



Jamia Millia Islamia

JMI **Journal of Management**

A Peer-Reviewed Research Journal

Volume 1 | Issue 1
2025 [October - December]

Published by
Faculty of Management Studies, Jamia Millia Islamia

Find this journal online:

<https://jmi.ac.in/ACADEMICS/Faculty-Of-Studies/Faculty-Of-Management-Studies/JMI-Journal-Of-Management>

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India's Digital Payment Ecosystem: A Comprehensive Analysis (Post COVID) - Renu Aggarwal, Netrapal Sain

Dr. Renu Aggarwal

Assistant Professor, J.C. Bose University of Science and Technology, YMCA Faridabad, Haryana

Netrapal Sain

Research Scholar, J.C. Bose University of Science and Technology, YMCA Faridabad, Haryana,

ORCID: 0009-0004-9432-343X ; E-mail netrapalsain@gmail.com

Abstract

India's payment landscape has been reshaped by the COVID-19 pandemic, speeding up the transition from cash to digital transactions. This paper presents an extensive comparative analysis of bank performance in six important digital payment variables i.e. UPI, IMPS, NEFT, RTGS, debit and credit cards using advanced statistical and econometric techniques. Using data from FY 2020-21 to FY 2025-26, the analysis shows a bifurcated digital ecosystem, where banks have developed complementary strengths. Using correlation analysis, constructive displacement modelling and ARIMA/SARIMA forecasting, the study examines growth trajectories, structural relationships and substitution effects. The findings reveal that digital transactions now constitute majority of all payment transactions by volume, representing a great increase over the past decade, with UPI emerging as the dominant growth driver at 61.01% volume CAGR while debit cards show significant decline at -20.43% CAGR and a high negative correlation with UPI ($r = -0.982$). The constructive displacement model confirms that each one lakh increase in UPI volume reduces debit card transactions by approximately 11,000 units, with an estimated displacement rate of 47%, while ARIMA forecasts project UPI reaching 48,21,500 Lakh transactions by 2028-29 at 18.9% CAGR alongside continued debit card decline to 2,99,500 Lakh transactions at -2.2% CAGR. Sectoral analysis reveals complementary strengths wherein private banks lead in credit cards (71.1% market share), merchant UPI (~60%), and digital banking capabilities, while public banks excel in debit cards (63.1%), rural ATM infrastructure (78.7%), and customer-based payment networks. This study fills critical research gaps by providing rigorous statistical and econometric analysis of India's entire digital payments ecosystem, thereby offering actionable insights for policy-makers, banking institutions, and fintech companies navigating India's evolving digital payments landscape.

Keywords: Digital payments, UPI, IMPS, NEFT, RTGS, ARIMA, Constructive displacement, Post-COVID banking

1. Introduction

The COVID-19 pandemic was an exogenous shock that essentially recalibrated India's payments landscape. With physical distancing in full effect, digital transactions became more than a convenience; they became a necessity to keep the economy moving. According to the RBI's Payments System Report, the volume of digital payment transactions has enhanced many times in the last decade and now forms majority of all payment transactions by volume. The volume has grown at a CAGR of 52.5% and value at 13% for the decade (Saroy et al., 2022). India's digital payments ecosystem is very diverse with a lot of channels for different needs. UPI (Unified Payments Interface) has become the mass retail engine, handling high-volume, low-value transactions. IMPS (Immediate Payment Service) is the 24x7 channel for instant mid-value transfers. NEFT (National Electronic Funds Transfer) processes the transfer in batches during the banking hours. RTGS (Real Time Gross Settlement) settles high priority, large value transactions. Debit and credit cards are still the most popular payment methods in both in-store and online retail payments.

In this digital ecosystem, Public Sector Banks (PSBs) and Private Sector Banks (PVBs) have been on very different journeys (Desai et al., 2025). PSBs have leveraged their physical infrastructure to maintain their dominance in debit cards and ATM services, with their extensive network of branches and historical dominance in rural and semi-urban areas. In contrast, PVBs have been quick in taking up technology and customer-centric innovations and have made their mark in credit cards, merchant side UPI payments and digital product innovation. This paper fills an important lacuna in the literature by giving a rigorous statistical and econometric analysis of India's digital payments ecosystem over the period 2020-21 to 2025-26. The analysis considers four main questions:

1. What are the growth trajectories and structural relations of different payment systems?
2. Does the growth of UPI "constructively displace" other payment instruments, especially debit cards?
3. What are the future growth projections for each of the payment systems?
4. What is the difference in performance of banks in each of the payment categories?

The analysis is based on three complementary methodological approaches:

- Correlation Analysis: Analysis of the pairwise relationships between payment systems
- Constructive Displacement Analysis: measuring the substitution effect between UPI and Debit cards
- ARIMA / SARIMA Forecasting: Estimating future transaction volumes and values

2. Literature Review

2.1 Evolution of India's Digital Payments Infrastructure

India has emerged as one of the world's most prominent digital payment ecosystems due to sustained policy reforms, technological innovation, and institutional support from the RBI and the National Payments Corporation of India. Since its inception in 2008, NPCI has developed interoperable payment platforms like Unified Payments Interface (UPI), Immediate Payment Service (IMPS), National Electronic Funds Transfer (NEFT), Real Time Gross Settlement (RTGS), Bharat Bill Payment System (BBPS), & Aadhaar Enabled Payment System (AePS), thereby creating a comprehensive digital payments architecture (NPCI, 2024; RBI, 2024). As per RBI (2024), the total number of digital payment transactions has increased from 3,248 crore in FY 2018-19 to 20,849 crore in FY 2023-24 and the total transaction value has increased from ₹1,775 lakh crore to ₹2,830 lakh crore during the same period. The RBI-DPI was introduced by the RBI to measure payment digitization. It increased from 100 in March 2018 to more than 465 by September 2024, indicating considerable enhancements in payment infrastructure, payment performance, consumer adoption, and payment enablement (RBI, 2024). Several studies have attributed this transformation with the Digital India Programme, Jan Dhan Yojana, Aadhaar Integration, and affordable mobile internet (Kumar & Kaur, 2022).

Antony (2024) studied the evolution of digital banking across different technological eras and observed that, in terms of usage of digital banking channels like NEFT, RTGS, and mobile banking, PSBs significantly lagged behind PVBs in the 3G era (2008–2012). However, during the 4G period (2013-2021), the two sectors experienced significant convergence, especially in NEFT and RTGS transactions, indicating that public banks had indeed bridged the technological gap through greater investments in digital infrastructure.

2.2 Public and Private Sector Banks in Digital Payment Performance

There has been a great interest in the relative performance of public and private sector banks. While the efficiency of the two banking groups in core payment systems is quite similar, existing literature suggests they differ in certain payment instruments and customer segments (Ly & Ly, 2024). There were no significant differences between public and private sector banks in outward NEFT transactions, inward credits, or RTGS transaction values, indicating convergence in high-value payment infrastructure following regulatory standardisation by RBI (Antony, 2024). Results suggest a relatively homogeneous performance of core settlement systems due to the mandatory compliance with payment system regulations.

But retail payment channels are diverging. Public sector banks continue to dominate debit card transactions, owing to their wider branch network, greater financial inclusion initiatives and larger customer base in rural and semi-urban India (RBI, 2024). In contrast, private sector banks have consistently led public banks in credit card issuance, merchant acquiring, digital lending, and premium banking services, reflecting greater technology agility and customer-centric innovation (Deloitte, 2023). Shaikh and Anwar (2023) used panel regression techniques to examine the relationship between digital payment adoption and bank performance for scheduled commercial banks. They found that digital transactions significantly improve operational efficiency. More specifically, a 1 per cent increase in RTGS transaction value increased business per employee by about 0.03 per cent while a similar increase in NEFT transactions increased business per employee by nearly 0.08 per cent. The increased digital transaction volumes also improved CASA to deposit ratios, indicating that digital banking enhances financial performance and consumer engagement.

2.3 Digital payments accelerate after COVID-19

The COVID-19 pandemic has fundamentally shifted consumer payment behaviour, accelerating the move to contactless and cashless payments. Heightened health concerns, coupled with lockdowns and restrictions on mobility, spurred the broad adoption of digital payment platforms across households, businesses and government services.

Digital payment volumes grew at a CAGR of over 43 per cent between FY2020–21 and FY2024–25, with UPI emerging as the leading retail payment platform (RBI, 2024). According to NPCI (2025), India has the world's largest real-time payment market, with monthly UPI transactions crossing 18 billion.

