

International Research Journal of Management and Commerce

Volume No. 12
Issue No. 2
May- August 2025



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International Research Journal of Management and Commerce

Aims and Scope

International Research Journal of Management and Commerce (IRJMC) is a double blind peer reviewed, refereed monthly International Journal that provides publication of articles in all areas of business and management and its applications. The journal welcomes publications of high quality papers on theoretical developments and practical applications in business and management. Original research papers, state-of-the-art reviews, and high quality technical notes are invited for publications. The journal focuses on issues related to the development and implementation of new methodologies and technologies, which improve the operational objectives of an organization. The journal welcomes publications of high quality papers on following areas-

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(Volume No. 12, Issue No. 2, May- August 2025)

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FINTECH IN FINANCIAL SERVICES: AN OVERVIEW

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ABSTRACT

India, the second-largest Internet-using nation, is quickly adjusting to this financial technology environment. FinTech, as it is more often known, is a term used to describe emerging technology that aims to enhance and automate the provision of financial services. Insurance, loans, accounting services, real estate values, wealth management, investments, and other financial markets have all seen a qualitative transformation thanks to financial technology. Every day, banks encounter a flurry of innovative concepts and technological advancements that can enhance client satisfaction, restructure operations, and boost productivity. The study's objective is to ascertain how well-known financial technology is in the world of financial services. In order to understand the many realities of Financial Technology use in the financial sector, this study began with a literature review. The term "FinTech" will soon be a household term for all banks, domestic and international. In order to increase operational effectiveness and client appeal, banks are increasingly implementing FinTech technology enabled solutions. Only time will tell how big of an impact FinTech will have on the banking world.

Keywords: Financial Services; Banking; Awareness; Application; Automate

INTRODUCTION

FinTech refers to the process by which providers of financial services integrate technology into their offerings to improve usability and client satisfaction. The term "FinTech," as it is more widely known, is used to describe emerging technology that aims to enhance and automate the delivery of financial services. FinTech is mostly utilised to improve how businesses, people, and customers handle their financial operations, procedures, and lives. On laptops and mobile devices, it consists of sophisticated software and algorithms. The term "financial technology" is referred to by the acronym "FinTech".

When it initially arose in the 21st century, the term "FinTech" was used to describe the technology employed in the backend systems of recognised financial organisations, such banks. Between 2018 and 2022, generally, there was a shift to services geared towards consumers. Currently, the term "FinTech" is used to characterise a variety of industries and professions, including nonprofit fundraising, retail banking, investment management, and education, to mention a few.

A broad definition of "financial technology" includes any invention that changes the way people conduct business, such as the creation of digital currency or double-entry accounting. Since the advent of the internet, financial technology development has expanded.

According to EY's 2019 Global FinTech Adoption Index, two-thirds of customers use two or more FinTech services, and these clients are utilising FinTech more frequently in their daily lives

2. OBJECTIVES OF THE STUDY

The objectives of this paper are to:

- To describe the most recent developments of financial technology in the banking industry.
- To study the role of FinTech in transforming the Banking Sector

3. METHODOLOGY

This research paper is conceptual in nature. It is based on secondary data the information has been taken from secondary sources.

4. FINTECH – THE FINANCIAL ENABLER OF A DIGITAL TOMORROW

According to statistics, 2.5 billion people will actively use online banking services by the year 2024, up from 1.9 billion people in 2020. The extent to which FinTech firms have made banking services straightforward and practical is clear.

The following are the factors that allow FinTech

4.1 Drastic Customer Service Improvements –FinTech solutions have improved the efficiency and effectiveness of traditional banking institutions. By providing better, more modern financial services, the industry's client retention rates are expected to increase, driving up overall income. Customers no longer need to wait in lengthy lines, complete numerous forms, or call customer service in order to receive assistance. FinTech banking solutions give self-service capabilities and let users manage administrative processes that were previously exclusively accessible offline.

4.2. Creation of Mobile Payment Services – Although NEFT and RTGS have been in use for many years, Immediate Payment Services (IMPS) has simplified everyday banking procedures. Mobile

wallets serve as a safe platform for enabling a frictionless digital interaction between banks and clients. Banks receive all requests for money transfers sent through mobile wallets in real-time, resulting in a quicker and more user-friendly banking experience. The freedom on offer has also given clients a variety of options for doing transactions around the world.

4.3 Cost Reduction – The majority of business executives believe that investing in the newest technologies is prohibitively expensive, however this is untrue. Financial technologies support banks and organisations by lowering total costs. Physical and digital payments can now be combined thanks to FinTech, which provides both through a single platform. The main factor in businesses' favour is the ability to offer convenient transaction options even when faced with financial limitations. Businesses may send and receive money from their accounts smoothly in many currencies without paying astronomical conversion fees thanks to FinTech services. Convenience, not price, is where FinTech's strength rests.

4.4 Efficiency – The expansion of instant payments has been significantly aided by the increasing acceptability of digital transactions on a global scale. There are several instances where modern, digital techniques have taken the place of conventional ways. For instance, online loan applications must be approved by lenders who solely operate online and have access to funding the same day. Only FinTech's innovation and offerings make this possible. Traditional banks may occasionally be unable to offer quick and efficient financial solutions. Due to its effectiveness, pragmatism, and ease of use, FinTech is preferred by most organisations.

4.5 Digital Assistance – A number of banks roll out chatbots that are intended to give consumers meaningful experiences and respond to their common questions. Voice bots will eventually take the role of chatbots as technology continues to advance. Aiming to improve consumer engagement, speech bots employ artificial intelligence (AI) and natural language processing (NLP) to recognise voices. Banking services will soon have voice-based searches similar to those found on Google, Netflix, and other platforms. Direct voice commands can now be used to generate a new passcode, create a new account, or get account balance information.

4.6 Rise of Neo-banking –Neobanking is the term for online banking without actual branches. One of the various services provided by neobanks is instant loans. Other services include mutual funds, savings accounts, and fixed deposits. Neobanks often use phone numbers, emails, or social media handles to support person-to-person payments, mobile deposits, and other financial services. These services can be conveniently accessed online via a website or a specialised mobile application, both of which need to be

created in collaboration with other licenced banks. Neobanking fills the gap between the services provided by traditional banks and the changing demands of customers in the digital age.

5. THE ROLE OF FINTECH IN TRANSFORMING THE BANKING SECTOR

The significance of digital financial models has been made clear during the past two years in all parts of the world. The old banking system has been fundamentally revolutionized by FinTech, whether we're talking about mobile or net banking, digital money transfers, paperless financing, or insurance. Historically, banks have acted as a gateway for payment services. Making financial transactions has gotten much more convenient with the emergence of new FinTech companies like Paytm, Google Pay, Amazon Pay, and more. Today, consumers can utilize digital payment platforms to pay for things like trip tickets, bills and fees, phone recharges, and even groceries and other necessities.

With the ongoing development of digital technology, the field of FinTech is also advancing rapidly. All around the world, businesses have undergone a digital transformation thanks to cashless payment systems, machine learning, automation, bank loans, and artificial intelligence. These technologies offer advantages beyond the provision of fundamental financial services.

All banks and financial institutions are greatly impacted by the FinTech revolution in the following ways:

5.1 Smart Chip Technology: Smart chip ATM cards have considerably reduced the monetary loss that might result from accidents. It has embedded in the chip EMV (Europay, MasterCard, and Visa) technology. With this technique, each transaction requires a one-time password, which ups security because the code is only good for one transaction and can't be utilized, even if it is stolen.

5.2 Biometric Sensors: The banking industry's use of FinTech has spawned a number of inventions, including biometric sensors. Iris scanners and biometric sensors are two examples of recent technology breakthroughs in ATMs. Furthermore, these innovations are groundbreaking since they do away with the requirement for carrying about physical cards. One won't also have to memorise their personal identification number. Since one will be able to access personal accounts without a password, these improvements will not only make ATMs more convenient and simple, but also more safe than before. The biometric ATMs identify the account owner using integrated mobile applications, fingerprint sensors, palm, and eye recognition. All of the clients who are concerned about losing their identification can breathe a tremendous sigh of relief thanks to the use of biometric technology.

5.3 The Automated Clearing House (ACH): All electronic interbank payments made in a nation are processed efficiently with the help of the Automated Clearing House (ACH). These computerised payments cover things like insurance premiums, social security payments, salaries, dividends, bills, and mortgage direct debits.

5.4 Omni-channel & branchless banking: FinTech financial services are shifting the entire banking system from a branch-specific process to numerous digital channels such as the internet and mobile devices. Additionally, the bank's reliance on its physical branches to operate is lessened. Because of omni-channel banking, several banks are consolidating their branch network.

5.5 Customer service Chatbots: Customer support Chatbots developed by FinTech companies have also gained popularity. Chatbots are pieces of software that constantly learn from interacting with people by utilising machine learning and natural language processing. They are quite effective in streamlining client contacts, such as handling inquiries and directing clients to the appropriate departments. All banks now use Chatbots as a necessary component since they not only cut costs but also improve client satisfaction.

5.6 Artificial Intelligence (AI): AI has evolved into a crucial component of FinTech financial services throughout time. Machine learning and AI are essential for fraud detection. Every time there is a potential fraudulent transaction, the fraud detection software that banks utilise generates a warning. It is later supported by a human investigation that ultimately establishes whether the attack was true or not. Attacks are becoming more complex over time, though, making it harder to detect them and costing too much time and money. Additionally, there is always a chance that consumer data will be lost. Banks are increasingly implementing AI technologies to counter this issue. Additionally, banks can use previous data to forecast and identify trends in a fraud attack using machine learning algorithms. By doing this, the manual labour is reduced by around 50%

5.7 Electronic Wallets: Another sign of the expansion of FinTech financial services is the enormous increase of e-wallets. Among the top e-wallet providers worldwide are Samsung Pay, PayPal, Android Pay, and Apple Pay. These wallets are used for a variety of things, including (person to person) P2P payments, topping up and paying bills, sending money abroad, and purchasing tickets. Additionally, there are various stand-alone wallets like Starbucks Pay and Walmart Pay. Due to its alluring incentives, such as lucrative cashbacks and reward points, e-wallets have drawn customers. Many banks now understand its significance and are recognising e-wallets as a cooperative approach to accept technology improvements as a result of their enormous success.

5.8 Mobile Banking: The rise in smartphone usage has compelled banks to develop mobile applications that provide practical FinTech banking services. Nowadays, the majority of banks provide user-friendly smartphone applications. Additionally, banks have developed mobile applications that can identify a user's fingerprints. This function is carried out by the application without the use of biometric hardware or software and offers instant access to cash. The user can execute a number of banking tasks via a mobile application, including rapid bill payments, cheque deposits, account balance checks, statements, and many more.

