

Curiously, the survey found that the biggest barriers to accepting and using digital methods of transaction were societal norms, a threat to security and privacy, and a lack of digital proficiency. As a result, this implies that the issue is fairly pervasive and that boosting women's access to smartphones cannot be achieved just by raising their income.

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THE EFFICIENCY OF BANKS IN INDIA: WHAT DOES THE FUTURE ENTAIL?

Banks are the cornerstone of every economy that facilitate the transformation of savings into investments, convert deposits to loans and ensure that money flows from the surplus to the deficit. A healthy, growing economy demands a healthy and efficient

banking system. It is therefore imperative to assess our banking systems' functions, operations, and performance to ensure the economy is being ushered to growth. The quality of the banking system in a country not only affects its prospects for growth but also has an indelible impact on every citizen of the country. Minsky (1965) stated that “the essential role of commercial banks in the growth process is that they supply ‘loan’ capital to (a) those local enterprises which must grow at least at the same rate as the local economy, and (b) export enterprises which are too small, and perhaps too new, to be able to generate nationally acceptable liabilities”. India has undergone various policy reforms to ensure the banking system is efficient, transparent and stable. In 1969, the Indian government nationalised 14 major private banks to increase the banking system’s reach. Following the NEP, India introduced liberalisation policies to improve efficiency and encourage competition. The 2008-09 global crisis revealed the importance of having a state-led banking sector. However, in recent times there has been a lot of debate regarding the efficiency of public sector banks vis-à-vis private banks. This paper investigates the efficiency of banks in India from 2000 to 2022 using the Malmquist Index and Data Envelopment Analysis.

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EMPLOYEE ENGAGEMENT AND THE ETHICAL CHALLENGES: A THEORETICAL ANALYSIS

Abstract: Organizations have always performed great when they have been agglomerated with efficient and productive employees engaging themselves and moulding themselves to the organization. An engaged employee dedicates wholeheartedly to the work assigned to him or her and perceives the organization's goals as their own goals thereby increasing the efficiency as a whole. Employee Engagement plays a pivotal role in the process of growth of an organization, every organization comprises a set of ethics to be followed thoroughly while performing its task by the employees and the employers and those ethics reflect the organization's image to the outer world. Employees while performing their task assigned and being engaged maintain a great clarity and reciprocate the ethics while performing their task. This study deals with finding out the ethical challenges an organization deals with while completing the task of keeping its employees engaged. The study highlights the challenges and concludes further research to be carried out in understanding the problem and figuring out solutions to try possible ways to overcome the concern.

Key words: Employee Engagement, Ethical Challenges, Human Resource

Introduction: "Human Capital" or The "Human Resource" termed as "Employees" are witnessed and acknowledged as the greatest asset of all times while discussing how an organization's growth is embarked with efficiency and proficiency, forfeiting attention to preserve and attain such power is essential for the upliftment of the employees and