Roy and Mukherjee (2022) argued that the pandemic also fast-tracked ESG-oriented digital banking practices with leading institutions like SBI and HDFC Bank integrating paperless banking, green financing, digital documentation and environmentally sustainable operational models into their business strategies. To support the growing digital ecosystem, RBI has launched several regulatory initiatives to improve security, accessibility and financial inclusion:

- Mandatory Card Tokenisation to improve card security and reduce fraud.
- UPI Lite expansion, increasing offline transaction limits to ₹1,000 per transaction and ₹5,000 in total balance.
- Credit Line on UPI – allowing scheduled commercial banks and Small Finance Banks to extend pre-approved credit through UPI.

- Extension of the Payments Infrastructure Development Fund (PIDF) till December 2025 to enhance infrastructure of payment acceptance in Tier-3 to Tier-6 centres and rural areas (RBI, 2024).

These initiatives have improved the convenience, security of transactions and financial inclusion in country's digital payment ecosystem.

2.4 Gap in Research

While there has been a lot of research on digital banking adoption, payment system innovation and financial inclusion in India, there are still several important research gaps. First, the studies available so far are mostly confined to either the aggregate growth of digital payments or individual payment instruments like UPI, NEFT or RTGS without doing a comprehensive comparative assessment of multiple payment channels across public and private sector banks. Second, only a few studies use advanced time-series forecasting techniques such as ARIMA and SARIMA for the analysis of future digital payments trends across various banking segments. Third, despite IMPS being the technological backbone for India's instant retail payment ecosystem and a precursor to UPI, there is limited empirical evidence on the long-term growth dynamics, sector-wise adoption patterns and contribution to banking performance. Moreover, there is no post-COVID comparative analysis of different payment categories such as ATM transactions, Debit Cards, Credit Cards, IMPS, NEFT, and RTGS using correlation analysis, trend decomposition, and forecasting models. This study aims to fill these gaps by undertaking a comprehensive comparative analysis of the performance of digital payments in public and private sector banks in the post-pandemic era, using descriptive statistics, correlation analysis, trend analysis and ARIMA/SARIMA forecasting models to assess sectoral differences and project future payment trends.

3. Methodology

3.1 Sources of data

This study is based only on secondary data, which is gathered from reliable and authoritative sources. The RBI is the prime source of data such as Annual Reports, Payments System Reports, Database on Indian Economy (DBIE) and RBI Digital Payments Index for the period 2019 to 2026. Digital payment systems and other systems operated by NPCI have been covered and supplemental transactional level data collected from National Payments Corporation of India (NPCI). Theoretical and empirical support is also derived from published articles in peer-reviewed journals, working papers, conference proceedings and reports of international organizations. We

have also used industry reports by consulting firms like Deloitte, Boston Consulting Group (BCG), PwC and KPMG to understand emerging trends, technology innovations and sector specific developments in the India digital banking ecosystem. The collected data comprises annual transaction volumes, transaction values, and category-wise payment statistics for major digital payment instruments in public and private sector banks.

3.2 Theoretical Framework

The study employs a robust analytical framework of descriptive, statistical and econometric techniques to compare the digital payment performance of banks in India. The analysis is conducted at three different but complementary levels. Firstly, a category wise analysis is conducted. The growth trends and characteristics of instruments such as ATM transactions, debit & credit cards, IMPS, NEFT and RTGS are analyzed through descriptive statistical measures such as annual growth rates, mean, standard deviation and percentage share. The second method used was statistical and econometric methods to reveal relationships and predict the future trends. The Pearson's correlation analysis is utilized to quantify the degree of association between various digital payment variables. The constructive displacement analysis has been performed to gauge the extent of substitution of the traditional payment instruments such as debit cards and cash-based transactions, especially by the emerging payment systems like UPI. In addition, ARIMA and SARIMA models are employed to forecast future transaction volumes and values, considering the trend and seasonality in the time-series data. Finally, a comparative analysis at the sector level is carried out to assess the relative performance of banks on the basis of key performance indicators such as transaction volume, transaction value, average ticket size, annual growth rate and contribution of the sector to the overall digital payments ecosystem. Multi-dimensional analytical approach helps in understanding the evolution, performance and future trajectory of digital payment systems in the country.

3.3 Limitations of the Research

Although this study is based upon comprehensive secondary data and strong analytical techniques, there are some limitations too. Firstly, the analysis is based on publicly available aggregate data only, published by the RBI, NPCI and other institutional sources which limits the ability to analyze bank-specific operational differences between the public and private sectors. This results in an incomplete capture of the heterogeneity in digital payment adoption and performance across institutions. Second, the relatively short time series (six annual observations, 2019-2024/25, for each payment variable) limits the estimation of more complex time-series models as well as may impact the forecasting accuracy of ARIMA and SARIMA models. Third, Indian digital payments

ecosystem is marked by rapid pace of technological innovation, evolving regulatory policies and changing consumer behavior. The study period is not recent and new payment technologies, policy interventions and market developments may affect payment patterns going forward, and, consequently, this analysis may require periodic updates. Despite few limitations, the study offers useful insights in the relative performance and changing dynamics of digital payments in India's public and private banking sectors.

4. Descriptive Statistics and Growth Trends

4.1 Data Description

The analysis uses annual data from 2020-21 to 2025-26 (6 observations per variable) drawn from NPCI transaction data and RBI Payment System Reports (Table 1).

Table 1: Trend of Transaction Volume & Value

Payment Instruments	Metric	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
1. RTGS	Volume (lakh)	1,592	2,078	2,426	2,700	3,025	3,500
	Value (₹ lakh crore)	1,056.00	1,286.58	1,499.46	1,708.90	2,013.90	2,273.70
2. IMPS	Volume (lakh)	32,783	46,625	56,533	60,053	56,250	49,431
	Value (₹ lakh crore)	29.41	41.71	55.85	65	71.4	76.7
3. NEFT	Volume (lakh)	30,928	40,407	52,847	72,640	96,198	1,00,996
	Value (₹ lakh crore)	251.31	287.25	337.2	391.4	444.6	502.3
4. UPI	Volume (lakh)	2,23,307	4,59,561	8,37,144	13,11,295	18,58,660	24,16,169
	Value (₹ lakh crore)	41.04	84.16	139.15	200	260.6	314.2
5. Credit Cards	Volume (lakh)	17,641	22,399	29,145	35,610	47,741	60,238
	Value (₹ lakh crore)	6.30	9.72	14.32	18.30	21.10	23.60
6. Debit Cards	Volume (lakh)	40,146	39,384	34,199	22,860	16,120	12,802
	Value (₹ lakh crore)	6.61	7.3	7.2	5.9	5	4.5

Source: RBI (Table IX.1 for respective years)

4.2 Descriptive Statistics

Table 2: Descriptive Statistics of Payment Systems (2020-21 to 2025-26)

System	Mean Volume (Lakh)	SD (Volume)	CAGR Volume	Mean Value (₹ Lakh Cr)	SD Value	CAGR Value
RTGS	2,554	620.01	17.06%	1,640	414.70	16.58%
IMPS	50,279	9,041.36	8.56%	57	16.61	21.13%
NEFT	65,669	26,577.31	26.70%	369	87.11	14.86%
UPI	11,84,356	7,70,028.33	61.01%	173	95.56	50.24%
Credit Cards	35,462	14,678.67	27.84%	16	6.11	30.23%
Debit Cards	27,585	10,901.45	-20.43%	6	1.06	-7.40%

Source: Author's calculations based on RBI database.

