarding e-banking services. After that, all the NGOs in a particular region will form an association. The association will further keep a record of all the bank accounts listed with NGOs and maintain them. The association will then undertake all the transactions with the bank. There must also be a facility for the individual bank account holders to report to the bank in case of any fraudulent activity by the NGOs. There are many NGOs working in tier 2 towns and need to be channelized for developing the proposed model. Likewise, NGOs are making arrangements for their students and members to provide quality and practical training; they also need to make sure that they are able to get accustomed to the e-banking services. Initial backlash especially from the families will have to be dealt with wisdom and would require leadership and communication skills on the part of the NGO workers. NGOs can also collaborate with educational institutions for helping them out during the convincing process. Students especially studying social work are given practical projects as a part of their curriculum. NGOs can ask such students to help them out in the process.

So in conclusion following two models have been proposed i.e. conceptual model and implementation model

Proposed Conceptual Model

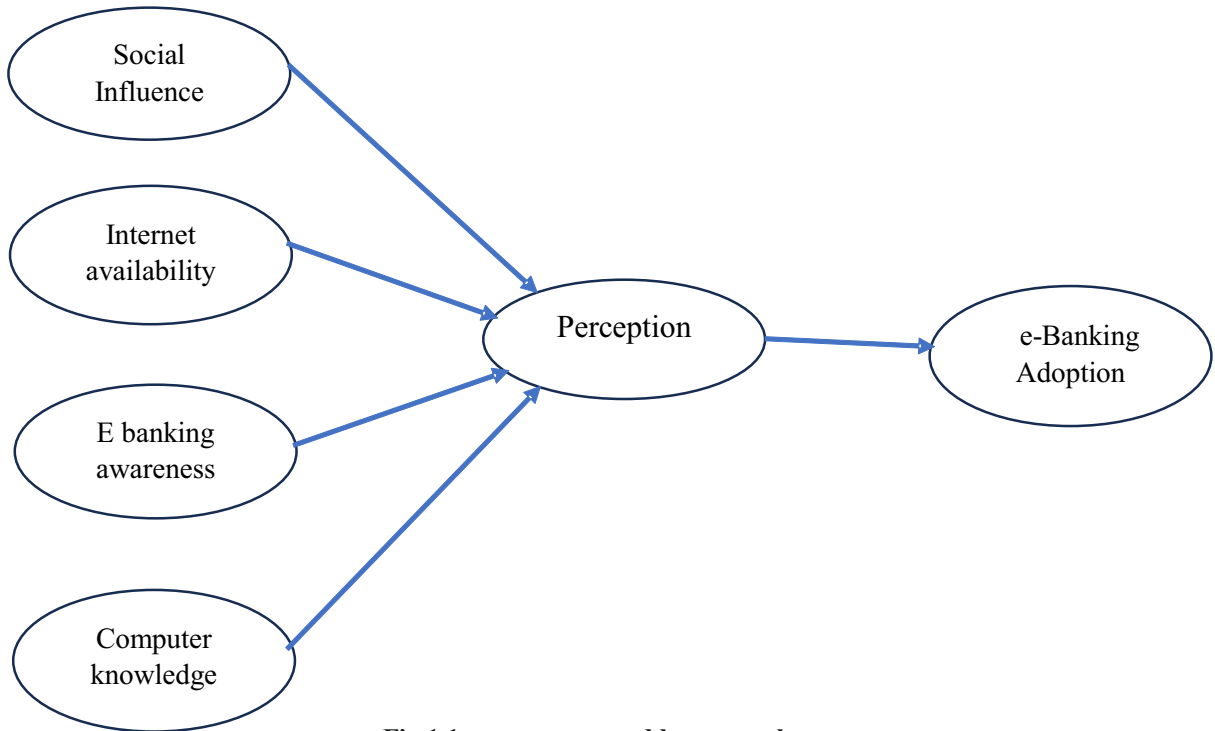
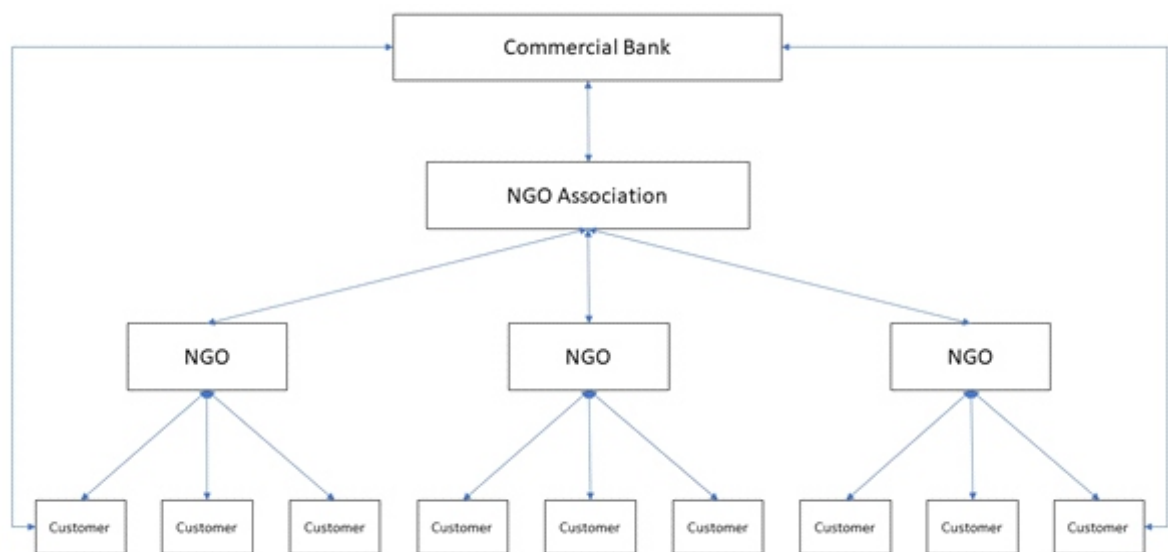