CONCLUSION

With the ever-increasing reliance on digitalization across sectors, not capitalizing on this trend can create several business challenges, with long term success almost certainly unattainable. FinTech services provide great flexibility to banks and financial service providers to go beyond the scope of traditional methods. The advent of cutting-edge technologies coupled with customers' demand for a safe and more user-friendly banking experience has led banks and financial services to adopt FinTech and its services.

In the coming years, it is all set to become ever bigger with its FinTech solutions for businesses, retail banking software, financial core banking software, and many other components coming under it. Only time will tell how big of an impact FinTech will have on the banking world.

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Students Knowledge of Healthy Food and Their Actual Eating Habits: A Case Study of Educational Institutions of Punjab and Haryana.

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ABSTRACT

A nation's youth is considered its strength, but this is only possible if they have a healthy lifestyle. A very important aspect of a healthy lifestyle is a healthy and nutritious diet. The present study focusses on whether the students at schools and colleges have knowledge of healthy food choices they have and whether they are actually following these habits or not. This paper studies the habits of various students from schools and colleges and also what they consider a healthy diet. This study is based on primary data collected from students between age group 12 to 17 years through an online questionnaire and the results are being shared in the concluding paragraphs.

Keywords Nutrition, nutrients, students, gender, antioxidants

INTRODUCTION

The food that contains the right amount of nutrients to keep our body fit is referred to as healthy food. The students, nowadays, need to eat healthy food more than ever. To keep our future generations healthy and fit, we need to inculcate the habit of eating nutritious foods in our children. Most importantly, the harmful effects of junk food and the positive impact of healthy food must be stressed upon. The students should be taught about these healthy habits from an early age. Healthy food has many benefits for everybody as it helps us in various spheres of life. It is helpful for both physical and mental health of the individuals. Eating healthy meals mean including all the components of healthy diet like fruits and vegetables, whole grains, protein, and carbohydrates. It includes not only what is included in diet but also how it is cooked. Students should avoid fried and packaged foods, as well as those heavy in added sugars and salts, to avail of the main benefits of healthy eating.

It is a well known fact that students are able to learn better when they are well nourished, and eating healthy meals has been linked to higher grades, better memory and alertness, and faster information processing. One reason is that foods that are rich in fiber, protein, and healthy fats such as eggs, yogurt, apples and oatmeal keep the body feel full longer, providing enough energy to focus and stay alert throughout the day. One simple way to ensure that you are getting enough of the nutritional foods that is

needed is to eat foods from every colour of the rainbow.

“Eat the rainbow” is the phrase that many nutritionists use to help remind people to incorporate more fruits and vegetables in their diet. Naturally colourful foods like blueberries and red bell peppers contains antioxidants, vitamins, fiber, and many other nutrients that support healthy growth, and help prevent problems such as obesity, dental cavities, iron deficiency and osteoporosis. For instance, yellow and orange fruits and vegetables are abundant in vitamins C and A, which prevent cell damage, support healthy joints and eyesight, and lower cholesterol. Green fruits and veggies, such as spinach, asparagus, and avocado, are high in vitamins K, B, and E, which improve digestion and support healthy bones. Purple products are high in vitamins C and K, which help with memory and support a healthy heart.

It is critical to maintain attention and concentration to be productive and get desired academic success. There are various strategies to improve your attention (for example, becoming more thoughtful, developing your own focus technique, beginning to include short naps throughout the day, etc.), but we frequently overlook the fact that food plays a significant role in how we feel during the day.

An improvement in attention and concentration is one of the main benefits of healthy eating. Although the brain only accounts for 2% of an adult's weight, it consumes 20% of the energy the body produces. If a student's brain is not provided with the nourishment it needs by eating healthy meals, he will experience several problems, including memory loss, exhaustion.

Immune cells require sufficient nutrients as part of a balanced and healthy diet for students. Certain eating patterns may help the body better prepare for bacterial attacks and inflammation, but individual foods are unlikely to provide more protection. It is one of the major benefits of healthy eating. Vitamin C, vitamin D, calcium, iron, and protein are some of the elements that have been identified as essential for immune cell growth and function.

It's also thought that a meal high in processed sugar and cholesterol can cause stomach problems and lower immunity.

There appears to be a link between nutrition and mood, according to research. Researchers discovered in 2016 that high-glycaemic-load diets can lead to increased fatigue and depression symptoms. Refined carbs and simple sugars are examples of high dietary glycaemic load. Sugary beverages, white bread, crackers, pastries, and baked goods are examples of this sort of food. Eating healthy meals containing leafy greens, fruits, whole grains, and lean proteins, on the other hand, have a lower glycaemic index.

Eating a healthy diet for students maintains a healthy gut or colon which contains enough naturally occurring bacteria to help with digesting, metabolism, and overall health. The gut microbiome is altered by an unhealthy diet heavy in sugar and low in fibre, leading to increased inflammatory response and poor health. Prebiotics and probiotics, which allow beneficial bacteria to thrive in your gut, are found in a diet rich in veggies, fruits, grains, and pulses that is also low in sugar.

A healthy diet for students is vital on a basic level since it gives them the energy needed to perform various sports and physical activities. Your strength, training, performance, and recovery are all influenced by the food you eat. Not only does the type of food we eat matter for sports nutrition, but the intervals we eat throughout the day have an impact on our performance and our bodies' ability to bounce back after injury. Carbohydrates are the primary source of energy for your workouts, and protein is necessary for muscle growth and repair.

In the present study, we examined the knowledge of school and college students regarding healthy eating habits and whether they are following these habits or not. Objectives of the Study.

The present study is undertaken with the following objectives:

1. To examine students' attitude, opinions, beliefs, understanding or experiences about healthy eating.
2. To illustrate whether the students are sincere about their eating habits and overall well being.
3. To compare the eating habits of school and college students.
4. To educate and give recommendations to follow healthy eating habits to students.

Material and Methods

The study consists of 58 students of school and college from Chandigarh, Punjab and Haryana being 81% females and 19% males. The participants were aged between 12 and 20 years and they filled an online questionnaire titled "Students' Knowledge of Healthy Food and Their Actual Eating Habits: A Case Study of Educational Institutions of Punjab and Haryana". This study was conducted to study whether these students are aware of their eating patterns and whether they consider the health consequences of eating junk food. The questionnaire was shared online via whatsapp groups and emails and those who were willing to share information were asked to fill them. If more students were willing to share, the sample size would have been big and more reliable.

Results of the study

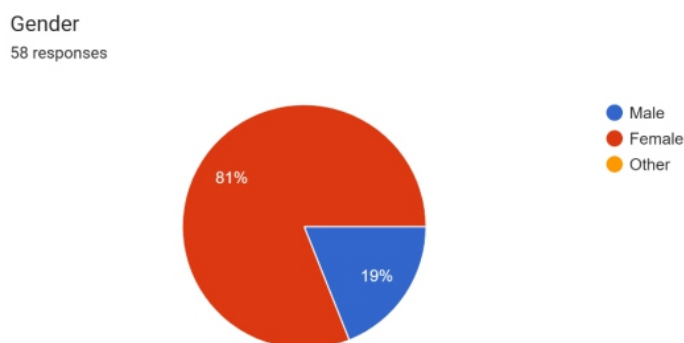
The following are the results that are analysed on the basis of the collected data:

Number of Respondents:

The questionnaire was shared through google form and the responses were received through the same medium and each respondent shared their individual e-mail address. The total number of respondents are 58.

Composition:

The respondents are all students from schools and colleges from Punjab, Haryana and Chandigarh. The classes range from 5th to Post Graduation, 10 students from schools and 48 students from colleges participated in the study voluntarily. Out of these, majority of respondents were from Haryana and some are from Chandigarh and Punjab. 81% of the respondents are females and 19% are males.



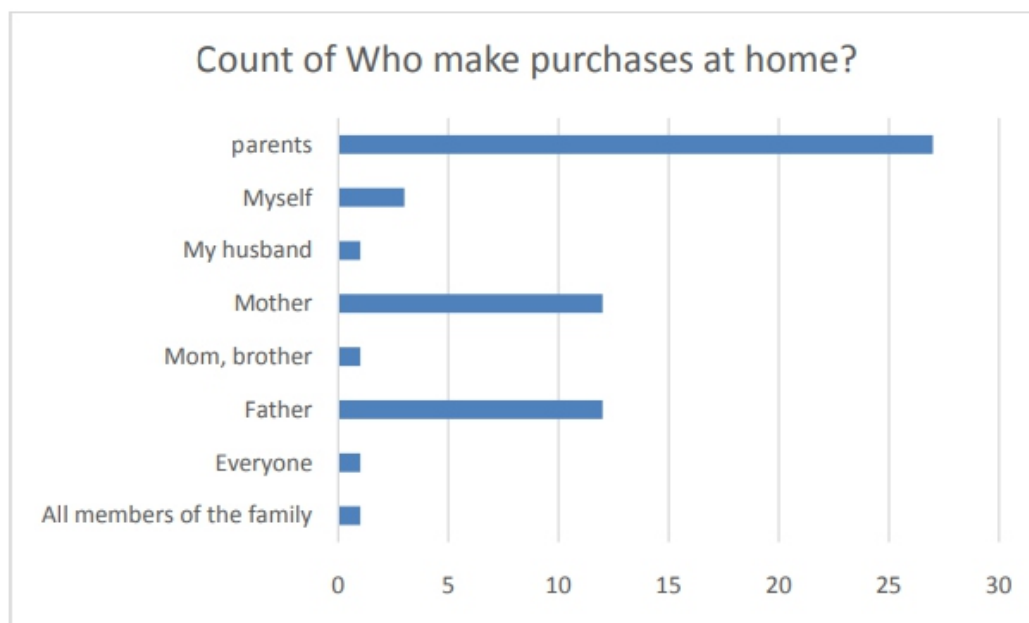
Various questions were asked from the students regarding their eating habits. The following analysis of the responses have been done

:

Do you make your own purchases? / Who makes purchases at home?



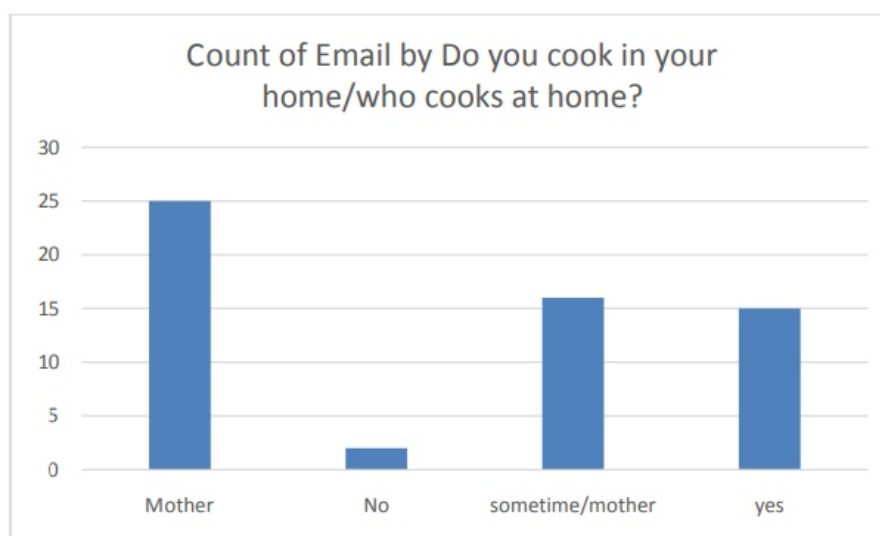
25 out of 58 respondents said that the purchases are not made by them, 22 said they make purchases and 11 said that they make purchases sometimes.