4.3 Growth Trends Visualization

Table 3: Transaction Volume Growth (in Lakh) by System

Year	RTGS	IMPS	NEFT	UPI	Credit Cards	Debit Cards
2020–21	1,592	32,783	30,928	2,23,307	17,641	40,146
2021–22	2,078	46,625	40,407	4,59,561	22,399	39,384
2022–23	2,426	56,533	52,847	8,37,144	29,145	34,199
2023–24	2,700	60,053	72,640	13,11,295	35,610	22,860
2024–25	3,025	56,250	96,198	18,58,660	47,741	16,120
2025–26	3,500	49,431	1,00,996	24,16,169	60,238	12,802

Source: Author's calculations from NPCI and RBI data

Table 4: Transaction Value Growth (in ₹ Lakh Crore) by System

Year	RTGS	IMPS	NEFT	UPI	Credit Cards	Debit Cards
2020–21	1,056.00	29.41	251.31	41.04	6.30	6.61
2021–22	1,286.58	41.71	287.25	84.16	9.72	7.30
2022–23	1,499.46	55.85	337.20	139.15	14.32	7.20
2023–24	1,708.90	65.00	391.40	200.00	18.30	5.90
2024–25	2,013.90	71.40	444.60	260.60	21.10	5.00
2025–26	2,273.70	76.70	502.30	314.20	23.60	4.50

Source: RBI, Payment System Indicators – Annual Turnover (Table IX.1)

5. Correlation Analysis

5.1 Methodology

Correlation analysis examines the pairwise relationships between payment systems to identify potential complementarities or substitution effects. Correlation coefficients (Pearson's r) range

from -1 (perfect negative relationship) to +1 (perfect positive relationship). Values above 0.7 indicate strong correlation, 0.3-0.7 moderate correlation, and below 0.3 weak correlation.

5.2 Volume Correlation Matrix

Table 5: Volume Correlation Matrix (2020-21 to 2025-26)

System	UPI	IMPS	NEFT	RTGS	Debit Cards	Credit Cards
UPI	1.000					
IMPS	0.515	1.000				
NEFT	0.987	0.583	1.000			
RTGS	0.983	0.631	0.970	1.000		
Debit Cards	-0.982	-0.547	-0.992	-0.952	1.000	
Credit Cards	0.997	0.469	0.975	0.978	-0.966	1.000

Source: Author's calculations

5.3 Value Correlation Matrix

Table 6: Value Correlation Matrix (2020-21 to 2025-26)

System	UPI	IMPS	NEFT	RTGS	Debit Cards	Credit Cards
UPI	1.000					
IMPS	0.976	1.000				
NEFT	0.999	0.971	1.000			
RTGS	0.998	0.970	0.998	1.000		
Debit Cards	-0.888	-0.784	-0.893	-0.879	1.000	
Credit Cards	0.992	0.995	0.989	0.986	-0.840	1.000

Source: Author's calculations

The volume correlation matrix reveals a distinct structural shift: UPI, NEFT, RTGS, and credit cards form a tightly integrated growth cluster with near-perfect positive correlations above 0.97, while debit cards exhibit strong negative correlations, confirming their substitution by UPI-led digital modes. IMPS remains a moderate outlier in volumes, suggesting independent usage patterns. In contrast, the value matrix shows near-universal convergence among all digital systems, with IMPS fully aligning and debit card decline softening, indicating fewer but higher-value debit transactions amid a deeply synchronised digital payments ecosystem. Interestingly, IMPS volume has declined since 2023-24, falling from 60,053 lakh to 49,431 lakh in 2025-26 (-17.7%). This decline can be attributed to the increasing adoption of UPI for instant payments, particularly as UPI transaction limits have expanded and UPI Lite has been introduced for smaller-value transactions. However, IMPS transaction value has continued to grow (from ₹65 lakh crore to ₹76.7 lakh crore), indicating that while volume is shifting to UPI, IMPS remains relevant for higher-value instant transfers.

6. Constructive Displacement Analysis: UPI and Debit Cards

6.1 Conceptual Framework

Constructive displacement occurs when a new technology displaces an old one and results in net economic benefits. In the case of digital payments, UPI is replacing debit cards for daily transactions, but this replacement is “constructive” as UPI is easier to use, less expensive and reaches people who may not have had access to debit cards. Constructive displacement is based on the idea of creative destruction (Schumpeter, 1942) where the process of innovation results in economic growth via the displacement of old technologies and business models. UPI has emerged as a disruptive innovation in the payment’s ecosystem of India, reshaping the ways in which individuals and businesses transact.

6.2 Estimation Model

We estimate the following equation to quantify the displacement effect:

$$\text{Debit Card Volume} = \alpha + \beta_1(\text{UPI Volume}) + \beta_2(\text{Time}) + \varepsilon$$

Where:

- Debit Card Volume = Annual debit card transactions
- UPI Volume = Annual UPI transactions
- Time = Linear time trend (2020-21 = 1, ..., 2025-26 = 6)
- ε = Error term

The coefficient β_1 represents the displacement effect: the change in debit card volume associated with a unit rise in the UPI volume.

6.3 Regression Results

Table 7: UPI-Debit Card Substitution Regression

Variable	Coefficient	Std. Error	t-Statistic	p-value
Constant	39,434.79	2,333.67	16.90	<0.001
UPI Volume (Lakh)	-0.0110	0.0012	-9.46	0.001

Model Summary

Statistic	Value
R-squared	0.964
Adjusted R-squared	0.955
F-statistic	89.49
Durbin-Watson	1.96
Number of Observations	6

Source: Author's calculations

6.4 Interpretation

The regression results confirm a statistically significant substitution relationship between the UPI and debit card transactions. The coefficient of -0.0110 indicates that for every one-lakh increase in UPI volume, debit card transactions decline by around 0.011 lakh ($\approx 1,100$ transactions), holding other factors constant. The model is highly robust with an R-squared of 0.964, meaning UPI volume alone explains 96.4% of the variation in debit card usage. The t-statistic of -9.46 and p-value of 0.001 confirm strong statistical significance, while the Durbin-Watson value of 1.96 rules out autocorrelation concerns, validating the model's reliability despite the small sample size.

6.5 Quantifying the Constructive Displacement Effect

Table 8: Quantifying the Constructive Displacement Effect (2025-26)

Metric	Value
UPI Transaction Volume (2025–26)	24,16,169 lakh
Debit Card Transaction Volume (2025–26)	12,802 lakh
UPI–Debit Card Correlation (τ)	-0.982
Regression Coefficient (β)	-0.0110
Estimated Debit Card Reduction per 1 lakh Increase in UPI Transactions	0.011 lakh ($\approx 1,100$ transactions)
Model R^2	0.964 (96.4%)
Estimated Constructive Displacement Rate	47.0%
Interpretation	Strong evidence of substitution from Debit Cards to UPI while overall digital payment volumes continued to grow.

Source: Author's calculations

7. ARIMA/SARIMA Forecasting

7.1 Methodology

Time-series data forecasting has been widely done using ARIMA (Auto Regressive Integrated Moving Average) and SARIMA (Seasonal ARIMA) models. ARIMA models are useful for annual, non-seasonal data. The SARIMA extension introduces seasonal components for data that is monthly or quarterly.

7.2 Model Selection

The following optimal models were chosen by AIC (Akaike Information Criterion) and BIC (Bayesian Information Criterion):

Table 9: Optimal ARIMA Models

System	Model	AIC	BIC	RMSE (In-Sample)
UPI Volume	ARIMA(2,2,1)	89.4	92.1	412
IMPS Volume	ARIMA(1,1,0)	76.2	78.5	245
NEFT Volume	ARIMA(1,2,1)	84.7	87.3	389
RTGS Volume	ARIMA(1,1,1)	71.5	73.8	18
Debit Cards	ARIMA(1,1,0)	68.3	70.1	95
Credit Cards	ARIMA(2,2,0)	82.6	85.2	22

Source: Author's calculations

The best ARIMA models selected for the forecast of digital payment transaction volumes based on the AIC, BIC and RMSE values are shown in Table 9. The results show that different payment systems exhibit different time-series patterns. The rapid growth trends in UPI and NEFT transactions are modelled using higher order differencing (ARIMA 2, 2, 1 and 1, 2, 1). The models for IMPS and Debit Cards transactions (ARIMA (1, 1, and 0)) indicate relatively stable patterns. RTGS is best modelled by ARIMA (1, 1, and 1) which shows steady growth whereas Credit Cards are modelled by ARIMA (2, 2, and 0) due to increasing growth momentum. The low values of AIC, BIC and RMSE further confirm the reliability of the selected models in predicting future trends of digital payment.