Fig 1.1source: prepared by researcher

Proposed implementation model for green banking in rural areas through Self Help Groups and NGOs for effective Rural Financial Inclusion



Source: Compiled by the authors

Conclusion and Future research directions

The profound impacts of recent occurrences of flooding, droughts, and excessive temperatures, which have been witnessed by numerous individuals worldwide, have prompted us to contemplate the issue of global warming and its ramifications. Consequently, we are motivated to take all possible measures to tackle this pressing concern. Various stakeholders, including governments, businesses, and individuals, collectively contribute to the mitigation of global warming and the establishment of a more sustainable global environment. The engagement with financial institutions, namely banks, is vital within this context as they significantly contribute to the advancement of a resilient and prosperous low-carbon economy. There is a need to enhance the use of environmental data in the process of granting credit and making investment decisions. The project will provide proactive enhancement of their environmental performance, concurrently contributing to the long-term worth of their organization. In the future, businesses with higher carbon emissions may be perceived as more precarious, potentially leading banks to exhibit reluctance in providing financial support to such enterprises. Instead, financial institutions may prioritize investing in cutting-edge technological solutions that either absorb or mitigate carbon emissions. Consequently, the adoption of green banking practises has become increasingly prevalent, serving as a catalyst for sustainable development. This approach is expected to yield significant advantages for financial institutions, many businesses, and the whole ecosystem. Future researches can empirically study the proposed model and understand factors contributing to its success. Studies can focus on establishing correlations among these factors and their impact on the proper implementation of e-banking in the rural sector. There is also the tremendous scope of extending this model from theory to practical implementation in rural areas. There is a high potential of reaching to the rural population through collaboration with NGOs which is still unexplored in many areas. Other departments like universities (admission sections, scholarship/fellowships sections no dues forms, dissertations, etc.) where the paper is frequently used can also be explored so that proper measure can be taken to eliminate papers

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IMPACT OF HEDONIC MOTIVATION ON IMPULSE BUYING AT HYPERMARKETS USING SMARTPLS 4.

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Abstract

Impulse buying is a phenomenon from ages a game changer in retail because customers make unplanned purchase decisions. Impulse buying might result from many factors, including retail store atmosphere and hedonic shopping motivation due to discounted prices, influence by the sales representative, customer curiosity, etc. Although many researchers have explored the impact of hedonic motivation on impulse buying, each component of hedonic motivation and its competing role in creating an effect on impulse buying was in a grey area. Therefore, it is collected data for seeking practical evidence for the model, with a sample size of 89. The article focuses on the theoretical framework of the quantitative model to understand what impacts shoppers most on impulse buying at hypermarkets. The reliability and value of the scale are determined by the). The results of Structural equation modeling (SEM) using SmartPLS 4.0 Software show that the perceived pleasure of the shoppers influences Impulse buying at hypermarkets.nts and resources should be ensured periodically in all category of hospitals.

Keywords: Impulse buying, Hedonic motivation, Formative analysis, Smart PLS, SEM.

Introduction

The concept of customer impulse buying has been extensively studied in the marketing domain. Many writers have attempted to pinpoint and investigate the factors that lead to impulsive purchases. Impulse buying results from the flow experience of customers exposed to motivational drives (Chi Hoang & Thanh Khoa, 2022). The influence of hedonic motivation on shoppers at a specific hypermarket in developing economies is under-explored. Consequently, researchers identified that while shopping in retail malls, consumers' hedonic motivations like discounts, offers, and promotional schemes are not the only factor responsible for perceived arousal in customers. It may be longing for a product that leads to arousal and impulse buying. Variety-seeking behavior can be essential in influencing impulse buying behavior (Hashmi et al., 2020). The customer's curiosity to try new products largely depends on their willingness to try unusual, the effect of the salesman's demo or explanation, and moment consumers initially come into contact with the product. The lower cost of the product impact of recent advertisements is the most critical factor contributing to customers' pleasure. It also may be because the Person accompanying in the shopping also mediates the customer's joy during shopping. The possible reasons why clients visit the store is hedonic (Hashmi et al., 2020). So, the present research article tries to understand and explore the impact of hedonic motives, namely curiosity, arousal and pleasure of customers while shopping at hypermarkets

which impact impulse buying.