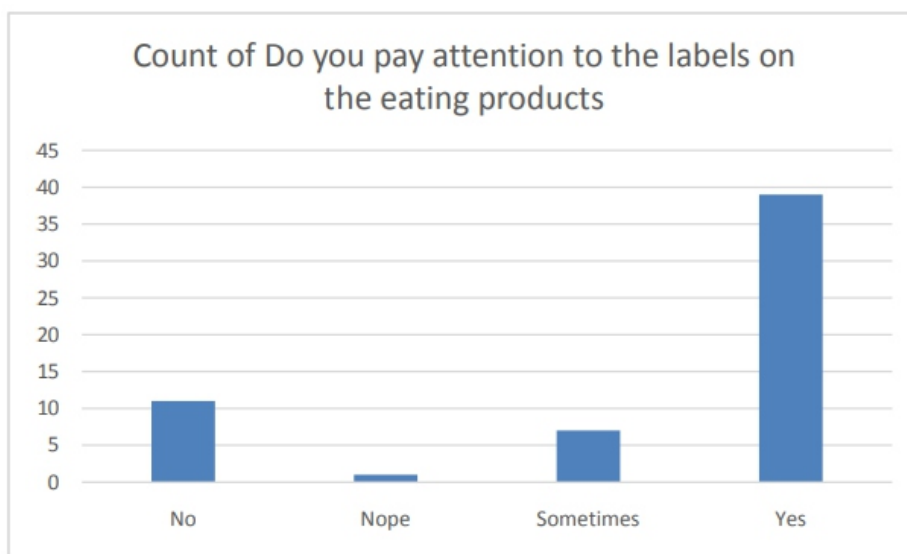


As regards the question that who makes purchases 51 students said that their parents either father, mother or both make purchases, 3 said they make purchases themselves and rest said that anyone can make purchases as per need.

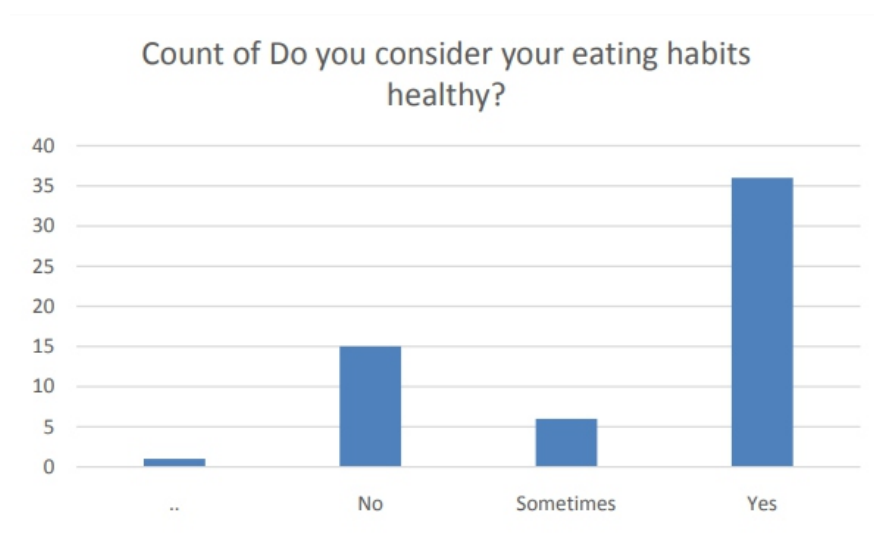
Who cooks at home?

In majority of households ie 41 mother cooks along with their daughters, 15 girl students said they cook at home and one student said that he does not cook at home.



Do you pay attention to the labels of the products while purchasing?**What do you consider a healthy diet?**

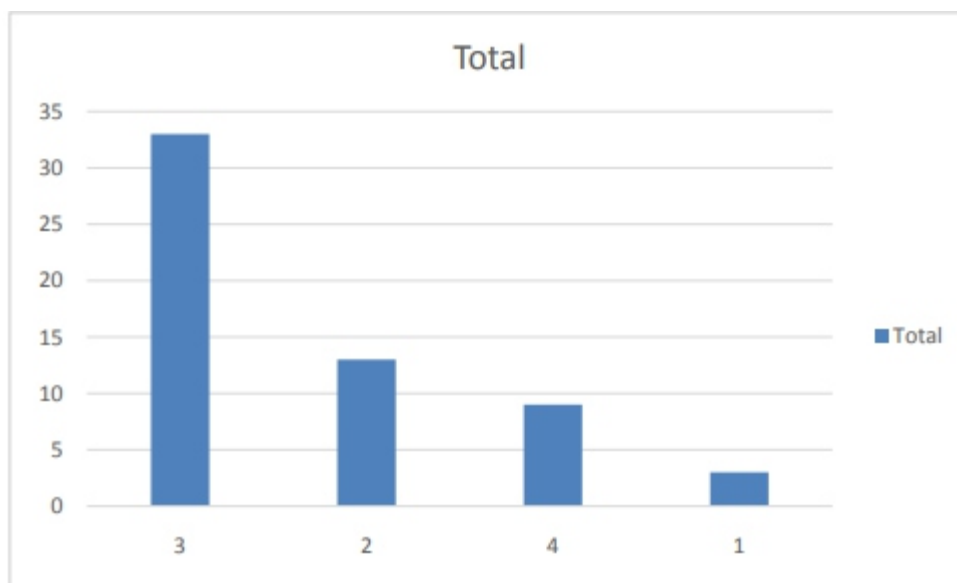
When asked what they consider a healthy diet, students had varied views. Some consider that a healthy diet comprises of eating twice or thrice times a day, some say that the diet should have all the essential nutritional elements like carbohydrates, proteins, fibre etc, some consider it should include fruits, vegetables, milk etc. One of the respondents considered that the meal should be such that it should increase your happiness.

Do you consider your eating habits healthy?

Out of 58 respondents, 36 considered their diet to be healthy, 15 knew that they are eating unhealthy diet but making no improvement and 6 thought they sometimes eat healthy and sometimes eat junk.

How many meals do you eat in a day?

Typically, majority of respondents i.e., 33 eat 3 meals a day, 13 eat twice a day, 9 respondents eat 4 meals a day and 3 of them eat only once a day.

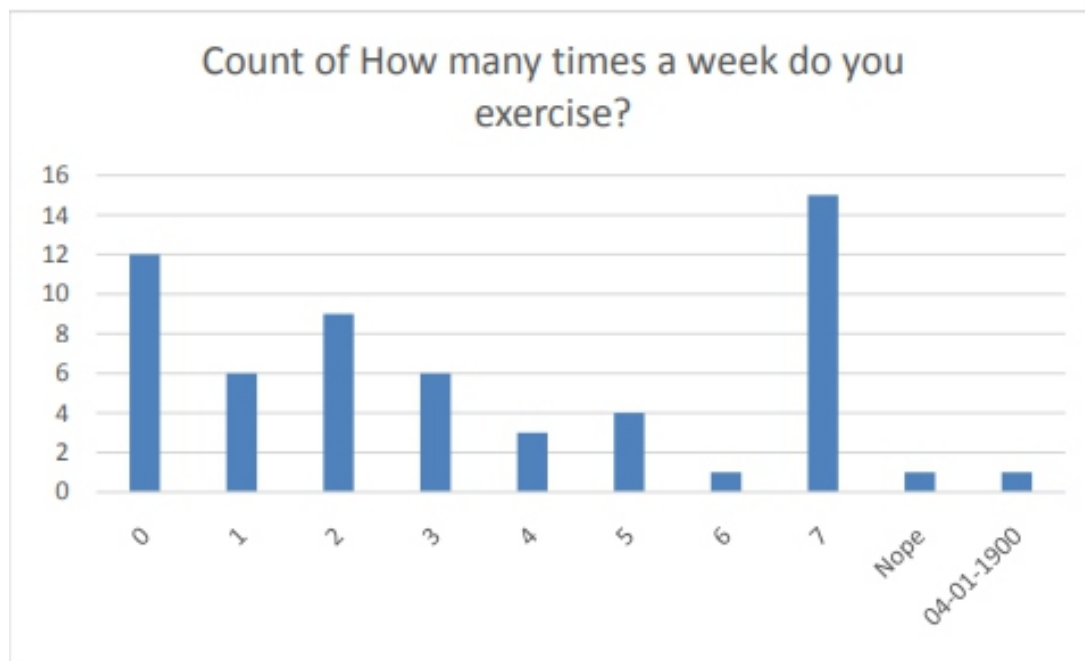


Do you eat fruits and vegetables?

Almost all the respondents said yes to this question, all include fruits and vegetables in their diet.

How many time in a day do you exercise?

When asked about exercise, again the students had different responses, some don't exercise at all and some are pretty regular in their exercise routine.



Limitations of the study

The limitation of the study was that it was an online survey and the respondents were not contacted personally and the sample size was small and covering a small geographical

Recommendations and Conclusions

In conclusion it is observed that the students are largely aware of the healthy diets they can follow but some of them consider taste is more important, therefore they derive pleasure by eating unhealthy and junk food. They are educated and know that they should follow a healthy routine and diet but only some of them are following it. Therefore, following recommendations are made for students, so they may lead a healthy life.

Tips To Maintain a Healthy Diet For Students

Here are a few tips to maintain a healthy diet for students.

Eat A Nutritious Breakfast - According to studies, skipping breakfast has a negative impact on academic performance. If you don't have time to prepare proper breakfast or eat your breakfast, grab toast, a fruit, or some juice. Your body will thank you.

Make Intelligent Food Choices - Choose a half-cheese pizza, boiled potatoes, or a green salad with

low-calorie dressing. High-fat foods like french fries, fried chicken, and cheese sandwiches should be avoided.

Carry Healthy Snacks - If you are hungry late at night while studying, you don't be lured by vending machine candies, chips, or ice cream. Instead, choose to have fresh or dry fruits, peanuts, unbuttered popcorn, white rice, or whole wheat biscuits. These are all great options for late-night study sessions.