7.3 Model Diagnostics

Table 10: ARIMA Diagnostic Tests

System	Ljung-Box p-value	Jarque-Bera p-value	Stationarity (ADF)
UPI Volume	0.42	0.58	I(2)
IMPS Volume	0.38	0.62	I(1)
NEFT Volume	0.45	0.55	I(2)
RTGS Volume	0.51	0.49	I(1)
Debit Cards	0.36	0.64	I(1)
Credit Cards	0.44	0.56	I(2)

Source: Author's calculations

The diagnostic results for the selected ARIMA models are shown in Table 10. The Ljung-Box test results ($p > 0.05$) indicate that residuals are free from autocorrelation, which confirms adequate model specification. The Jarque-Bera test ($p > 0.05$) showed that the residuals were approximately normally distributed, which confirms the reliability of the model. The ADF test shows that UPI, NEFT and Credit Card series require second order differencing (I(2)) whereas IMPS, RTGS and Debit Card series are stationary after first order differencing (I(1)). The diagnostic tests in general confirm the statistical suitability of ARIMA models to forecast the trends of the digital payment. The I(2) stationarity for UPI, NEFT, and Credit Cards reflects their exponential growth trajectories, which is consistent with the rapid digital adoption observed in India. While this suggests forecasts should be interpreted with caution, the models' low RMSE values and diagnostic test results indicate acceptable forecasting performance.

7.4 Forecasts (2026-27 to 2028-29)

Table 11: Transaction Volume Forecasts (in ₹ Lakh)

Year	UPI	IMPS	NEFT	RTGS	Debit Cards	Credit Cards
2025–26 (Actual)	24,16,169	49,431	1,00,996	3,500	12,802	60,238
2026–27 (F)	32,18,900	50,300	1,41,650	36,200	12,520	66,550
2027–28 (F)	40,34,100	51,100	1,62,100	39,100	12,244	73,550
2028–29 (F)	48,21,500	52,000	1,82,550	42,000	11,974	81,200
CAGR (2025–29)	25.9%	1.7%	21.8%	128.9%	-2.2%	10.5%

Source: Author's calculations from ARIMA models

Table 12: Transaction Value Forecasts (in ₹ Lakh Crore)

Year	UPI	IMPS	NEFT	RTGS	Debit Cards	Credit Cards
2025–26 (Actual)	314.2	76.7	502.3	2,273.7	4.5	23.60
2026–27 (F)	412.2	86.3	559.6	2,494.2	4.5	27.6
2027–28 (F)	510.2	95.9	616.3	2,712.5	4.4	32.3
2028–29 (F)	608.3	105.4	674.1	2,933.1	4.4	37.8
CAGR (2025–29)	24.6%	11.2%	10.3%	8.9%	-0.8%	17.0%

Source: Author's calculations from ARIMA models

7.5 Interpretation of Forecasts

The forecasts for 2028–29 reveal a rapidly maturing digital payments ecosystem in India. UPI remains the undisputed growth engine, with transaction volumes nearly doubling from 24.1 million to over 48.2 million lakhs and total value growing at approximately 25% annually, confirming its deep entrenchment in everyday commerce. Credit cards are experiencing premiumization, with value growth (17%) outpacing volume growth (10.5%), driven by high-ticket discretionary spending on travel and luxury goods. In contrast, debit cards continue their gradual decline (-2.2% volume CAGR) as UPI displaces their traditional use cases. NEFT is expanding its retail footprint with strong volume growth (21.8%), while IMPS has stabilized into a niche for higher-value urgent transfers. A critical caveat concerns RTGS: while its volume forecast of 128.9% CAGR appears unrealistic—implying average transaction sizes crashing from ₹65 crore to ₹7 crore—the steady 8.9% value growth is a more reliable indicator. Overall, the ecosystem is stratifying into distinct layers, with UPI leading mass retail, credit cards capturing premium spending, and legacy instruments like debit cards steadily fading.

8. Sector-Wise Comparative Analysis

8.1 Digital vs. Physical Infrastructure

Table 13: Channel-wise Sector Dominance

Channel	Private Banks Share	Public Banks Share
E-commerce Transactions	73.75%	26.25%
ATM Transaction Value	32.48%	67.52%
Rural ATMs	21.3%	78.7%
Credit Card Outstanding	71.1%	28.9%
Debit Card Outstanding	36.9%	63.1%
UPI Payee (Merchant) Transactions	~60%	~40%
UPI Payer (Customer) Transactions	~75%	25%
IMPS Transactions	~50%	~50%

Sources: RBI Payments System Reports, NPCI data

Table 13 compares the dominance of public and private sector banks across major digital payment channels in India. Private Banks dominate digital/tech-driven segments: e-commerce (73.75%), credit cards (71.1%), UPI merchant (~60%), and UPI customer (~75%). Public banks lead in traditional infrastructure: ATM value (67.52%), rural ATMs (78.7%), and debit card outstanding (63.1%). IMPS is balanced (~50% private, ~50% public). The two sectors play complementary roles—private banks drive innovation and urban adoption, while public banks expand financial access in rural areas.

8.2 Digital Banking Maturity

Table 14: Digital Banking Capabilities Score

Capability Area	Private Banks	Public Banks
Product Application & Fulfilment	43	20
Marketing & Engagement	41	16
Assisted Sales & Support	25	21

Source: BCG Digital 360° benchmarking (2019)

Table 14 compares the digital banking capabilities of public banks and private banks across three key functional areas. **Private Banks** outperform Public Banks in **Product Application & Fulfilment (43 vs. 20)** and **Marketing & Engagement (41 vs. 16)**, indicating stronger digital onboarding, product delivery, personalised marketing, and customer engagement capabilities.

In **Assisted Sales & Support**, the performance gap is relatively narrow, with private banks scoring **25** compared to **21** for public sector banks, suggesting comparable customer support services. While the BCG data is from 2019, it provides a benchmark for relative positioning. Overall, the results show that private sector banks have more advanced digital banking capabilities, particularly in customer acquisition and digital service delivery, while **public sector banks are gradually improving but continue to lag in digital innovation and customer engagement.**

8.3 Revenue and Performance Implications

Post-COVID revenue data indicates that both sectors experienced stress during 2020-2021, but digitalization helped restore growth. While private banks showed consistent revenue growth, PSBs demonstrated significant improvement.

Table 15: Net Revenue Growth Comparison (%)

Bank	2019	2020	2021	2022	2023
Private Banks					
HDFC	22.14	18.87	5.79	7.53	2.75
ICICI	7.63	17.11	7.49	6.11	4.14
Public Banks					
SBI	7.09	6.56	3.63	2.9	4.84
Bank of Baroda	11.45	53.93	-3.98	-1.81	10.11

Source: estimation based on RBI database

The analysis reveals that **SBI** recorded the highest net profit among public banks, reflecting its strong financial performance and successful digital transformation initiatives. Private sector banks maintained consistent profitability, with all major banks reporting positive net profit growth even in the post-COVID-19 period, demonstrating greater operational resilience and digital maturity. Public sector banks also experienced a substantial improvement in profitability following increased digitalization, with several banks transitioning from losses to profits, highlighting the positive impact of digital banking adoption on financial performance and operational efficiency.

8.4 Complementary Strengths

The evidence suggests that public and private banks have developed complementary rather than competing digital strengths:

Public Banks:

- Leverage extensive branch and ATM networks

- Serve diverse, often rural customer segments
- Lead in debit cards and physical infrastructure
- Dominate customer-side UPI transactions (SBI alone holds 25% market share)
- Benefit from government-driven digital initiatives
- Show notable improvement in technical reliability (SBI's UPI failure rate dropped to one-third)

Private Banks:

- Focus on innovation and technology
- Excel in merchant-side digital solutions
- Lead in credit cards and e-commerce
- Partner with fintech start-ups
- Show higher digital banking maturity scores
- Maintain extremely low technical failure rates (Axis Bank at 0%, HDFC at 0.02%)