Review of Literature

Impulse buying: Most of the time, social comparison among youngsters leads to impulsive buying. Their incessant comparison of themselves with what they see on social media stems from a deep desire to possess what others possess (Karlinda et al., 2023). Celebrity endorsement of the brand and customer loyalty towards the brand often influence Impulse buying behaviour contributed by (Li et al., 2023).

Hedonic Needs: Hedonic shopping motivations strongly affect Impulse buying on social media shopping (ERDEM et al., 2021), and Instagram users are more likely to make impulsive purchases when they engage in hedonic browsing, which raises the flow state. (Shahpasandi et al., n.d.). The discount price, in-store display, and sales executives' influence majorly contribute to impulsive buying.

Research Gap

Though there is considerable research in the same area to understand the impact of hedonic needs on impulse buying, none of the study have focused on the effects of hedonic motivation on Impulse buying at hypermarkets. Customers' behavior, specifically at hypermarkets, is still a grey area. So, the present paper focuses on identifying, measuring, and analyzing the motivating factors that impact Impulse buying at hypermarkets.

Research Objective

- To understand experience of at hypermarkets with reference to impulse buying.
- To explore the impact of hedonic motives, namely curiosity, arousal and pleasure of customers while shopping at hypermarkets which impact impulse buying.

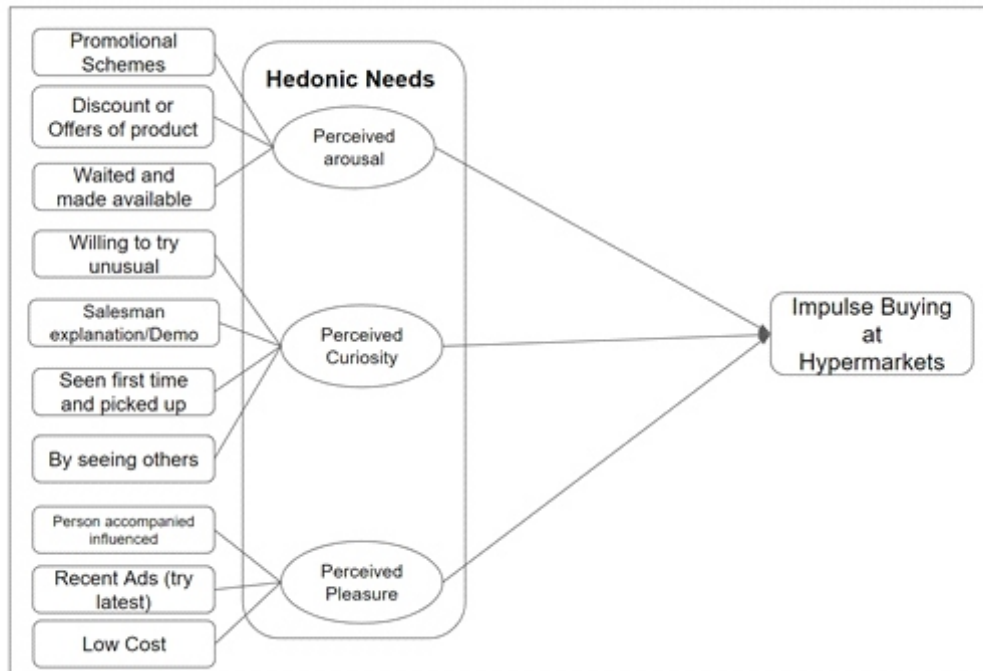


Fig: 1 – The Research Model (Source: Designed by author)

The above research model indicates the three hedonic motivations – firstly, Perceived arousal (PA), a state where the customer feels excited, which may be a result of Promotional Schemes (PA1), Discount or Offers on the product (PA2), and long waiting for a product made available (PA3). Secondly, Perceived Curiosity (PC), the eagerness to learn and explore new products, which may be the result of the willingness to try unusual (PC1), Salesman explanation or demo (PC2), Viewing the first time and picking up to try (PC3), and by seeing other (PC 4). Finally, Perceived pleasure (PP) is a state of being pleased, which may be a result of a Person accompanying shopping influence (PP1), Recent advertisements to try the latest (PP2), and Low Cost (PP3). All these motivations impact Impulse buying at a hypermarket.

Research Hypothesis:

Based on the research gap identified and the research model is drawn, the following hypotheses are framed to test the research objectives.

H¹ : Perceived arousal positively impacts the impulse buying of shoppers at hypermarkets.

H² : Perceived curiosity positively impacts the impulse buying of shoppers at hypermarkets.

H³ : Perceived pleasure positively impacts the impulse buying of shoppers at hypermarkets.