Eat Calcium-Rich Food - To avoid osteoporosis - a condition that makes the bones weak and brittle - later in life, individuals in their early twenties should be building up calcium stores in their bodies. If you don't like milk, replace it with low-fat yogurt, low-fat cheese, and plenty of green leafy vegetables.

Lose Weight with Caution - Starvation and/or quick-fix diets almost always backfire and are dangerous. The belief that eating certain foods in specific combinations can help you lose weight is false. Eating a balanced diet and exercising are the only safe ways of reducing weight, feeling more comfortable while doing it, and maintaining your weight.

Limit Your Sugar Intake - Sugar provides calories but few other nutrients. It is also a major contributor to tooth damage. Use it carefully and instead use diet sweeteners to sweeten coffee, tea, cereal, and fruit.

Drink Plenty of Water - Your body requires at least eight glasses of water every day, and you may require more if you exercise strenuously. Carry a water bottle to class to remind yourself and have it available for late-night study sessions.

Although a healthy diet for students can them in losing weight or maintaining a healthy weight, it is only one of the many advantages. People who eat a healthy and well-balanced diet have a lower risk of developing chronic diseases including hypertension, cardiovascular disease, and cancer. A diet high in harmful fats and sweets can wreak havoc on brain development, learning, and memory. So, make an effort to eat a diet that is high in fruits, vegetables, whole grains, and unsaturated fats, and feel the benefits of a nutritious diet.

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ARE BUSINESS STRATEGY ? OR SHRM PRACTICES ? MORE INFLUENTIAL ON ORGANISATIONAL PERFORMANCE: AN EMPIRICAL STUDY ON EMPLOYEES OF THE SRI LANKAN BANKING SECTOR

Manthrege Wasantha Kalyani

ABSTRACT

This research examines are business strategy or strategic human resource management (SHRM) practices are more influential on organisational performance in the Sri Lankan banking sector. Data was collected from 390 employees using a self-administrated questionnaire and analysed using the descriptive analysis. The integration of the business strategy is vital when developing the HR and SHRM strategies for an organization. Further, it can be understood that there is a significant relationship in between business strategy of an organization and performance of an organization especially, banking sector of Sri Lanka. Further, business strategy is the core factor which has an ability to influence both the SHRM practices of an organization as well the performance of a banking sector organizations in Sri Lanka. This study provides SHRM practitioners in the banking sector with a useful guide on which business strategies are significant to SHRM practices and organisational performance and hence, should be given attention. SHRM theory has been largely developed in traditional functional manufacturing organisations but not in service-oriented organisations. This study fills the gap by examining the causal relationship between the SHRM practices and organisational performance through the moderating effect of business strategy in a service-oriented industry, i.e. the banking sector.

Keywords: SHRM practices, organisational performance, business strategy, banking sector. impact FinTech will have on the banking world.

INTRODUCTION

Human resources management (HRM) has been recognised as the most important source of competitiveness, since it is the human capital who use organisational assets to create competitiveness and to realise organisational objectives. Strategic competence is a trendiest word current era of competent based economy. Today's business organizations, creation and exploitation of competent strategy have become a competitive advantage. Moreover, the global competition has been strengthened due to the rapid developments in HR competency. Hence, organizations are seeking for innovative practices, processes, and systems to win the markets due to this competition. In the era of competent-based economy, the proverb in the competitive in the area of strategic human resource management. This

explains the considerable number of conceptual and empirical studies which found that strategic human resource management (SHRM) practices influence organisational performance such as increased productivity, higher profitability and lower employee turnover rates (Arthur, 1994; Combs, Liu, Hall and Ketchen, 2006; Knies, Boselie, Gould-Williams and Vandenabeele, 2018; Van De Voorde, Paauwe and Van Veldhoven, 2010).

Today, most of the companies are operating in complex and dynamic environments, where competition is constantly emerging. The traditional sources of competitive advantage can no longer guarantee the sustainability of organisations, creating a need for rapid adaptation. This situation is leading to redefinition of SHRM practices and business strategies (Antonio, Gregorio and Arleen, 2015; Pfeiffer, 1994; Wernerfelt, 1984).

Most of the studies related to SHRM practices have concentrated on the Western context, with little evidence on organisations in the developing countries such as in the case of the banking industry in Sri Lanka (Abewickrama, 2016; Amin, Hossain and Khatoon, 2013; Salman, Ahmad and Martin, 2014; Shahid, 2017). In addition, due to globalisation, competition and the characteristics of millennia's has made the relationship between SHRM practices and organisational performance much more complicated as they have been previously thought of. There are research evidences to show that rather than directly influencing organisational performance, SHRM practices have been found to affect employee retention rates in a positive direction (Antonio, Gregorio and Arleen, 2015; Pfeiffer, 1994; Wernerfelt, 1984), pointing to the 'black box' in the SHRM-performance relationship. Many researchers have echoed the need to include mediating variables in the relationship to enhance the clarity of such relationship (Alcazar, Fernandez and Gardey, 2005; Becker and Gerhart, 1996; Katou, 2008).

In addition, almost without exception, SHRM research has relied on evidence from private sector organisations and public sector organisations in isolation. There is an increasing call for the need to address this imbalance by considering SHRM in a public as well as private sector context, including the banking sector.

The aim of this study is to determine whether SHRM practices are significantly associated with the performance of the banks, and whether business strategy moderates the relationship between the SHRM practices and performance of both the publicly- and privately-owned banks in a developing country such as Sri Lanka and which factor is most significant factor for the performance of organization. The Central Bank of Sri Lanka (CBSL) reported that the banking industry in Sri Lanka comprises 25 licensed commercial banks, which includes 13 domestic banks and 12 foreign banks, two of which are local public banks (CBSL Annual Report, 2017). Data were collected from the junior and supervisory levels of

employees working in these banks in the Western province of the country, where most of the branches of the banks are located. The data were then analysed using structural equation modelling (SEM). By addressing the aforementioned gaps, it is hoped that the study makes incremental contributions to the body of knowledge. From the practical perspective, it is hoped that the findings could serve as a reference on what are the SHRM practices that the banks should concentrate on to most influential business strategies and to increase the performance of banks. They could also be used as a reference for investors and policy makers to make relative investment and policy decisions.

Literature Review

SHRM practices

The resource-based view (RBV) theory states that a firm develops competitive advantage by not only acquiring but also developing, combining, and effectively deploying its physical, human, and organizational resources in ways that add unique value and are difficult for competitors to imitate (Barney, 1991). The central tenets of RBV as suggested by various researchers (e.g. Barney, 1991; Barney & Wright, 1998; Newbert, 2008; Takeuchi et al., 2007; Wright et al., 2001; Wright et al., 1994) are that resources that are valuable, rare, inimitable, and non-substitutable will lead to competitive advantage. Value in this context is defined as resources either by exploiting opportunities or neutralizing threats to the organization, while rarity is defined as a resource that is not currently available to a large number of the organization's current or future competitors (Barney, 1991).

Bowen and Ostroff (2004) introduce the construct of 'strength of the SHRM' and describe the main features of SHRM that result in a strong organisational climate in which individuals share a common interpretation of what behaviours that are expected and rewarded. Amongst the many theories, the AMO (ability-motivation-opportunity) theory is regarded to be at the heart of SHRM that is designated to positively shape discretionary behaviours of employees (Boxall and Purcell, 2003; Lepak et al., 2006; Katou, 2008). The theory explains three SHRM variables of (1) ability enhancement practices; (2) motivation enhancement practices; and (3) opportunity enhancement practices and their associated SHRM practices as summarised in

Table 1.

Table 1.1: SHRM variables

SHRM Practices(IV)	Business strategies	Organization Performance(D)
1. Recruitment and selection	1. Cost strategy	1. Productivity
2. Training and development	2. Innovation strategy	2. Efficiency
3. Work design	3. Quality strategy	3. Innovation
4. Performance appraisal		4. Satisfaction
5. Compensation and benefits		5. Quality
6. Promotion		6. Profits
7. Encouragement		
8. Grievances		
9. Job confirmation		
10. Communication		
11. Participation in management		
12. High performance		
13. High commitment		
14. Facilitating teamwork		
15. Communications and involvement		
16. Enhancing quality		
1.0 Developing talent to serve the business in the future.		

SHRM practices and bank performance

Dharmasiri (2016) cites Dave Ulrich that effective human resource (HR) professionals can help the collective HR practices to reach the tipping point of their high impact on business performance by focusing on few but centrally important HR practices. This suggests that the identification of the important components of SHRM practices for organisational performance would help to better theorise the nature and impact of SHRM-performance relationship.

SHRM practices and business strategies

From the contingency perspective, the literature suggests that the set of SHRM practices of an organisation will be effective if it is consistent with its retention strategies (Aldamoe, Yazam and Ahmid, 2012). With the acknowledgement that profit and goodwill are generated through employees who are the backbone of the banks, investment in SHRM practices such as recruitment, induction, orientation, socialisation, training and development can minimise the turnover rate, as well as the cost of selection and recruitment. Business strategies and bank performance Business strategies have proven to be one key challenge for the banking sector in Sri Lanka to achieve its business objectives. From the contingency perspective, SHRM practices are followed by retention strategies in determining organisational performance (Aldamoe, Yazam and Ahmid, 2012).

Business strategy as moderating variable of SHRM practices and bank performance

The intermediate linkages and processes, through which SHRM practices affect organisational performance, have challenged researchers to define and examine their rationale that opens the 'black box' between SHRM practices and organisational performance (Chuang and Liao, 2010). This in turn leads to organisational performance at the collective level. According to their argument, the contribution of SHRM practices to organisational performance is determined not only by the choice of SHRM but also by features and the synergistic effects of the SHRM practices. Since there is no consensus or consistent evidence illustrating what constitutes these HRM systems or bundles that are associated with high firm performance, the HR department needs to create SHRM practices that are perceived as distinct, consistent and unambiguous by employees. If SHRM practices possess these features, it will create a strong SHRM which facilitates the strong relationships between business strategy and individual performance, which ultimately contributes to better organisational performance.

Methodology

The descriptive analysis was used as a data analysis method to reach the purpose of the study under the deductive reasoning. According to Lanka Business Online (www.lankabusinessonline.com), the banking industry is densely concentrated in the Western province of Sri Lanka, with nearly 40% of the branches of licensed commercial banks located in this area. In addition, in terms of banking density (the number of bank branches per 100,000 persons), it stands at 11.9 in the Western province against a range of 5.3 to 8.4 in other provinces, making this province an appropriate setting for the study to be conducted.

A total of 390 questionnaires were distributed to junior executives, managers and senior managers positioned in the branches of the licensed commercial banks in the Western province using the stratified sampling method. With 342 questionnaires returned, only 328 were found to be valid, yielding a response rate of 85.5%. As shown in Table 2, the majority of respondents were female with age of 31 and older. Their age corresponded with their years of experience, where the majority of them have worked for five or more years in their respective banks. Most of them hoped to remain working in the same bank for 15 or more years, followed by those between 11 and 15 years. Many of them are executives, followed by managers and junior executives, with only one response from a branch manager responsible for HR functions. In addition to the data reported in Table 2, 55.9% of them are working for privately-owned banks, with the remaining with publicly-owned banks.