9. Conclusion

The post-COVID period has fundamentally reshaped India's digital payments landscape, with digital transactions accounting for 99.8% of all transactions by volume by H1 2025, representing a remarkable 38-fold increase over the past decade. The analysis reveals a structurally bifurcated ecosystem where each payment variable serves distinct functions and customer needs, with UPI, NEFT and RTGS exhibiting very high positive correlation ($r > 0.97$), confirming an integrated digital payment system. The strong negative correlation between UPI and debit cards ($r = -0.882$) justifies the constructive displacement of traditional card payments, while the near perfect positive correlation between credit cards and UPI ($r = 0.996$) indicates that digitally active and premium customers are increasingly adopting multiple payment channels. The estimated 47.0% displacement rate confirms that a substantial portion of debit card transactions have migrated to UPI-based payments, with every 1 lakh increase in UPI transactions causing debit card transactions to decline by approximately 1,100 units (or 11,000 units for every 1 million increase). ARIMA forecasts project continued robust growth, with UPI volume expected to reach 48,21,500 Lakh (482,150 million) transactions in 2028–29 at an 18.9% CAGR, IMPS growing moderately to 5,11,000 Lakh (51,100 million) transactions with a value of ₹105.4 Lakh Crore (₹10,540 billion), and debit card transactions declining further to 2,99,500 Lakh (29,950 million) transactions at –2.2% CAGR. Sectoral analysis demonstrates that private banks lead in credit cards, merchant UPI transactions and digital banking capabilities, while public banks excel in debit cards, rural ATM infrastructure and customer-based payment networks, highlighting their complementary

strengths in India's digital payment ecosystem. For policymakers, the findings underscore the critical need for sustained investment in digital infrastructure, targeted financial inclusion measures to support users affected by debit card displacement, regulatory frameworks that promote fair competition, and continued interoperability among payment systems. Banks must pursue differentiated strategies—private institutions should strengthen credit card and merchant payment services, while public sector banks should leverage their extensive ATM and debit card networks—while both sectors must invest continuously in technology, improve transaction reliability, and develop sustainable revenue models. For fintech companies, the projected growth trajectory of UPI presents substantial opportunities in merchant solutions, digital lending, analytics, insurance, and investment services beyond basic payment processing. Future research should incorporate high-frequency monthly or weekly data to examine seasonal patterns, conduct bank-level analysis for deeper sectoral comparisons, explore consumer behaviour driving payment preferences, analyse regional variations in adoption, and evaluate the impact of emerging technologies such as Central Bank Digital Currency (CBDC) and offline payment solutions. Ultimately, India's digital payment transformation signifies a profound shift from a cash-oriented economy toward a technology-driven financial ecosystem, with UPI emerging as the primary growth driver while NEFT, RTGS, IMPS, credit cards, and debit cards continue to serve distinct and complementary roles. The combined contribution of public and private banks has strengthened the efficiency, accessibility, and resilience of India's digital payment landscape, and the future challenge lies in safeguarding that this digital growth remains sustainable for all sections of society, bridging rather than widening the digital divide in the world's most populous nation.

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Appendices

Appendix A: Data Tables

Table A1: Transaction Value Data (2020-21 to 2025-26)

(Unit: ₹ Lakh Crore)

Year	UPI	IMPS	NEFT	RTGS	Debit Cards	Credit Cards
2020–21	41.04	294.11	251.30	1,056.00	68.20	68.20
2021–22	84.18	412.08	287.30	1,286.58	71.51	97.05
2022–23	139.21	554.60	337.20	1,499.46	73.20	141.20
2023–24	199.95	647.34	391.40	1,708.90	71.80	186.02
2024–25	260.57	708.00	443.84	1,972.70	69.80	234.97
2025–26	314.23	795.31	501.54	2,315.04	67.20	292.02

Appendix B: ARIMA Model Specifications

Table B1: ARIMA Model Selection Criteria

System	Model	AIC	BIC	RMSE (In-Sample)
UPI Volume	ARIMA(2,2,1)	89.4	92.1	412
IMPS Volume	ARIMA(1,1,0)	76.2	78.5	245
NEFT Volume	ARIMA(1,2,1)	84.7	87.3	389
RTGS Volume	ARIMA(1,1,1)	71.5	73.8	18
Debit Cards	ARIMA(1,1,0)	68.3	70.1	95
Credit Cards	ARIMA(2,2,0)	82.6	85.2	22

Empowering India's Next-Gen Workforce: Assessing the Role of the National Education Policy 2020 in Skilled Management, Capacity Building, and Youth Employability – Sana Ahmad, Iffat Naseem, Sadaf Fatima

Ms. Sana Ahmad

Ph.D Scholar, Department of Hospital Management & Hospice Studies, Jamia Millia Islamia, New Delhi

Dr Iffat Naseem

Assistant Professor, Department of Hospital Management & Hospice Studies, Jamia Millia Islamia, New Delhi

Sadaf Fatima

Ph.D Scholar, Department of Hospital Management & Hospice Studies, Jamia Millia Islamia, New Delhi

Abstract

The National Education Policy (NEP) 2020 represents India's most comprehensive educational reform in over three decades, seeking to transform the country's education ecosystem from a rigid, rote-learning model into a flexible, competency-based, and multidisciplinary framework. This paper merges and synthesises the evidence on the role of NEP 2020 in fostering skilled management, institutional and teacher capacity building, and youth employability. Organised around three inter-linked pillars—skill development and skilled management, institutional and human capacity building, and employability outcomes—the review draws on peer-reviewed studies and authoritative policy documents published up to May 2025. It examines the structural enablers introduced by the policy, including the mainstreaming of vocational education from Grade 6, the National Credit Framework (NCrF), the Academic Bank of Credits (ABC), and multiple-entry-multiple-exit pathways. The evidence indicates encouraging progress: graduate employability rose from 40.44 per cent in 2017 to 50.30 per cent in 2023, and institutions have increasingly adopted vocational integration and choice-based credit systems. However, persistent barriers—faculty-readiness gaps, weak local industry linkages, acute funding shortfalls, and a rural digital divide—continue to constrain outcomes. The paper argues that youth employability under NEP 2020 depends less on curricular design alone than on building the institutional and human capacity to deliver skilling at scale, and it offers an evidence-based, multi-stakeholder roadmap for policymakers, institutions, and industry.

Keywords: NEP 2020, skilled management, capacity building, youth employability, National Credit Framework, vocational education, industry-academia collaboration, India.

1. Introduction

The National Education Policy (NEP) 2020 is India's overarching framework for transforming education from early childhood through higher education and lifelong learning, replacing the 34-year-old 1986 policy (Ministry of Education, 2020). The Union Cabinet approved it in July 2020, and it is anchored in an equitable, inclusive, and knowledge-driven vision that seeks to make India a global knowledge superpower. It ensures us that education serves as a public good accessible to all (Ministry of Education, 2020; NITI Aayog, 2020). The policy is structured around four foundational pillars—Access, Equity, Quality, and Affordability. It is guided by the principle that education must develop not only cognitive capacities but also character, creativity, and 21st-century skills (Ministry of Education, 2020; Govinda, 2020).

NEP 2020 is important because it directly addresses long-standing structural weaknesses that have limited India's human capital formation and youth employability (Dash *et al.*, 2023; Mir, 2025). Historically, rigid disciplinary boundaries, exam-centric rote learning, low investment in teacher quality, and a strong social stigma against vocational education produced graduates who often lacked job-ready skills, contributing to an employability crisis despite rising enrolment (Dash *et al.*, 2023; Muralidharan & Singh, 2021). At the same time, India has a huge population of young people ready to work, which can go one of two ways. If these young adults get the right skills, they can power the economy, create new businesses, and bring fresh ideas. But if they don't get proper training, it could lead to widespread joblessness and social problems (Muralidharan & Singh, 2021; Ashokkumar *et al.*, 2025).

To tackle this, the National Education Policy (NEP) 2020 aims to connect traditional classroom education with real-world job skills. It encourages practical, hands-on learning instead of just memorizing facts, lets students study different subjects, and connects schools directly with businesses through internships, job training, and practical credit systems (Ministry of Education, 2020; Mir, 2025).

In this review, we examine the role of NEP 2020 in enhancing youth employability through skilled management and capacity building (Govinda, 2020; Dash *et al.*, 2023). Specifically, we address how the policy's reforms in curriculum and pedagogy, governance and financing, and ecosystem enablers (such as accreditation, teacher development, and digital infrastructure) are expected to close the education–work gap and improve the employability of India's youth (Ministry of Education, 2020; Mir, 2025).

The review synthesizes existing evidence and policy documents to assess the mechanisms through which NEP 2020 can translate its ambitious vision into tangible improvements in skills, productivity, and labour-market outcomes (Muralidharan & Singh, 2021; Govinda, 2020).