Research Methodology

The current paper is an exploratory research paper that uses both primary and secondary data. For data collection, there was a structured questionnaire used. The shoppers at various hypermarkets in Bengaluru were respondents. According to 10 times rule, the minimum number of arrows pointing at a particular latent variable is three so the minimum sample size required for the effective SEM analysis in SmartPLS is ten times of three i.e., 30 (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). Though the continent samples were collected with a size of 96 responses later, filtered to 89 responses for the study.

PLS-SEM path modeling with SmartPLS is suitable for the more valid and reliable confirmatory factor analysis (Asyraf & Afthanorhan, 2013). The current paper uses the same to analyze the data and arrive at the research objective SEM (Structural Equation Model) with the help of Smart PLS. Measurement of reliability, internal consistency reliability,

and discriminant validity are exempt from reporting requirements when formative measurement scales are used (Wong, 2013). The formative measurement scales form the construct for analysing the hypothesis.

Discussion:

Assessing Collinearity issues:

Table - 1: Collinearity statistics - Outer model													
Factors	IB1	IB2	IB3	PA1	PA2	PA3	PC1	PC2	PC3	PC4	PP1	PP2	PP3
VIF	1.091	1.216	1.214	1.377	1.371	1.26	1.646	1.878	1.67	1.456	1.108	1.313	1.278

Table - 2: Collinearity statistics inner model				
	IB	PA	PC	PP
IB				
PA	2.463			
PC	1.54			
PP	2.353			

Collinearity assessment in the present formative measurement model using VIF (Variance Inflation Factor) does not suffer any criticalities, as VIF is < 5 for all the latent variables and construct (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017).

Structural Model Path Coefficients:

Table - 3: Confident interval bias corrected					
	Original sample (O)	Sample mean (M)	Bias	2.50%	97.50%
PA -> IB	0	0	0	0	0
PC -> IB	0	0	0	0	0
PP -> IB	1	1	0	1	1

The predicted relationships between the constructs can be expressed by the structural model path coefficient. The standardized values of the path coefficients fall roughly between -1 and +1. paths that are estimated are typically have statistical significance. The closer the estimated coefficient is to 0, the weaker the relationships. The relationships are weaker the closer the coefficient determined is to 0. Shallow values near zero usually display very little or no effect on the dependent variable and are not statistically different from zero (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). In the above table, PP has a solid and positive relationship with IB, whereas PA and PC have no impact on IB.

Coefficient of Determination (R^2):

Table-4: R^2		
	R^2	R^2 adjusted
IB	1	1

The squared correlation between the actual and anticipated values of a given endogenous construct is used to compute above coefficient, which expresses the predictive power of the model. Higher values of the R^2 value indicate higher levels of prediction accuracy; the value ranges from 0 to 1. However, in the context of marketing research, endogenous latent variable R^2 values of 0.75, 0.50, or 0.25 can usually, be characterized as substantial, moderate, or weak.

Adjusted R^2 is used to compare PLS-SEM results involving models with various numbers of exogenous latent variables and data sets with different sample sizes (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). As the R^2 value is 1, it is considered that the constructs are good enough to predict and Adjusted R^2 is not applicable in the present research.

Effect Size (f^2)

Table-5 : (F^2)	
	IB
IB	
PA	-0.032
PC	-0.065
PP	4.12

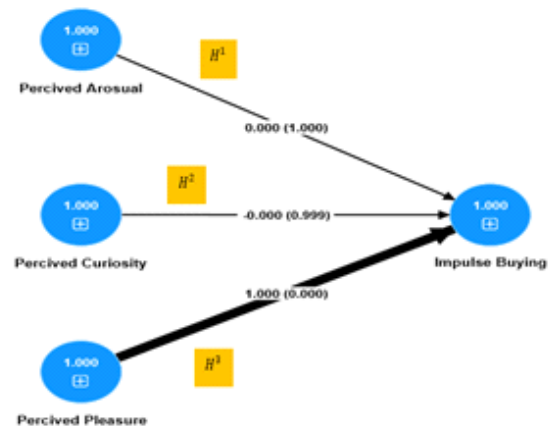
The change in the R^2 value when a endogenous construct is eliminated from the model can be used to assess whether or not the removed construct has significant effects on the construct in addition to evaluating the R^2 value of all endogenous constructs.

There is a growing trend among journal editors and reviewers to support the f^2 effect size measure. It is possible to compute the effect size as follows (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017).

$$f^2 = \frac{R^2 \text{ included} - R^2 \text{ excluded}}{1 - R^2 \text{ included}}$$

The exogenous latent variable's small, medium, and significant impacts are represented by values of 0.02, 0.15, and 0.35 as per the f^2 assessment guidelines, whereas no effect is indicated by effect size values less than 0.02. (Lakens, 2013). It can be observed from the above table that f^2 value of PA and PC indicates no effect on IB, and f^2 value of PP is greater than 0.35, it has greater effect on IB.

Results: Predicting a particular set of hypothesized relationships that maximizes the explained variance of the dependent variable is the main goal of PLS-SEM (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). The outcome is consistent with previous research conducted by (Antariksa et al., n.d.), which states that discounted prices and in-store displays significantly influence impulse buying behaviour.