Table 1: Profiles of Respondents

Age	Percent	Experience	Percent
21 – 25	4	Less than 5 years	9
26 – 30	9	5 – 10 years	26
31 – 35	27	11 – 15 years	20
36 – 40	21	15 years or more	45
41 – 45	14		
46 – 50	11	Hope to Remain	
50 and above	14	Less than 5 years	16
		5 – 10 years	26
Gender		11 – 15 years	17
Male	49	15 years or more	41
Female	51		
Designation			
HR Managers			3
Branch managers responsible for HR functions			1
Non-managerial employees			8
Chief Managers			10
Managers			24
Executives			36
Junior Executives			18

Results

Table 2 shows the comparisons between direct and indirect effects and the ratio effects. When the indirect effect with the direct effect were compared, the retention factor was high in direct effect but the SHRM variable showed a high indirect effect. However, after standardisation of the direct effect and indirect effect coefficients, the ratio amongst the standardisation synthesis effect was up to 90.8%. Since there is a difference when the ratio is around 90% (Atsuko and Muta, 2006), it can be implied that the

indirect effect influenced the organisational performance function

Table 2: Direct and Indirect Coefficients

Standardised coefficients	SHRM	RT
Direct effect (SHRM Practices)	.06(9.19%)	.79(57.14%)
Indirect effect (Business Strategy)	.5925(90.8%)	.5925(42.85%)
Total effect	.6525(100%)	1.3825(100%)

Bold font indicates high values of standardization coefficients.

Discussion and Implications

As per the finding of the study, it is revealed that business strategy is fundamental requirement towards the performance of the banking sector in Sri Lankan context having recorded the indirect but significant relationship. Hence, business strategy is fundamental to develop SHRM strategies for the organization (Armstrong, 2006). So, the integration of the business strategy is vital when developing the HR and SHRM strategies for an organization (Gomez-Mejia & Balkin, 1992; Katou, 2008). Further, it can be understood that there is a significant relationship in between business strategy of an organization and organizational performance especially, banking sector of Sri Lanka and SHRM strategies of an organization (Bird & Beechler, 1995; Delery & Doty, 1996; Huang, 2001; Huselid, 1995; MacDuffie, 1995; Miles & Snow, 1984; Lee et al., 2010; Prince, 2015; Schuler & Jackson, 1987a, b).

Conclusion and Future Research Directions

The study has made some important contributions. It tests theoretical assumptions in the context of a developing economy and provides support for the perspective that indirect relationship between business strategy and organisational performance exists and its significant. Further, business strategy directly influences to the SHRM practices of an organization and SHRM practices mainly based on the business strategy of an organization. Therefore, business strategy is vital factor which affect to organizational performance.

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Life Insurance Sector of India: Problems and Prospects

1 Dr.Tina Bansal 2 Sangeeta

ABSTRACT

The Indian insurance industry was ranked seventh in Asia and twentieth overall in 2003. Although it accounts for less than 2.5% of premiums in Asia, it has the potential to grow into one of the most significant insurance markets in the area. More robust market supported by a number of factors, including strong economic fundamentals, growing wealth, and further advancements in the regulatory environment. Since the days when enterprises were closely controlled and concentrated in the hands of a few public sector insurers, the insurance industry in the Republic of India has come a long way. In favour of market-driven competition, the Republic of India abandoned public sector monopoly in the insurance industry when the Insurance Regulation and Development Authority Act was passed in 1999. Major alterations to the company have resulted from this move. The onset of an alternative age of insurance expansion has been accompanied by the entry of international insurers, the proliferation of cutting-edge products and channels of distribution, as well as the setting of higher requirements. The problems and opportunities that the insurance industry in the Republic of India is facing are covered in this article.

Keywords:- Insurance, Plans, Products, Industry, Premium, Development, Challenges.

INTRODUCTION

In recent years, the insurance industry has become one of the best in the world in providing financial services. By offering a wide range of insurance products and services, the Indian insurance industry gained access to international markets and clients. International insurance behemoths such as ICICI prudent, Bajaj Allianz, HDFC Standard life, Bharti AXA, the big apple Life, Future General, and ING Vysya entered the Republic of India through partnerships with Indian companies in the camera and public sectors, and they have significantly expanded their international operations.

According to the IRDA's new guidelines, there are three major forms of insurance: traditional, variable, and unit-linked. Older plans: There are opaque products that may be split into insurance-only and insurance-plus-investment categories. Variable plans: According to IRDA recommendations, VIPs will be guaranteed a precise minimum risk of return, often known as the ground rate. Additional benefits may be either directly related to the directly stated index or offered in the form of recurring incentives that are secure once declared. VIPs may need to make the same value cap adjustments as ULIPs. Accordingly, yield declines won't be exactly four percentage points in the fifth year, returning to fluctuations of 2.25 percent in the following year. ULIPs: Just to be clear, the majority of the modifications to ULIPs happened in 2010. Thus, new regulations not alter ULIPs. ULIPs may need to adjust to value limitations by monitoring the greatest yield drop. The insurance underwriter may be required to pay back the extra

value if the limit is exceeded. For those under the age of 45, the IRDA has stipulated that the minimum total guaranteed or payout under an insurance policy cannot be less than 10 times the yearly premium. The total guaranteed maximum, however, has been lowered to five times the yearly premium for plans with tenors of no longer than 10. Nevertheless, the payout must always be at least 105 percent of all previously paid premiums. Higher surrender value: Only for ULIPs, the minimum surrender charge will be Rs. 6000 in the first year, declining to Rs. 2000 in the fourth year, and becoming zero in the fifth year and thereafter. The surrender charge is still on the upper facet of older blueprints. According to the new regulations, a person can qualify for surrender value after paying premiums for 2 years if the premium-paying period is less than 10 years and 3 years if it is more than ten years. The minimum surrender value will be 30% of all premiums paid, rising to 90% of premiums paid within the last two policy years. As a result, businesses can focus on customer retention because they can award bonuses to steadfast policyholders and insurers must take precautions to prevent customers from surrendering in the middle of a policy.¹

Meaning of Insurance:-

With the introduction of specialization altogether branches of commerce, with the introduction of specialization altogether branches of commerce, insurance conjointly passed into the hands of specialists and currently it's become a extremely specialized business. Several insurance corporations have sprung up that under-take to supply for the loss human life and property caused by a specific risk in exchange for a value fastened earlier. In its trendy kind, the Insurance is also outlined as a contract between two parties whereby one party undertakes, in exchange for a set total, to pay the opposite party a set quantity of cash on the happening of an exact even (death or attaining an exact age just in case of human life), or to pay the quantity of actual loss once it takes place through the threat insured (in case of property).²

Types of Insurance in India:-

Generally here are two types of insurance exist in India:

Life insurance, which can be endowment insurance, reimbursement insurance, or team insurance.

General insurance may cover things like cars, homes, health care, businesses, personal accidents, and travel.³

Opportunities before Indian Life Insurance Sector:

The insurance industry, the economy, and society are all undergoing constant change. The life insurance industry now faces a wide range of complex issues as a result of these developments. Finding solutions to overcome these obstacles and discovering what is now achievable are urgent needs. Therefore, quick action is required to increase insurance coverage and penetration.⁴ There are some important opportunities before Indian insurance sector. These are as following –

1. Various Distribution Channels:

Distribution being a key factor in insurance companies' success. The insurers have access to a wealth of information because of the added diversity of distribution channels. The new channels for insurance involve tying it into related financial products like mortgage loans, mutual fund investments in businesses, bank credit cards, etc. There is little doubt that the new channels will make it easier for insurance companies to reach out farther, wider, and deeper.

2. Support Awareness: -

Helping the people become more aware of insurance is crucial. Due to the relatively low penetration of insurance.

3. Professionalism in the advertising of insurance: -

Due to the passage of the IRDA bill, this area now has eminent insurance advisors. A written test and coaching are required to obtain an office licence. Many educated young people who are former officers are choosing insurance agency as their career. Instead than pushing products on customers, they provide guidance so they may make decisions based on their needs.⁵

4. India has a sizable insurance market. –

The Indian life insurance company, however, has experienced rapid growth during the past ten years. Nevertheless, the Republic of India, with its estimated two hundred thousand socioeconomically disadvantaged households, offers significant untapped opportunity for companies in the insurance industry. Only 22% of those eligible for insurance have coverage as of yet, with the remainder still needing it.⁶

5. Information technology's function: -

Technology has undergone a profound change that has completely transformed the insurance industry. The insurance industry may be a knowledge-rich industry, thus it is crucial to use the information to foster analytical thinking and customization. The noteworthy data development Technology has made the insurance industry more focused on the client. "Online" policy servicing has taken the role of the traditional policy servicing methods. Online insurance may contribute significantly to new business in the years to come. This explains the interest in e-commerce throughout the world and Bharat's distinctive position in data. The development of software systems and technology can be very important in promoting life insurance.⁷

6. Amalgamation and Acquisition: -

The life insurance industry is going through a significant transformation. The mix of economic service, institutions, and economic process in the insurance markets has had a significant impact on competitiveness in this established industry. This escalating rivalry has put pressure on companies to improve their products, advance their distribution networks, increase their operational pricing power, make good use of technology, and strengthen their financial foundation. ⁸ Consequently, the insurance industry The insurance sector has experienced an unprecedented surge of merger and acquisition activity as a result. Globally, a number of non-public firms, including MNCs, are merging to gain an extra competitive edge.⁹

IRDA's rules and regulations: -

The benchmarks for servicing, claim settlement, objection resolution, and other processes have also been eliminated by IRDA laws that were designed to protect policyholder interests. Additionally, it covers topics such as disclosures in insurance proposals, the legality of insurance documents, the responsibilities of the agent, etc. The IRDA continuously examines insurance companies. As a result, the businesses cannot provide poor customer service.¹⁰

Problems before Indian life insurance sector: -

The life insurance industry in India has a unique history and beginnings. Since the outset, it has faced several challenges that have prevented it from reaching its current position. The two main factors that determine the growth of any insurance industry are the capacity for financial gain of an individual citizen of a country and the keenness and awareness of the general public. Wider chances for mass employment and a reliable educational system should thus be made available. As these actions help to encourage the

growth of the insurance industry, the general people must also be kept informed about the importance of life insurance. In this Indian environment, insurance habits among the general people were quite uncommon throughout the decade of independence and progressively increased over the next decades. The acknowledgment and adoption of liberalisation, privatisation, and globalisation (LPG) in the Indian insurance industry in 1991 was a noteworthy milestone. 11 After 1991, the Indian life insurance industry ramped up in every way and was obliged to contend with a lot of healthy competition from both domestic and foreign private insurance providers. LIC faced major hurdles as a result of the decline in the savings rate, increased competition in the main market, and most critically, the active mobilisation by the mutual fund.