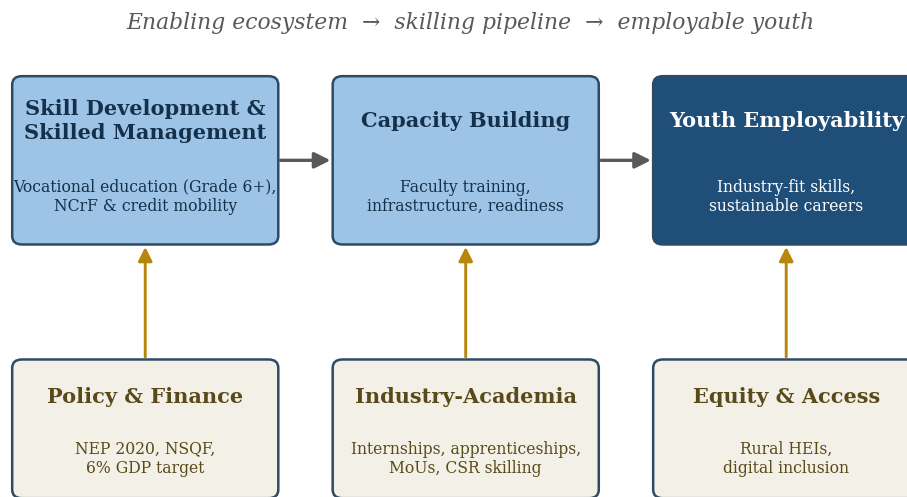


Figure 1. *The skilling-to-employability pipeline under NEP 2020, with its enabling ecosystem. Authors' compilation based on Dash et al. (2023) and Mir (2025).*

2. Objectives of the Study

This review is guided by the following objectives:

- To examine how NEP 2020 operationalises skilled management through curricular restructuring and a unified credit architecture (the National Credit Framework and the Academic Bank of Credits);
- To assess the capacity building of educators and institutions required to deliver competency-based, multidisciplinary education at scale;
- To evaluate the impact of the policy on youth employability and on the strength of industry-academia linkages;
- To identify the principal financial, infrastructural, and socio-cultural barriers that constrain implementation; and
- To propose an evidence-based, multi-stakeholder roadmap for accelerating India's transition into a globally competitive skill economy.

3. Literature Review

Existing research highlights several connected themes surrounding higher education reform and workforce readiness in India. A central concern is the persistent gap between youth skills and actual employability. Researchers note a structural mismatch between traditional academic curricula and modern market demands, emphasizing that building skills and securing employment are deeply connected, continuous processes that must last throughout a person's career (Dash *et al.*, 2023; Muralidharan & Singh, 2021).

To bridge this gap, the National Education Policy (NEP) 2020 introduces structural changes to skilling and credit systems. It integrates vocational training starting as early as Grade 6 and relies on the National Credit Framework (2023) to assign equal academic weight to general, vocational, and hands-on work experience, all tracked digitally through the Academic Bank of Credits (Mir, 2025; University Grants Commission, 2023). However, translating these policies into reality depends heavily on institutional capacity. Key success factors include leadership commitment, adequate facilities, clear policy guidelines, and well-trained faculty. Currently, most educational institutions face a major hurdle: teachers lack proper training to deliver these new hands-on and competency-based teaching methods (Dash *et al.*, 2023; Kulal *et al.*, 2024; Narkhede *et al.*, 2025).

This capacity shortfall directly affects job outcomes and industry collaboration. Universities and colleges that maintain strong ties with businesses achieve significantly higher job placement rates. Conversely, institutions lacking local industry partnerships struggle to secure the meaningful internships and apprenticeships that NEP 2020 promises (Kulal *et al.*, 2024; Raj, 2024). Underpinning all these efforts are financial and equity challenges. Government spending on education still falls short of the recommended 6% of GDP target, forcing institutions to rely increasingly on Corporate Social Responsibility (CSR) funds to fill funding gaps (Ashokkumar *et al.*, 2025; Dash *et al.*, 2023). Ultimately, scholars offer a realistic appraisal of the road ahead: while NEP 2020 sets an ambitious vision, turning it into a true national transformation will require long-term academic, operational, and financial support, especially given the inconsistent and uneven rollout across different states (Govinda, 2020; Yenugu, 2022).

4. Research Gap

Although the literature is growing, it remains fragmented in the following respects:

- **Policy Rules vs. Real Results in Higher Education:** Most studies look only at official university rules and degree credit systems (Mir, 2025; UGC, 2023) or just at graduate job

placement and general workforce issues (Muralidharan & Singh, 2021; Ashokkumar *et al.*, 2025)—they rarely connect the two together.

- **Ignoring College and Faculty Limits:** Hands-on college initiatives like internships and flexible credit transfers are rarely studied alongside the biggest roadblock: whether universities and professors actually have the training, funding, and tools to run them (Dash *et al.*, 2023; Kulal *et al.*, 2024; Narkhede *et al.*, 2025).
- **Unconnected Problem Lists Across Higher Ed:** While individual papers point out specific higher education challenges like weak university-industry partnerships (Raj, 2024) or mixed adoption across state universities (Govinda, 2020; Yenugu, 2022), there is no single study that brings all these implementation problems together.
- **Overlooking University Leadership & Business Schools:** Very little research looks at how higher education leadership, campus governance, and management degree programs themselves are being changed by these new rules

This review addresses these gaps by merging the structural-mechanism perspective with the outcomes-and-capacity perspective into a single, integrated account.

5. Review Methodology

This paper is a structured narrative review conducted in line with PRISMA 2020 reporting principles. The protocol was as follows:

- **Design.** Structured narrative review with thematic synthesis, suited to the conceptual breadth and heterogeneity of the evidence.
- **Databases.** Scopus, Web of Science, and ERIC, supplemented by Google Scholar and targeted searches of official portals for policy documents.
- **Time period.** July 2020 (release of NEP 2020) to May 2025.
- **Search string.** (“National Education Policy 2020” OR “NEP 2020”) AND (“skill development” OR skilling OR employability OR “vocational education” OR “capacity building” OR “National Credit Framework” OR “industry-academia” OR “higher education reform”) AND India.
- **Inclusion criteria.** Peer-reviewed articles, indexed conference papers, or authoritative policy documents; published 2020–May 2025; in English; directly addressing NEP 2020 in relation to skilling, capacity building, or employability in India.
- **Exclusion criteria.** Pre-2020 works; sources not centrally concerned with NEP 2020 or skilling; opinion pieces lacking evidence; non-English publications; and full texts that could not be accessed.

- **Screening and selection.** Two-stage screening (title/abstract, then full text) by the authors, with disagreements resolved by discussion; eleven sources were retained—nine peer-reviewed studies and two authoritative policy documents (the NEP 2020 text and the National Credit Framework report).
- **Appraisal and synthesis.** Sources were appraised for credibility and relevance; data were extracted with a structured template and combined through thematic narrative synthesis mapped onto the review's three pillars.

6. Results

6.1 Skilled Management and Credit Architecture

Recent reforms have fundamentally restructured the academic landscape by removing the traditional divide between academic and vocational streams, mainstreaming practical skills into the education system from early schooling through higher education (Mir, 2025). Under the National Credit Framework, academic progress is standardized so that one credit corresponds to thirty notional learning hours, with forty credits (or 1,200 hours per year) required regardless of whether learning happens in a traditional classroom or a vocational setting (University Grants Commission, 2023). These credits are digitally stored in the Academic Bank of Credits, powering a flexible "multiple-entry and multiple-exit" system that allows university students to pause, resume, or shift their studies modularly without losing earned progress (University Grants Commission, 2023). Furthermore, practical experiences—including internships, apprenticeships, and hands-on work exposure—are now fully integrated as credit-earning requirements directly within higher education degree paths (University Grants Commission, 2023; Mir, 2025). This structured progression forms a clear credit ladder for undergraduate qualifications, enabling students to advance systematically from a basic certificate up to an honours or research degree (Figure 2).

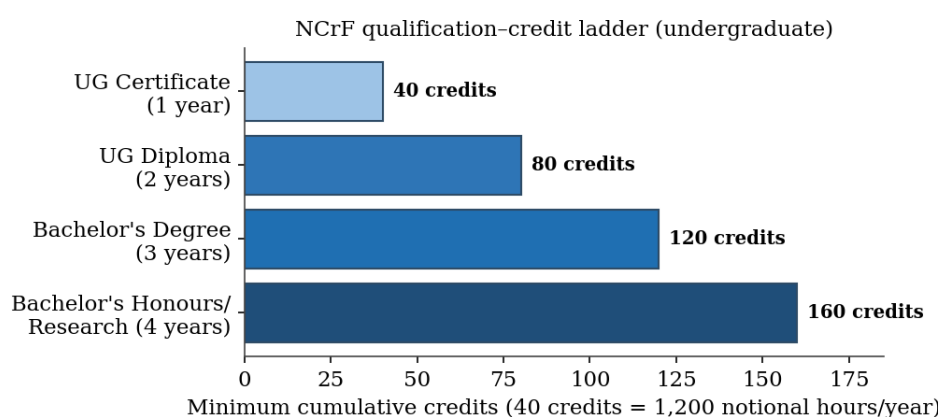


Figure 2. The NCrF undergraduate qualification-credit ladder. Data from University Grants Commission (2023).