From the above figure, it is observed that PP has a solid and positive relationship with IB, whereas PA and PC have no impact on IB. The thickness of the line indicates the relationship between independent and dependent variables.

Conclusion

It is evident that the pre-existing theories are theoretically supported by this research. The present research work was supposed to provide an empirical contribution to understanding the competing impact of hedonic motivation on the impulse buying behaviour of customers at a hypermarket. Data processing was carried out using an SEM model with the help of SmartPLS – 4.0. It has resulted that customer pleasure is the significant influencing factor on impulse buying compared to curiosity and arousal. These results can be used to enrich references and knowledge related to hedonic motivation variables, impulse buying behavior, the SEM model, and SmartPLS 4.0.

Regarding practical implementation, the results of this article suggest for the retailer that "The key is, no matter what story you tell customers, make your buyer the hero" – Chris Brogan. The customer should feel like a hero and have a high level of pleasure at the outlet – through discounts, offers, an opportunity to connect with celebrity advertisements, and appealing words of sales executives. Future Scope in this area can be on the hedonic motivation of online omnichannel buyers and its impact on impulse buying behavior.

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WORK-LIFE BALANCE AND FAMILY BONDING

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Abstract

Family is the seed of a happy life and it creates a bond of strength to do things. The bond between husband, wife, children, parents and grand-parents is essential to provide nurture, care for its members. Nowadays work-life balance is an excessive demanding topic as affected with social, cultural, psychological, health factors. The meaning of term 'balancing' is in various context in our life as being on job or being at home one cannot go back from it either one and has to manage all the tasks.

This paper addresses work-life balance in association with family bonding that how we can make a balance between the two. Some associated points as organization support, gender inequality, stress, work-family conflict, family-work conflict, job satisfaction, income, family bonding and psychological health includes in the study. In the post liberalization context, work-life balance is analyzed by some other initiatives like part time work, child care initiatives, social needs, personal needs, time management, team work, compensation & benefits. This paper suggests the need to improve work-life balance practices for employees to balance their lives.

Keywords: *Work-life balance, family bonding, stress, psychological health, work & family conflicts*

Introduction

Greenhaus and Allen (2011), Work-life balance as an overall valuation of an individual's respect for his work, consistency and family responsibilities with their life's ideology at a given point of time. Work-life balance is explained as the fulfillment in non work and work roles with equal efficacy of an individual to make themselves more valuable, compatible with individual's own priorities and values with respect to work. Greenhaus and Allen (2006), Work-life balance is defined as the mediating level for an individual who is satisfied as well as concerned with professional and personal work.

Greenhaus et al., (2003), Grzywacz and Carlson (2007), defined work-life balance as the fruitful implementation of work requirement as well as family roles and other life domains accordingly with the time. The role related to attainments of employee at work and family domains should be shared properly with the role expectations of an individual.

Work-life balance is a stabilize term which means equal priority is given by a person to its career demand as well as personal life. Work-life balance includes more responsibility at work and home. Work-life balance in positive aspect results in numerous good outputs as less stress, lower risk of burnout and well being.

The meaning of work-life balance has chameleon features as it depends on context of conversation in different groups as well as on viewpoint of speaker. Work-life balance is a continuous evolving term that define some terms under it –work /family conflict, family friendly benefits, work-life initiatives and work-family culture.

Aycan et al.,(2007) defined work-life balance with 2 components as family and work that highlight the meaning of 'balance life' in a broader way. Also defined as the fulfillment of demands to satisfactory level in the core segment of life as family, work and society. Work involves proportion of working hours spent, working hours and intensity. Increase in work hours led to less home time, more work pressure which directly results in anxiety, fatigue and other problems that affect family environment.(White et al., 2003).

Greenhaus (2002), work-life balance led to wholesome satisfaction of an individual and better functioning in work place as well as in home. In literature, it is also point up as a subjective matter that change from one person to another. By the time in studies, the continuous evolving nature in research going on and building different aspects.

Kalliath and Brough (2008) defined work-life balance as 'the priorities of living in an individual's life are accordant with perception of individual as non work and work tasks are suitable for life necessities as well as help in raise up growth in accordance to that.'

It also summarise as the multiple responsibilities at work, home and society as well as of the family has to be managed very precautiously to make a person's state of well being as egocentric and self reliance. It helps to cater good physical, mental, emotional health, supports family and health without any stress, grief or negative impact.

Bardoel (2006), Work-life balance conceptualize between work (career and ambition) and family (lifestyle, health, leisure, family, spiritual development and social

characteristics of life). Family bonding is the sweetest connection among members by which an individual feels healthy, comfortable and able to participate in or enjoy life events. The most human aspiration is well-being, happiness and life satisfaction for a better sense of living. Work-life balance as low incompatible demands relating to job in order to achieve satisfaction at work and home. The priority of work and family is essential for everyone's survival and any conflict which arouse in work and family life cause retention of wellbeing of employees.