Threat from New Participants:

The insurance industry has been expanding every day with new entries. Therefore, organisations should establish niche markets so that the threat of new arrivals won't be a barrier. Additionally, there's a chance that the established companies may squeeze out the little competitors.

The Influence of Suppliers: -

The people giving the funds don't pose a very significant threat. For instance, if a really talented insurance professional is now employed by a small insurance company, there is a chance that any major player ready to enter the insurance industry may attract that individual away.

Power of the Buyers: -

No one faces a significant risk in the insurance industry, and big businesses have far greater negotiation power with the insurance companies. Premium payments from large corporations like airlines and drug manufacturers total millions of dollars each year.

Availability of Alternatives: -

In the insurance industry, there are several alternatives. Large insurance companies typically provide similar services, whether it is for life, health, vehicle, home, or business insurance.¹²

Inaccessible Market Segments: -

In semi-urban and rural locations, where there is a great deal of potential, it is crucial to expand the

consumer base. This is an undeniable reality, which is attested to by the fact that a significant portion of LIC's business originates from these regions. There are difficulties in getting to this portion that will bring up customer teaching problems again.

Management of Relationships: -

People and corporate managers are mostly stuck in the relationship management of insurance organisations. Customer relationships should always be maintained, yet managing those relationships is often hampered by manager errors.

Human Resource Management (HRM): -

The mature, well-known, and many troupes in the transnational competitive, globally competitive insurance bazaar have filled the market. They can all have an impact on the marketplace. Another significant challenge will be the availability of human resources.

The Management of the Regulatory Authority:

Customer susceptibility to the whims of the market environment increases when competition heats up. The regulators are responsible for two things. They must ensure that the insured adheres to solid insurance principles and procedures and has sufficient financial resources to cover their obligations.¹³

Openness & Disclosure:

The three pillars of success in the capital bazaar are openness, clarity, and accountability. De-tariffing as a whole now does not necessarily lead to better disclosures. However, if done properly, enabling businesses to choose the pricing of their products and services leads to improved analysis of how businesses are presented to investors and makes the trade more interesting. Better investment society concentration will, in turn, open up new funding channels and help the insurance industry expand its reach and sustainability across the country. The approaching de-tariffed bazaar portends exciting times, and it will undoubtedly benefit individual customers.¹⁴

Recommendations for Development:

Given that it is expected that the Indian market will continue to grow over the next several decades as a

consequence of a rise in both incomes and awareness, the insurance industry has a sizable amount of untapped potential.

The industry has increased position and liability in order to satisfy the various potentials. There are three possible focus points: —

- (a) Manufactured goods innovation matching plan holders' risk profiles
- (b) Reengineering the allocation and significantly increasing
- (c) Making sales and selling responsible and accountable.

Distribution routes changed in response to shifting consumer demands and plug dynamics. Instead of government intervention, the economic process should be what determines how economic incentives and allocation dynamics align.

The company should use a gradual approach, along with a regulatory impact assessment, to adapt to regulatory changes. Laws that are necessary promote transparency and simplicity in the production of products and services

The stakeholders should eventually collaborate to preserve favourable conditions for continuous growth, increase insurance penetration into rural and underserved regions, and increase economic contribution.

Highly developed insurance knowledge will be provided to industry employees..

In policy promotion, the phrase "Digitalization and Relationship" should be retained.

The Indian Insurance Industry's Future

Even though LIC continues to dominate the Indian insurance market, the newest private insurers will see a vigorous expansion and development of both the life and non-life sectors in 2017. The demand for modern insurance coverage at affordable prices is at an all-time high. Since the domestic financial system cannot expand significantly, India's insurance sector is barred from a robust expansion. The insurance sector in India will introduce emerging trends like product improvement, multi-distribution, superior claims management, and regulatory trends in the Indian bazaar with the increase in income and exponential expansion of purchasing command as well as household reserves. The government also

works hard to provide insurance to those who fall below the poverty threshold by developing programmes like the

Pradhan Mantri Suraksha Bima Yojana (PMSBY),
Rashtriya Swasthya Bima Yojana (RSBY) and
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

The introduction of these plans would enable Indians with lower income levels to use the newest insurance at reduced costs. With various regulatory changes in India's insurance sector, the future of the life insurance industry is bright and hopeful. This would also lead to a change in how insurers monitor the market and actively engage with its real consumers. Numerous demographic reasons, such as the growing retirement readiness, middle class growth, and youthful insurable population, would significantly boost the development of the insurance sector in India.¹⁶

Conclusion:-

From the dialogue described above, it is evident that the life insurance industry has grown significantly since 2000 (when private businesses were allowed to enter the market) in terms of the number of offices, the number of agents, the newest business policies, the highest income, etc. Life insurers also offered a variety of modern products, including ULIPs, pension plans, and riders, to meet the needs of various clients. But recent commerce of such companies was increasingly biased in favour of favourite states and union regions. When opposed to LIC, private life insurers utilised the most recent trade methods of marketing to a great level. The investment strategies used by LIC and commercial insurers differed in several ways. LIC's solvency ratio was significantly worse than that of personal life insurers notwithstanding the significant losses they sustained. Private insurers' lapse rate was higher than LIC's, and LIC's handling of death claims was better than that of individual life insurers. A 21.9 percent annual growth rate is being seen in the insurance sector. However, the state's insurance penetration is appallingly low. The insurance market has undergone a significant transformation that involves the presence of a sizable number of both life and non-life sections. The majority of personal insurance companies have created global joint ventures with well-known overseas competitors. The entire industrial environment must be taken into account for the marketing of insurance products to be successful. Based on the dynamics of the bazaar trends, the tactics should be implemented. A business needs excellent employees, creative management, the ability to use technology effectively, as well as the right goods and distribution channels, in order to be successful.

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To Study the Waste Management System in Hospital Housekeeping

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ABSTRACT

Effective waste management in hospital housekeeping is essential for ensuring patient safety, environmental sustainability, and regulatory compliance. This paper explores the current waste management systems employed in hospitals, emphasizing the classification, handling, treatment, and disposal of medical and non-medical waste. With the increasing volume of biomedical waste generated by healthcare facilities, the need for efficient and sustainable waste management practices has become more critical than ever.

The study examines various types of hospital waste, including infectious, hazardous, pharmaceutical, radioactive, and general waste, and their impact on public health and the environment. It also analyzes hospital waste segregation practices, treatment methods such as incineration, autoclaving, chemical disinfection, and landfilling, and the role of technology in optimizing waste disposal. Additionally, the review highlights national and international regulatory frameworks governing hospital waste management, such as guidelines from the World Health Organization (WHO) and local health authorities. The role of housekeeping staff in maintaining a hygienic and efficient waste management system is also discussed, emphasizing the need for proper training, protective measures, and adherence to safety protocols. Challenges such as inadequate segregation, lack of awareness, improper disposal techniques, and resource constraints are identified, along with recommendations for improvement, including sustainable waste management strategies, recycling initiatives, and digital tracking systems.

This paper aims to provide insights into best practices in hospital waste management while addressing environmental and health concerns. By implementing efficient waste disposal mechanisms, healthcare facilities can minimize risks to medical staff, patients, and the community while contributing to a cleaner and safer environment. The study underscores the significance of a structured and well-regulated waste management system as a cornerstone of effective hospital housekeeping.

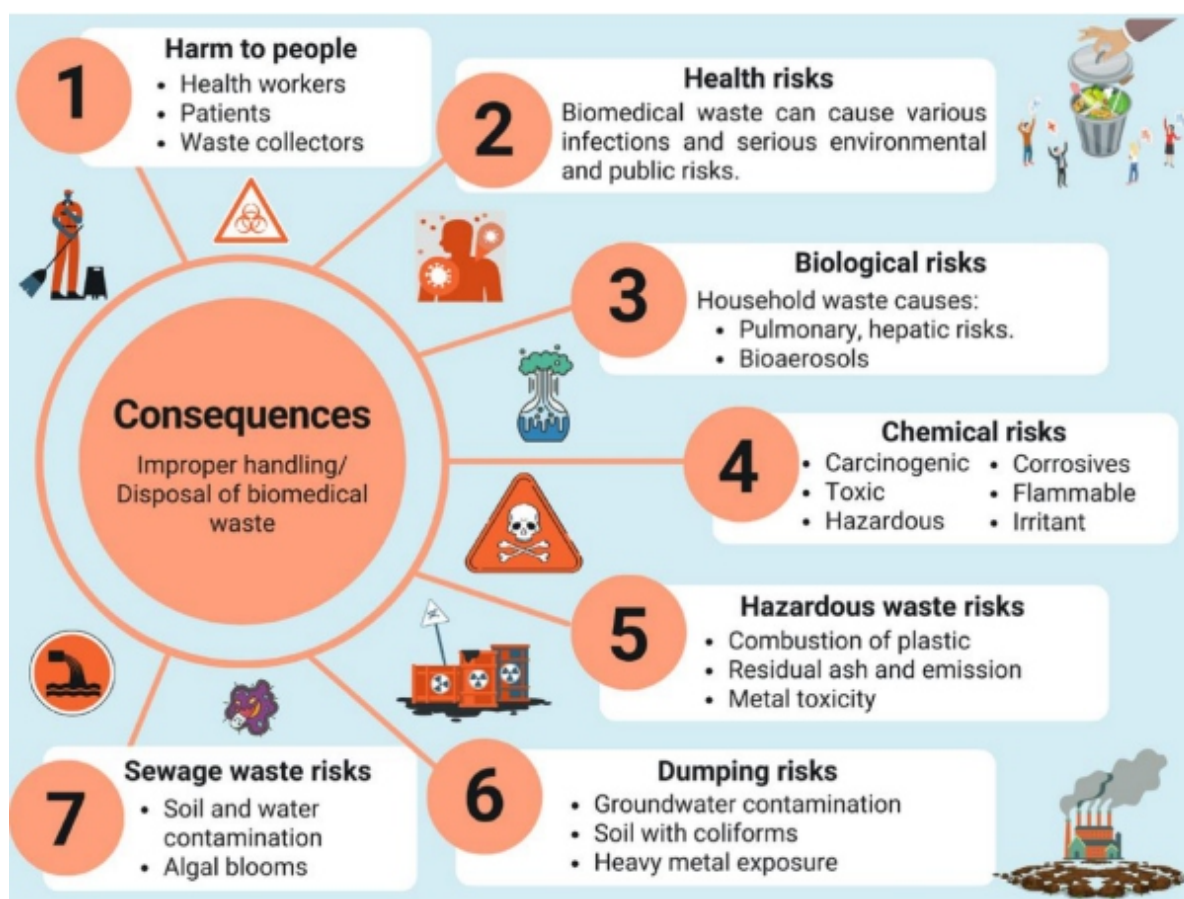
Keywords: Hospital waste management, biomedical waste, housekeeping, waste segregation, infection control, environmental sustainability, hazardous waste, waste disposal, regulatory compliance, healthcare waste, recycling, incineration, autoclaving, chemical disinfection, public health, occupational safety, medical waste treatment, waste minimization, sustainable healthcare, waste tracking systems.