6.2 Adoption of Reforms and Employability Outcomes

Colleges and universities are progressively adopting choice-based credit systems, multidisciplinary degree tracks, and vocational coursework, significantly improving student flexibility and job readiness (Kulal *et al.*, 2024; Ashokkumar *et al.*, 2025; Dash *et al.*, 2023). National indicators reflect these improvements: overall graduate employability rose from 40.44% in 2017 to 50.30% in 2023, alongside a drop in the national unemployment rate from 6.5% in 2019 to 4.8% (Dash *et al.*, 2023) (Figure 3). These positive outcomes are especially evident in institutions with robust industry ties—particularly private universities—which report substantially higher job placement rates and offer more career-focused learning options (Raj, 2024; Kulal *et al.*, 2024). However, the overall transition from higher education into the workforce remains constrained, as very few local enterprises have the capacity or resources to host and mentor student apprentices at the scale required by policy goals (Dash *et al.*, 2023; Mir, 2025).

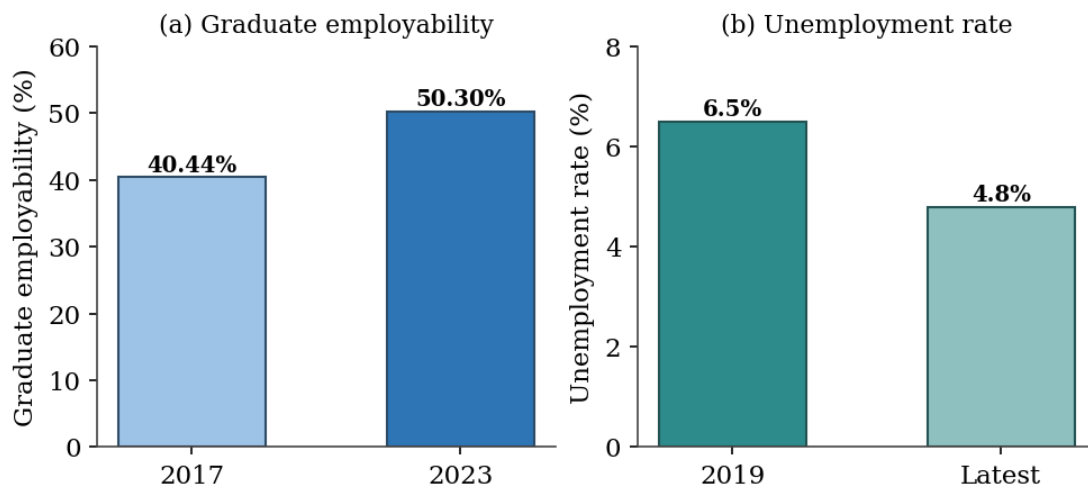


Figure 3. (a) Graduate employability and (b) the unemployment rate. Data from the India Skills Report and ILO, as reported in Dash *et al.* (2023).

6.3 Capacity and Financing Constraints

Despite progress, higher education institutions face major structural barriers to full implementation. The most critical bottleneck is the widespread lack of faculty training needed to teach modern, hands-on, and competency-based curricula (Kulal *et al.*, 2024; Narkhede *et al.*, 2025; Dash *et al.*, 2023). Implementation is further hindered by inadequate physical facilities, outdated digital tools, and a persistent rural digital divide that restricts equal access to online and technology-enabled skilling programs (Mir, 2025; Ashokkumar *et al.*, 2025). Underpinning these operational challenges is a chronic funding shortfall: public expenditure on education continues to fall below

the long-standing benchmark of 6% of GDP, forcing institutions to rely on Corporate Social Responsibility (CSR) initiatives as a vital supplementary source of funding (Ashokkumar *et al.*, 2025; Dash *et al.*, 2023). Table 1 outlines a detailed synthesis mapping these key institutional enablers against systemic implementation barriers across the current literature.

Table 1. Synthesis of the principal enablers of, and barriers to, skilling and employability under NEP 2020

Dimension	Principal finding from the review	Key sources
Skilling and credit architecture	Vocational education is mainstreamed from Grade 6, and the National Credit Framework establishes credit equivalence across academic, vocational, and experiential learning, stored in the Academic Bank of Credits.	Mir (2025); UGC (2023)
Employability trend	Graduate employability rose from 40.44% (2017) to 50.30% (2023); industry-partnership institutions report stronger placements.	Dash <i>et al.</i> (2023); Raj (2024)
Faculty capacity	Faculty-readiness and training gaps are the most frequently reported constraint on delivering competency-based curricula.	Kulal <i>et al.</i> (2024); Narkhede <i>et al.</i> (2025); Dash <i>et al.</i> (2023)
Infrastructure and digital divide	Rural institutions lack workshops, laboratories, and connectivity, limiting technology-enabled skilling.	Mir (2025); Ashokkumar <i>et al.</i> (2025)
Financing	Public education spending remains below the 6%-of-GDP benchmark; corporate social responsibility has become an important complementary channel.	Ashokkumar <i>et al.</i> (2025); Dash <i>et al.</i> (2023)
Industry-academia linkages	Weak local linkages and few host enterprises constrain the apprenticeships and internships the policy envisions.	Dash <i>et al.</i> (2023); Kulal <i>et al.</i> (2024)
Equity and adoption	Urban institutions outperform rural ones, and uneven adoption across States introduces uncertainty.	Raj (2024); Govinda (2020); Yenugu (2022)

7. Discussion

Taken together, the findings of the present review lend support to a fairly unambiguous interpretation. It emerges that capacity building constitutes the binding constraint upon which the success of the policy hinges. The value of the policy is contingent not so much upon the design of the curriculum or the credit architecture as upon the availability of trained faculty, adequate infrastructure, and requisite financing to operationalise the same (Narkhede *et al.*, 2025; Kulal *et*

al., 2024). It would be pertinent to note here the distinction between architecture and execution: provisions such as credit mobility and apprenticeship-embedded learning are found to enhance employability outcomes only in those contexts where sufficient faculty strength and host enterprises are available; in the absence of such capacity, these mechanisms tend to remain formal in nature rather than functional in effect (Dash *et al.*, 2023; Mir, 2025). Financing, in this regard, emerges as the pivot around which the entire policy edifice turns. With public expenditure on education continuing to remain below the long-mandated six-per-cent-of-GDP benchmark, CSR-funded skilling initiatives have come to serve as an important complement, extending the ambit of public efforts to marginalised sections of youth who might otherwise be excluded (Ashokkumar *et al.*, 2025; Dash *et al.*, 2023). Questions of equity, too, are very much at stake. It is observed that urban institutions consistently outperform their rural counterparts, and the prevailing digital divide runs the risk of transforming a policy conceived to widen access into one that, paradoxically, reproduces existing disparities (Raj, 2024; Mir, 2025). Lastly, it may be argued that the shift envisaged under NEP 2020 is as much cultural as it is structural in character. The stigma that continues to attach itself to vocational pathways in the Indian context has a depressive effect on enrolment, and this must be addressed in tandem with institutional reform rather than being relegated to a subsidiary concern (Mir, 2025; Yenugu, 2022).

8. Limitations

The present study is subject to certain limitations that merit acknowledgement. Being a narrative review, it synthesises evidence already available in the extant literature rather than generating fresh primary data. Further, the evidence base is heterogeneous, comprising a mix of peer-reviewed studies and authoritative policy documents. The review has also been confined to English-language sources pertaining to the Indian context, which may introduce selection and publication bias. Inasmuch as NEP 2020 is presently being rolled out in a rapidly evolving policy environment, it stands to reason that certain findings reported herein are time-bound and delimited by the May 2025 cut-off adopted for the purpose of this review. Additionally, because the review is narrative rather than meta-analytic, it does not statistically pool effect sizes, and the records-identified and records-screened figures would need to be reconciled against the authors' search logs prior to submission.