Balancing work and family life is essential for overall well-being and long-term success. In today's fast-paced world, it's easy to get caught up in the demands of our careers, often at the expense of quality time with loved ones. Achieving a harmonious balance between professional responsibilities and family bonding not only enhances personal happiness but also fosters stronger relationships and greater productivity. This approach involves setting clear boundaries, prioritizing tasks, and making intentional efforts to connect with family members. By integrating effective strategies for managing work commitments and nurturing family ties, we can create a fulfilling and balanced lifestyle that benefits everyone involved.

In today's fast-paced world, achieving a healthy work-life balance has become more crucial than ever. Balancing professional responsibilities with personal life not only enhances productivity and job satisfaction but also fosters stronger family bonds and overall well-being. Striking this balance allows individuals to be more present and engaged, both at work and at home, leading to a more fulfilling and harmonious life. This guide explores strategies to effectively manage work demands while nurturing meaningful family connections, ensuring a well-rounded and enriched lifestyle.

Work-life balance has become an increasingly significant topic in modern society, as individuals strive to manage the demands of their professional careers alongside personal and family responsibilities. The pursuit of this balance is not merely a matter of individual preference but a critical component of overall well-being, job satisfaction, and family cohesion. As the workforce evolves, with more dual-income households and the rise of remote work facilitated by technological advancements, the boundaries between work and personal life have become increasingly blurred. This shift necessitates a deeper understanding of how to achieve an equilibrium that supports both professional success and personal fulfillment. The concept of work-life balance extends beyond the simple allocation of time; it encompasses the quality of engagement in both work and

family activities, the ability to set boundaries, and the implementation of supportive policies by employers. Moreover, strong family bonds are integral to emotional and psychological health, providing a support system that enhances resilience and overall life satisfaction.

This research paper explores the various dimensions of work-life balance and its impact on family bonding, examining the strategies individuals and organizations can employ to foster a healthier, more productive, and fulfilling lifestyle. By investigating the challenges and benefits associated with achieving this balance, the paper aims to provide comprehensive insights into creating an environment where both work and family life can thrive in harmony.

Literature Review

An extensive review of literature was carried out before preparing this research proposal and deciding upon the topic. The review of literature has been broadly defined as-

In long run there is a prediction that Artificial intelligence and machine learning would help in enhancing workers work-life-balance. Health is directly affected when there is an absence of balance between work and demand of work. An evident relationship between work-life-balance and organizational resources like job autonomy, management support etc. The imbalance between work-life and relationship communication will impact on feelings of individuals as well as in a married relationship.

Work life balance is an essential requirement for organizations to continue attracting and retaining employees and ensuring long term effectiveness of employees. Workers have many competing responsibility (e.g, elderly parent care, children, housework, volunteering spouse) and that places stress on individual, families and it affects the quality of life.

Work-life balance clears that the employees are taking efforts to establish a balance between their work and personal life, as they feel satisfied with the work environment and organizational culture. Work-family conflict and family-work conflict to be more among women having children and it will further create problem in family and work life.

Work-life balance as no role conflict is required to achieve good work-life balance and wellbeing for

satisfaction at work and family roles.

Work-life balance is a “composure or essence of overall sense of harmony in life.” It also includes “family, society, recreation and personal leisure.”

Family bonding

Family bonding is a cornerstone of human relationships, crucial for emotional well-being and the development of strong, supportive connections that form the bedrock of a healthy society. It involves the activities, interactions, and shared experiences that strengthen the ties between family members, fostering a deep sense of belonging, trust, and mutual support. Effective family bonding is vital for the emotional and psychological health of individuals, providing a stable and nurturing environment that enhances resilience, self-esteem, and overall life satisfaction. In the context of modern life, with its fast-paced demands and technological distractions, the importance of intentional family bonding is heightened. Busy schedules, work pressures, and the pervasive influence of digital devices often impede the quality time families spend together, making it challenging to maintain meaningful connections. This research paper delves into the significance of family bonding, exploring the myriad ways it can be nurtured and its profound impact on both individual and collective well-being. By examining the dynamics of family relationships, the benefits of strong family ties, and the barriers that hinder effective bonding, the paper aims to provide comprehensive insights into fostering stronger family units. Understanding these dynamics is crucial for developing strategies that support the creation of environments where family relationships can thrive, ultimately contributing to personal growth, emotional stability, and societal cohesion.

The role related to attainments of employee at work and family domains should be shared properly with the role expectations of an individual. According to spill over theory which describes the factors as- emotions, attitudes, feelings and behaviour can be possible from one aspect to another. The quantitative aspect of the balance between work and family roles are: (a) work-family conflict. (b) family-work conflict.

Compensation theory says an employee searching more desired aspects in one segment in order to satisfy lesser desired aspects of other segments.

Pawlicka & Aleksandra (2020), In long run there is a prediction that Artificial intelligence and machine learning would help in enhancing workers work-life balance.