INTRODUCTION

Effective waste management in hospital housekeeping is a critical component of healthcare operations,

ensuring both environmental sustainability and patient safety. Hospitals generate various types of waste, including general, infectious, pharmaceutical, chemical, and radioactive waste, necessitating a well-structured waste management system. Proper segregation, collection, transportation, treatment, and disposal are essential to minimize health hazards and environmental pollution.

Hospital waste poses significant risks if not handled correctly. Infectious and biomedical waste can contribute to the spread of diseases, while improper disposal of hazardous substances can contaminate soil and water resources. Consequently, regulatory frameworks and guidelines, such as those set by the World Health Organization (WHO) and national health agencies, play a crucial role in enforcing proper waste disposal methods. Hospitals must implement stringent waste management protocols, including color-coded segregation, sterilization techniques, and sustainable disposal practices to mitigate risks.



Source: *springer.com*

An efficient waste management system requires collaboration among hospital staff, including housekeeping teams, medical personnel, and administrative authorities. Training and awareness programs are crucial for ensuring compliance with waste management policies. Additionally

advancements in technology, such as automated waste disposal systems and eco-friendly treatment methods, offer innovative solutions to improve hospital waste management.

This paper explores the various aspects of waste management in hospital housekeeping, analyzing existing practices, challenges, and potential improvements. By assessing best practices and sustainable approaches, this study aims to highlight the importance of an efficient waste management system in hospitals. Addressing these concerns can contribute to public health protection, environmental conservation, and overall hospital efficiency. The findings of this study can serve as a foundation for developing enhanced waste management strategies, ensuring hospitals operate safely while minimizing their ecological footprint.

Background of the study

Waste management in hospitals is a critical aspect of healthcare administration, as improper handling of medical waste can pose significant health and environmental risks. Hospitals generate a wide variety of waste, including infectious, hazardous, and non-hazardous materials, necessitating an efficient and systematic approach to waste disposal. The increasing demand for healthcare services, coupled with advancements in medical technology, has led to a surge in hospital waste generation, making waste management a crucial area of concern for policymakers, healthcare administrators, and environmentalists.

A well-structured waste management system in hospital housekeeping plays a pivotal role in maintaining hygiene, preventing infections, and ensuring compliance with environmental regulations. Effective waste disposal practices help in minimizing the risk of disease transmission, protecting healthcare workers, patients, and the community from potential hazards. Furthermore, proper waste segregation and disposal contribute to environmental sustainability by reducing landfill waste, encouraging recycling, and minimizing pollution.

Despite the existence of guidelines and regulatory frameworks, hospitals in many regions face challenges in implementing an efficient waste management system. Factors such as inadequate training, lack of awareness among housekeeping staff, and insufficient infrastructure often hinder effective waste disposal. Moreover, the mismanagement of biomedical waste can lead to serious public health concerns, including the spread of infectious diseases and contamination of water and soil.

This study aims to explore the existing waste management practices in hospital housekeeping, identify

gaps in compliance with regulatory standards, and propose strategies for improvement. By analyzing different waste management models and best practices, this research will provide insights into sustainable waste management solutions tailored to hospital settings. The findings will be beneficial in enhancing operational efficiency, ensuring environmental sustainability, and promoting a safer healthcare environment.

Justification

Hospital waste management is a critical aspect of healthcare infrastructure, directly impacting public health, environmental sustainability, and regulatory compliance. Healthcare facilities generate a significant amount of hazardous and non-hazardous waste, including biomedical, pharmaceutical, chemical, and general waste. An efficient waste management system ensures that such waste is handled, segregated, treated, and disposed of in a manner that minimizes health risks to patients, healthcare workers, and the broader community.

This study is justified for several key reasons:

1. Public Health and Safety:

Poor waste management in hospitals can lead to the spread of infections, exposure to toxic substances, and an increased risk of needle-stick injuries among healthcare workers. Proper waste segregation, storage, and disposal methods are necessary to mitigate these risks.

2. Environmental Sustainability:

Inadequate disposal of hospital waste can contribute to environmental pollution, including soil contamination, air pollution from incineration, and water pollution due to untreated liquid waste. Understanding and improving hospital waste management practices can support sustainable environmental practices and reduce harmful ecological impacts.

3. Regulatory Compliance:

Many countries have stringent regulations regarding hospital waste disposal. Non-compliance can result in legal penalties and reputational damage for healthcare institutions. This study will assess whether hospitals adhere to waste management guidelines and suggest improvements where necessary.

4. Efficiency in Housekeeping Operations:

Hospital housekeeping staff play a crucial role in waste segregation and disposal. Studying their practices, challenges, and training gaps can help improve efficiency, reduce operational costs, and enhance overall hospital hygiene and cleanliness.

5. Technological Advancements and Best Practices:

With advancements in waste treatment technologies, hospitals have access to more efficient and eco-friendly disposal methods. This study will explore the adoption of such technologies and assess how hospitals can integrate best practices for improved waste management.

6. Raising Awareness and Policy Development:

Many hospitals, particularly in resource-constrained settings, lack adequate awareness and structured policies for effective waste management. This research can serve as a foundation for developing training programs, policy recommendations, and awareness initiatives for hospital staff.

Given the increasing focus on sustainable healthcare practices, this study will provide valuable insights into the effectiveness of hospital waste management systems and offer recommendations for optimizing them. By addressing key challenges and proposing strategic solutions, the research aims to contribute to a safer, cleaner, and more efficient hospital environment.

Objectives of the Study

1. To examine the classification and categorization of hospital waste based on its composition, source, and potential hazards.
2. To evaluate the current waste management practices in hospital housekeeping and identify areas for improvement.
3. To assess the level of compliance with regulatory guidelines and standards for biomedical waste disposal in healthcare facilities.
4. To analyze the impact of improper waste management on public health, environmental sustainability, and hospital hygiene.
5. To explore innovative and sustainable waste disposal methods that can be integrated into hospital housekeeping operations.

Literature Review

Introduction to Hospital Waste Management:

Hospital waste management is a crucial aspect of healthcare services, ensuring that hazardous and non-hazardous waste is properly disposed of to minimize environmental and health risks (Patil & Pokhrel, 2005). The effective management of hospital waste plays a significant role in preventing infections, controlling contamination, and promoting sustainability (Chartier et al., 2014). Over the years, research has emphasized the importance of a structured waste disposal system in hospital housekeeping to maintain hygiene and protect both healthcare workers and patients (Singh et al., 2020).

Classification and Sources of Hospital Waste:

Hospital waste is broadly categorized into general waste, infectious waste, pharmaceutical waste, chemical waste, and radioactive waste (WHO, 2017). General waste, such as paper and packaging, is similar to household waste and poses minimal risks (Prüss-Ustün et al., 2019). Infectious waste, including discarded medical instruments, blood-soaked bandages, and human tissues, requires careful handling and disposal to prevent the spread of infections (Al-Khatib & Al-Sari, 2009). Pharmaceutical and chemical waste, such as expired medicines and disinfectants, pose risks of toxicity and require specialized treatment (Govindarajan et al., 2021).

Hospital Waste Management Practices:

Several studies highlight different approaches to hospital waste management, including segregation, collection, storage, treatment, and disposal (Manga et al., 2011). Segregation at the point of generation is one of the most effective methods to ensure proper waste handling and prevent cross-contamination (Hossain et al., 2011). Proper labeling and color-coded bin systems help in distinguishing various waste types and streamline disposal procedures (Das et al., 2020).

Incineration, autoclaving, and chemical disinfection are widely used treatment methods for hospital waste (Sarkar et al., 2006). Incineration is effective for reducing waste volume and eliminating pathogens; however, concerns over air pollution from dioxins and furans have led to the exploration of eco-friendly alternatives (Ali et al., 2017). Autoclaving, which uses steam sterilization, is a safer and more environmentally sustainable option for infectious waste (Caniato et al., 2014).

Challenges in Hospital Waste Management:

Despite the availability of waste management protocols, many hospitals face challenges in proper waste disposal due to a lack of awareness, insufficient training, and inadequate infrastructure (Nemathaga et al., 2008). Developing countries, in particular, struggle with resource constraints and inefficient regulatory enforcement, leading to improper disposal practices (Bdour et al., 2007). Additionally, the lack of adherence to standard guidelines results in occupational hazards for healthcare workers and sanitation staff (Da Silva et al., 2005).

Policies and Regulatory Frameworks:

International organizations such as the World Health Organization (WHO) and national regulatory bodies have introduced guidelines for effective hospital waste management (WHO, 2014). In many countries, hospital waste management policies mandate proper segregation, safe disposal techniques, and regular audits to ensure compliance (Mmereki et al., 2017). The implementation of stringent regulations and continuous monitoring can improve waste management efficiency and reduce environmental pollution (Johannessen et al., 2000).

Hospital waste management is a critical component of healthcare systems, requiring

comprehensive strategies for proper disposal, treatment, and regulatory compliance. Although challenges persist, advancements in waste treatment technologies and stringent policies can enhance hospital housekeeping efficiency and ensure environmental sustainability. Future research should focus on innovative solutions such as waste-to-energy technologies and biodegradable alternatives to minimize the ecological footprint of hospital waste.

Material and Methodology**Research Design:**

This study employs a systematic review research design to analyze existing literature on hospital waste management within housekeeping departments. The review focuses on evaluating waste management practices, regulatory frameworks, challenges, and best practices in hospital settings. A qualitative approach is utilized to synthesize findings from peer-reviewed journal articles, government reports, and industry guidelines. The study aims to provide insights into sustainable and efficient waste management

practices in healthcare facilities.

Data Collection Methods:

Data for this study were collected from secondary sources, including:

1. Academic Databases – Articles were sourced from PubMed, Scopus, Web of Science, Google Scholar, and Science Direct to ensure comprehensive coverage of hospital waste management research.
2. Government and Institutional Reports – Guidelines from the World Health Organization (WHO), Environmental Protection Agencies, and Health Ministries were included.
3. Hospital Policies and Case Studies – Studies focusing on waste segregation, disposal techniques, and compliance with waste management policies were reviewed.
4. Regulatory Documents – National and international laws governing biomedical waste management were analyzed, such as the Biomedical Waste Management Rules (2016, India), OSHA (Occupational Safety and Health Administration), and EPA (Environmental Protection Agency) guidelines.