Mensah & Aziz (2020), states that health of a person is affected when too much work pressure is present. This

results in failure to achieve a balance between family and social life of working individual.

Haar & Jarrod M (2019), draws an evident relationship between work-life balance and organizational resources like autonomy, management support etc.

Salazar (2019), the imbalance between work-life and relationship communication will impact on feelings of an individual or in a married relationship.

Pradhan et al (2016), Work-life balance is an essential requirement for organizations to continue attracting and retaining employees and ensuring long term effectiveness of employees.

Gurumurthy & Raja (2015), Workers have many competing responsibility (e.g, elderly parent care, children, housework, volunteering spouse) and that places stress on individual and families.

Reddy.N.Ket.al., (2010), work-family conflict and family-work conflict are constraints for lower life satisfaction, psychological distress, wellbeing and greater internal conflict within the family. Variables like age of children, work hours, size of family, level of social support impact the expertise of work-family conflict and family-work conflict.

Frone (2003), Greenhaus (2003) and Clark (2000) refer to a term ‘work-family balance’. Also describes work-life balance as ‘no role conflict is required to attain wellbeing and satisfaction in work and family roles.’ Clarke et al., (2004), states that WLB is a “composure or essence of overall sense of harmony in life”.

Grady (2008), states that work-life balance is broad and includes “family, society, recreation and personal leisure”. The comprehensive aspect of work-life balance involves all condition of employee personal and work life. This also include individual, family, workplace, community, and society. Work-life balance is indispensable for individuals wellbeing, organizational culture, efficiency, societal status.

Rothbard & Dumas (2006) Grzywacz & Marks (2000), refers to spill-over theory according to which ‘the transfer of accomplished factors as- emotions, attitudes, feelings and behaviour can be possible from one aspect to another’.

To fulfill the goals or requirement of personal and working life and bring out satisfaction in all aspects of life.

Frone (2003), work-life balance is defined as lesser degree of role conflict with a higher degree of role enrichment for an individual. Also brings out in different theoretical approaches, measures, consequences, definition, determinants etc. The overall satisfaction as health

satisfaction, job satisfaction and family satisfaction can be achieved with a balanced work-life balance and this has a valuable impact on individual well being.

Edwards & Rothbard (2000) Lambert (1990), refer to 'compensation theory according to which an employee searching more desired aspects in one segment to satisfy lesser desired segments.' This results in bi-directional effect on work and family, participation in the work role may interfere or enhance the performance in the family role, and vice versa, participation in the family role may interfere or enhance performance in the work role.

Hill, Hawkins and Miller (1996), states that 'the ultimate solution for stress free work and happy family time is the accurate adjustability between each other as more integration between two may led to clash of boundaries between two aspects which led to dissatisfaction and worsen work-life balance'.

Work-family conflict

Alt's a combat between work activities and family activities as when more interference of one aspect in another aspect occurs. Breugh & Frye (2007) Hill (2005).

Ford, Heinen & Langkamer (2007) analysed relation between stressors, involvements, support in family and work domains, satisfaction and work-family conflict. The above factors suggest that a significant amount of variability in job satisfaction is elucidate by family domain-specific variables, whereas a significant amount of variability in family satisfaction is elucidate by work domain-specific variables. Also job and family stress having the strongest effects on work-family conflict.

Bedeian (1988) explained about some factors as work-family conflict, life satisfaction, job satisfaction, parental demands and marital satisfaction. They help in conclude that relationship between life satisfaction and parental demands was mediated by satisfaction with family and childcare.

Family-work conflict:

Coser (1956) states family conflict as an opposition for a concern between family members. Interpersonal conflicts like between family members, or groups, between parents and children or between siblings can take a variety of forms as verbal, sexual, physical, financial or psychological.

The popular definition asserts that conflict involves a broad meaning between struggle and neutralization. Conflict is like compensation over values and claims to scant the

resources, power and status with the ultimate aim of the opposition is to injure, neutralize or eliminate the rival.

Psychological well-being

Psychological well-being is a combination of feeling better and functioning effectively with good health. This term is used to evaluate overall functioning and emotional health. Psychological well-being is vital to people benefit and can be defined as "a strong concern for an individual that make them realize to their abilities, work productivity, helps in cope up with stress and to make community contribution."

Job Satisfaction

Work-life balance and job satisfaction shares an important link with each other. Job satisfaction acts as a driving force to fulfill the office task and creates an intention to stay by doing excellent work. (Brough et al., 2014).

With abundance of office work, the right attitude and positive perception towards work, strengthen job satisfaction that helps in balancing between work life and personal life. (Singh et al., 2020; Yadav and Sharma, 2021).

A positive correlation is present between work-life balance and job satisfaction. (Jackson and Fransman, 2018).

Alvesson (2002) describes Job satisfaction is associated with organizational commitment. Organizational commitment act as collective and neat social exchange between oraganization and its employees.

Organization policies is important for functioning and maintaining relations with employees. A balanced work-life policies will enhance employee satisfaction and working desire towards work and office. (Callan, 2008).

Van Laar, Edwards & Easton (2007) states that some factors as work-home interface, job and career satisfaction, stress at work, control at work, work conditions and general well-being influence quality of working life.

Gupta and Sharma (2011) define some other factors like bonus, fair and adequate salary, social integration at work, safe work conditions and staff capacities also affect quality of working life.

Saatchi, Ghasemi, & Namazi, (2008) Job satisfaction explained as the feelings about the work. High job satisfaction means job is really lovable with positive and favorable attitudes whereas negative and unfavorable attitude towards job indicates low job satisfaction. Hence it improves efficiency, personal satisfaction and effectiveness.

Spector and Herzberg (2003) mention two group of factors affecting on job satisfaction – first, protective factors that

affecting on job satisfaction – first, protective factors that reduce the probability of changing jobs and dissatisfaction with maintain high morale. Second, motivation factors that improves performance and attitude.

Gordon Judith (1993) analyses that good quality program related to working life leads to improvement of positive attitude among staff, reduction of job complaints and absences.

Emadzadeh, Khorasani & Nematizadeh (2012) Quality of working life in an organization can affect staff, staff demands, life out of work environment, family life, social life and leisure time. Bad quality of working life will cause negative consequences on their welfare, satisfaction and performance.

Shareef (1990) when organization takes staff demands importantly than it helps organization to increase its long term efficiency.

Stress:

Stress is defined as the “perception of threat, with resulting anxiety, discomfort, emotional tension and difficulty in adjustment.

Robinson J (2017) In modern era, stress and its management is a big word which directly affects the life of most of the people around us. Stress is a phase of mental tension and something that source strong feeling of tension caused by life's problems. Stress is a psychological and mental pressure experienced by people and it has its impact on mind, body, behavior and individually different impact on

mental and physical health problems. Work stress is nowadays most common factor that directly affects quality of life.

Role of stress in quality of life has a major impact that results into 2 types of stressors as major stressor and minor stressor. It was examined and compared by research that minor stressors have a huge impact on an individual's general well-being than major stressors. Minor stressors act as a predictor of an individual's health and examined how life change and affected by it. Thus, result of analyzing both the stressors concludes that minor stressors are more important and impactful.

Income: Income significantly impacts work-life balance and family bonding, influencing the quality and quantity of time individuals can dedicate to their personal lives. Higher income levels often afford greater flexibility, allowing individuals to seek jobs with better work-life balance, invest in quality childcare, and engage in family activities without financial stress. This financial security can lead to less job-related anxiety and more meaningful family interactions. Conversely, lower income levels can exacerbate work-life conflicts, as individuals may need to work longer hours or multiple jobs to make ends meet, reducing the time and energy available for family bonding. Financial strain can also heighten stress and tension within the household, further impeding the ability to maintain strong family connections. Thus, income plays a pivotal role in shaping the dynamics of work-life balance and family bonding, highlighting the need for policies that support equitable access to work flexibility and financial stability.

SUMMARY OF THE VARIABLES IDENTIFIED IN RESEARCHED ARTICLE REVIEWED- (WLB)

AUTHOR	YEAR	VARIABLES
Pawlicka & Aleksandra	2020	Machine learning, AI
Mensah & Aziz	2020	Work, demand of work
Haar & Jarrod M	2019	Organizational resources
Salazar	2019	Relationships, communication, feelings.
Pradhan et al	2016	work-family experience, effectiveness of employees.
Gurumurthy & Raja	2015	stress ,individual, family.
Mathew.R.Vet.al	2011	role overload, care issues, Quality of health, time management.

Greenhaus & Allen	2011	Work consistency, life's ideology.
Reddy	2010	work-family conflict and family-work conflict, psychological distress, life satisfaction.
Kalliath & Brough	2008	Perception of individual, living priorities, life's necessities.
Grady.et.al	2008	Family, society, recreation, leisure, wellbeing.
Grzywacz & Carlson	2007	Work expectation, time consistency.
Aycan	2007	Fulfillment of demands,family, work, personal life.
Heinen, Ford & Langkamer	2007	Work-family construct, bidirectional & single construct.
Rothbard & Dumas	2006	Spill over theory, emotions, attitude, feeling, behavior.
Greenhaus & Allen	2006	Mediating level, work & non work.
Bardoel	2006	State of well being, physical, mental, emotional health.
Breaugh & Frye & Hill	2005 & 2007	Work activities & family activities.
White.et.al	2003	Work hours, family time, work pressure, anxiety.
Frone	2003	Role conflict, role enrichment.
Felstead.et.al	2002	Relation between cultural events and work & no work roles.
Greenhaus	2002	Subjective matter, level of conflict.
Clark	2000	Wellbeing & sense of harmony.
Edwards & Rothbard	2000	Compensation theory, bi-directional effect.
Hill, Hawkins & Miller	1996	Adjustability between work & home.
Bedeian	1988	Job tension
Coser	1956	Interpersonal conflicts, values, claims.

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