Inclusion and Exclusion Criteria:

To ensure the relevance and quality of the study, the following criteria were applied:

Inclusion Criteria

Studies published in peer-reviewed journals from 2010 to the present to maintain relevance.

Articles focusing on hospital housekeeping waste management, waste segregation, disposal methods, and best practices.

Studies evaluating compliance with healthcare waste disposal guidelines and infection control measures.

Research papers that provide statistical data or case studies from hospitals regarding waste management

Exclusion Criteria

Studies that do not focus on healthcare waste or do not mention hospital housekeeping.

Articles published in languages other than English (unless translated).

Duplicate studies or those with inconclusive findings that do not contribute significantly to the

research.

Non-peer-reviewed sources such as blogs, opinion pieces, or unverified reports.

Ethical Consideration:

Since this study is a review-based research, no direct interaction with human subjects was required. However, ethical considerations were maintained by:

Ensuring that all sources of information are properly cited to avoid plagiarism.

Using only publicly available and ethically published data.

Adhering to the principles of transparency, integrity, and academic honesty in reporting findings.

Respecting copyright laws and avoiding unauthorized use of restricted-access data.

By following this structured methodology, the study ensures a comprehensive, ethical, and systematic review of hospital housekeeping waste management practices.

Results and Discussion

Results:

The review of existing literature and case studies on hospital waste management highlights significant variations in waste segregation, handling, and disposal practices across healthcare facilities. The key findings of this study are as follows:

1. **Classification of Waste:** Hospital waste is broadly categorized into general, infectious, hazardous, and pharmaceutical waste. The percentage of biomedical waste varies from 15% to 25% of total hospital waste, requiring stringent management protocols.

2. **Waste Segregation Practices:** Effective segregation at the source is crucial for minimizing contamination. Many hospitals have implemented color-coded waste bins in compliance with national and international guidelines. However, improper segregation is still a common issue, leading to increased risks of infection and environmental pollution.

3. **Handling and Storage:** The study indicates that healthcare workers are often not fully trained in safe waste handling procedures. Temporary storage facilities in some hospitals lack proper ventilation,

temperature control, and secure containment, leading to biohazard risks.

4. Disposal Methods: The most widely used disposal methods include incineration, autoclaving, deep burial, and chemical disinfection. While incineration effectively eliminates infectious waste, it poses environmental concerns due to the release of toxic gases. Alternative technologies such as plasma pyrolysis and microwave treatment are emerging as more sustainable options.

5. Compliance with Regulations: Adherence to waste management regulations varies across hospitals. Institutions with strict regulatory oversight demonstrate better compliance with segregation and disposal norms, whereas those with inadequate monitoring often exhibit gaps in their waste management protocols.

6. Challenges in Waste Management: Common challenges include a lack of awareness among hospital staff, inadequate financial resources, insufficient infrastructure, and limited monitoring mechanisms. Additionally, many hospitals face logistical difficulties in transporting waste to authorized disposal facilities.

Discussion

The findings underscore the necessity of an efficient hospital waste management system to safeguard public health and the environment. Despite established guidelines, the study highlights gaps in practical implementation across various healthcare settings.

1. Need for Comprehensive Training:

Many healthcare workers lack adequate training on proper waste segregation and handling. Regular workshops and certification programs on waste management should be conducted to enhance compliance and ensure safety.

2. Technological Advancements in Disposal Methods:

Traditional incineration, while effective, contributes to air pollution. Adoption of eco-friendly waste disposal technologies, such as autoclaving and plasma pyrolysis, can reduce environmental impact while maintaining efficiency.

3. Policy and Regulatory Frameworks:

Stronger enforcement of regulations and regular audits can improve adherence to waste management protocols. Government agencies and hospital administrators must collaborate to ensure hospitals comply with prescribed waste disposal guidelines.

4. Hospital Infrastructure and Waste Management Practices:

Hospitals with dedicated waste management departments tend to demonstrate better practices. Investing in infrastructure, such as designated waste storage areas and modern disposal units, is crucial for sustainable waste management.

5. Role of Public-Private Partnerships:

Collaborations between hospitals, waste disposal companies, and regulatory bodies can enhance waste management efficiency. Public-private partnerships (PPPs) can help bridge resource gaps and improve compliance with waste disposal standards.

6. Sustainable Waste Management Approaches:

Implementing the "3Rs" approach—Reduce, Reuse, and Recycle—can minimize hospital waste. Reducing single-use plastics, repurposing non-hazardous waste, and recycling materials where possible can contribute to sustainability.

7. Impact on Public Health and Environment:

Poor waste management practices can lead to infections, environmental degradation, and occupational hazards for healthcare workers. Strict implementation of hygiene protective equipment usage, and improved disposal mechanisms can mitigate these risks. The study highlights the need for a structured, well-regulated hospital waste management system. Addressing existing gaps in segregation, disposal, and compliance can improve efficiency, enhance sustainability, and protect public health. Implementing advanced waste treatment technologies, continuous training programs, and regulatory enforcement will be crucial in establishing an effective hospital housekeeping waste management framework.

Limitations of the study

While this research paper provides valuable insights into the waste management system in hospital housekeeping, several limitations must be acknowledged:

1. Limited Scope of Data – The study primarily relies on secondary data sources, which may not fully capture the real-time challenges and variations in hospital waste management across different regions and healthcare facilities.

2. Generalization of Findings – Since waste management practices differ based on hospital size, location, and regulatory frameworks, the findings may not be universally applicable to all healthcare institutions.

3. Regulatory Variations – Different countries and regions have distinct waste management laws and guidelines. This study may not comprehensively address all regulatory variations, leading to potential gaps in understanding their impact on hospital waste disposal practices.

4. Lack of Primary Data – The absence of firsthand observations, interviews, or surveys limits the study's ability to provide in-depth perspectives from hospital housekeeping staff and waste management professionals.

5. Technological Disparities – The research focuses on commonly used waste management techniques, but it may not fully account for emerging innovations or technological advancements that are being implemented in some hospitals.

6. Evolving Waste Management Policies – Waste disposal guidelines and environmental policies are continuously evolving. The study may not reflect the latest updates or recent regulatory changes affecting hospital waste management.

7. Challenges in Data Verification – As the study is based on published literature and reports, there may be inconsistencies or biases in the sources that could impact the accuracy of the conclusions.

8. Limited Focus on Cost Analysis – The financial implications of hospital waste management, including cost-effectiveness and budget constraints, are not extensively covered in this study.

9. Behavioral and Compliance Aspects – The role of hospital staff training, awareness, and compliance with waste management protocols is not deeply explored, which could be a crucial factor

influencing the efficiency of waste disposal systems.

10. Environmental Impact Assessment – While the study discusses waste management, it does not extensively analyze the long-term environmental consequences of different disposal methods used in hospitals. Despite these limitations, the study provides a strong foundation for understanding the challenges and best practices in hospital waste management. Future research incorporating empirical data, case studies, and comparative analyses across different healthcare settings can further enhance the findings.

Future Scope

The findings of this study on the waste management system in hospital housekeeping provide a strong foundation for further research and improvements in the field. Several areas remain unexplored or under-explored, which presents opportunities for future investigations. Some potential directions for future research include:

1. Integration of Advanced Technologies: Future studies could explore the role of emerging technologies, such as automation, artificial intelligence (AI), and the Internet of Things (IoT), in enhancing hospital waste management systems. These technologies have the potential to optimize waste segregation, track waste generation patterns, and improve overall operational efficiency.

2. Sustainable Practices and Green Waste Management: Research can focus on incorporating sustainable and eco-friendly waste management practices in hospital housekeeping. This includes investigating the feasibility and impact of waste reduction strategies, recycling programs, and the use of biodegradable materials. A comprehensive evaluation of these practices could support the transition towards greener hospitals.

3. Hospital Staff Training and Awareness: Future research could examine the effectiveness of training programs aimed at educating hospital housekeeping staff about waste management protocols and the importance of proper waste disposal. Understanding the impact of staff awareness on compliance and waste reduction could lead to improved waste management practices in hospitals.

4. Regulatory and Policy Frameworks: There is a need for future research on the effectiveness of existing regulations and policies governing hospital waste management. Studying the compliance of hospitals with international standards and national regulations could help identify gaps and inform the

development of more robust waste management policies.

5. Cost-Benefit Analysis of Waste Management Systems: Future studies could analyze the economic implications of implementing various waste management systems in hospitals. By assessing the cost-effectiveness of different technologies and processes, hospitals could make informed decisions about resource allocation for waste management.

6. Waste Management in Low-Resource Settings: There is a gap in research regarding waste management systems in hospitals located in low-resource or rural settings. Future studies can focus on developing cost-effective, scalable, and sustainable waste management strategies for these settings, ensuring that even smaller hospitals can comply with environmental and health standards.

7. Impact of Waste Management on Public Health: Further research could explore the direct correlation between effective waste management in hospitals and the overall health outcomes of patients and the surrounding community. Investigating the potential reduction in hospital-acquired infections due to better waste management practices would be valuable for public health advocacy.

8. Patient and Visitor Involvement in Waste Segregation: Future research could examine the potential for involving patients and visitors in hospital waste segregation efforts. Understanding how their participation could be integrated into the waste management system might improve overall hospital cleanliness and reduce contamination risks.

9. Global Comparative Studies: Comparative studies between hospitals in different countries or regions could offer insights into the success of various waste management systems and practices. Such research could identify best practices, innovative approaches, and adaptable models for hospitals worldwide.

By addressing these research gaps, future studies could contribute to enhancing the waste management practices in hospitals, ensuring better environmental sustainability, reducing health risks, and promoting a healthier hospital environment for both staff and patients.

Conclusion

In conclusion, the study highlights the critical importance of effective waste management in hospital housekeeping for maintaining a safe, hygienic, and efficient healthcare environment. The review reveals

that hospitals, by adhering to well-structured waste management systems, not only ensure the safety of patients, staff, and visitors but also comply with environmental regulations and minimize the negative impacts of waste on surrounding communities. Key practices, such as waste segregation, proper disposal methods, and continuous training for housekeeping staff, were identified as essential components for improving hospital waste management.

Furthermore, the research emphasizes the role of advanced technologies, such as waste-to-energy systems and automated sorting methods, in enhancing waste management efficiency in hospitals. Challenges, including lack of awareness, inadequate infrastructure, and resource constraints, continue to pose obstacles to the effective implementation of waste management systems, particularly in low-resource settings. However, fostering a culture of sustainability within hospital staff and engaging in continuous monitoring and evaluation are essential strategies for overcoming these challenges.

Ultimately, the study suggests that hospitals should prioritize the development and implementation of comprehensive waste management protocols that not only focus on compliance but also aim for long-term sustainability. Future research could further explore innovative methods and tools for managing hospital waste, especially in the context of global health crises, ensuring that the healthcare sector contributes positively to both public health and environmental sustainability.

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