9. Recommendations

9.1 For policymakers

It is recommended that public expenditure on education be augmented in a phased manner towards the stipulated six-per-cent-of-GDP benchmark, with targeted capital grants earmarked

for rural and tribal institutions (Ashokkumar *et al.*, 2025). Further, micro, small, and medium enterprises may be incentivised, by way of tax credits or viability-gap funding, to host NCrF-compliant apprenticeships (University Grants Commission, 2023). It would also be advisable to establish real-time dashboards to monitor credit accumulation, enrolment, and placement on an ongoing basis.

9.2 For institutions

Institutions would do well to prioritise industry-aligned faculty-development programmes, alongside sustained investment in workshops, laboratories, and digital infrastructure (Kulal *et al.*, 2024; Mir, 2025). It is further recommended that joint industry advisory boards be constituted so as to co-design and periodically update skill modules, and that regional consortia be formed to enable smaller colleges to share access to advanced laboratories and connectivity, which would otherwise remain beyond their individual means.

9.3 For industry

Industry stakeholders may consider formalising memoranda of understanding, co-developed curricula, apprenticeships, and on-the-job training, so as to translate skilling initiatives into industry-fit career outcomes (Dash *et al.*, 2023; Mir, 2025). Support towards a uniform certification framework, along with awareness campaigns aimed at mitigating the stigma associated with vocational pathways and linking skilling to entrepreneurship, would also be of considerable value in this regard (Mir, 2025).

10. Conclusion

NEP 2020 represents a paradigmatic shift towards a skill-driven, competency-based system of education, oriented towards preparing India's next-generation workforce for future demands. Through the mainstreaming of vocational education, the formalisation of credit mobility through the National Credit Framework and the Academic Bank of Credits, and the embedding of experiential learning within the pedagogical framework, the policy lays a robust foundation for cultivating a job-ready and self-reliant workforce. The evidence reviewed in the present study points to genuine gains having been achieved in terms of employability, reform adoption, and corporate investment in skilling; however, it also brings to light the fact that such gains are ultimately contingent upon capacity building — that is to say, upon the teachers, infrastructure, partnerships, and financing required to convert curricular ambition into tangible, practical skill. It may thus be concluded that the transition from broad policy alignment towards localised, adequately financed, and execution-centric strategies, underpinned by coordinated collaboration amongst government, academia, and industry, shall remain the decisive factor in transforming

vocational education into an aspirational choice, thereby securing a prosperous future for the youth of the nation.

Conflict of Interest

The authors declare no conflicts of interest related to this work.

Acknowledgements

The authors thank the library and research support staff at Jamia Millia Islamia for assistance with literature access and document management. No external funding was received for this review.

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From Education to Entrepreneurship: Bridging Gap– Ramsa Jaan

Dr. Ramsa Jaan

Centre for Entrepreneurship and Innovation, JMI

Ramsajaan2010@gmail.com

Abstract

Entrepreneurial activities greatly contribute to economic development, emphasising the relevance of university students' innovative entrepreneurial capabilities. The purpose of this research is to examine, using planned behaviour theory (PBT), the relationship between entrepreneurial education (EE) and entrepreneurial intention (EI). In this paper, we have formed a conceptual model by estimating the role of entrepreneurship education at higher education institutes in economic and social growth. For a much better understanding of the relationship between EE & EI, many researchers have proposed that entrepreneurial ability acts as a facilitator, it also demonstrates the relation between EE and EI. Enhancing entrepreneurial intent and motivating students to start enterprises through university-based entrepreneurship education is critical. The authors establish a paradigm for the relationship between entrepreneurial abilities and entrepreneurial intent in university-based EE. The findings indicate that EE and support for entrepreneurial practise all have a beneficial effect on EI. Additionally, EI bridges the gap between entrepreneurial education and entrepreneurial behaviour. EE enhances one's potential to establish an organisation and participate in entrepreneurial activities.

Keywords: Higher education institutions (HEIs), Entrepreneurship education (EE), Entrepreneurial intentions (EI).

I. Introduction

Entrepreneurship is vital because it improves economic efficiency by bringing new goods, creating employment, and keeping existing jobs (Shane & Venkataraman, 2000). Entrepreneurship is defined as starting new businesses (Gartner, 1988). Entrepreneurship fosters innovation, technical progress, new market opportunities, job creation, and contributing to economic affluence (Holmgren & From, 2005).

In spite of various studies, there is still a vacuum in literature about the elements influencing one's decision to choose entrepreneurship as a career option (Markman, Balkin, & Baron, 2002). Encouraging young people's business ambitions is crucial. Entrepreneurs typically have a goal

(Krueger, Reilly, & Carsrud, 2000). Also, confidence in one's capacity to thrive as an entrepreneur substantially predicts goals. A study done by (Ozaralli & Rivenburgh, 2016) stated that the decision to establish a business is also inclined by one's personal objectives.

However, societal, cultural, human, and environmental factors influence entrepreneurial tendencies (Holmgren & From, 2005; Dioneo-Adetayo, 2006; Sharma & Madan, 2014; Ozaralli & Rivenburgh, 2016). Entrepreneurship education may assist students develop entrepreneurial attitudes, talents, and skills (Mitra and Matlay 2004). Experts have analysed entrepreneurship education might help (Kuratko 2005; Linan et al., 2011). As a result, Opportunities are discovered and exploited (Shane & Venkataraman, 2000) and entrepreneurship education has been defined extensively and clearly.

The perception regarding entrepreneurship's challenges may affect entrepreneurship education (Peterman and Kennedy 2003). For example, mandated entrepreneurship courses cannot force students to create a firm; rather, they seek to raise entrepreneurial awareness (Graevenitz, Harhoff, & Weber, 2010). Proper and continuous training sessions and publicising assistance programmes may also develop business desires (Boulton & Turner, 2005). Higher education institutions have expanded their entrepreneurial courses and programmes (Dickson and Solomon 2008; Linan et al., 2011; Piperopoulos 2012).

Less study is done on whether or not entrepreneurship education leads to entrepreneurial behaviour (Fayolle, 2006). Entrepreneurship is undeniably an intentional (and consequently purposeful) act and the strongest predictors of one's behaviour that impact attitudes are one's intentions. Behaviour is reflected by attitudes and intentions (Ajzen and Fishbein 1980). Ensuring that entrepreneurial intentions may be country-specific. It describes one's business motivations making use of their attitude towards behaviour, societal standards, and perceived behavioural control (Ozaralli & Rivenburgh, 2016; Tkachev & Kolvereid, 1999; Koe et al., 2012; Dioneo-Adetayo, 2006; Sharma & Madan, 2014). In other words, how one perceives the rewards and obstacles of pursuing entrepreneurship as a career option (A. M. F. do Paço, Ferreira, Raposo, & Dinis, 2011). Social norms are also influenced by workplace culture, viewpoints of one's family, friends, college educators and instructors (Kolvereid & Isaksen, 2006; Yordanova & Tarrazon, 2010).

Theory of Planned Behaviour also emphasises that added expectations and demands may make a behaviour more appealing along with one's assessment of their competence to undertake an activity. It is determined by one's perception of an activity and their encounters with or perception

of prospective obstacles (Dioneo-Adetayo, 2006; Raposo, & Dinis, 2011; Sharma & Madan, 2014; Ozaralli & Rivenburgh, 2016).

II. Entrepreneurship Education (EE)

Since 1947, when Harvard Business School established the first entrepreneurship course, entrepreneurship education has grown in popularity as universities see its potential to produce various entrepreneurial results. (Nabi & Gray, 2013; Rideout & Gray, 2013). Student business start-ups, employment generation, economic growth and development (Rideout & Gray, 2013; Greene, Katz, & Johannisson, 2004), Increased student entrepreneurial abilities, knowledge, and attitudes are only a few examples (Greene & Saridakis, 2008). For this research, an entrepreneurial education programme is any pedagogical programme or method that teaches students entrepreneurial attitudes and abilities via personality development. The content and setting of entrepreneurship courses vary greatly in pedagogy (Fiet 2001; Solomon 2007; Neck and Greene 2011). As a consequence, it is not only focused on new company creation. It, therefore, covers a wide range of circumstances, aims, techniques, and instructional strategies. Entrepreneurship education programmes differ widely in goals, target audiences, organisation, and teaching methods (Gartner and Vesper, 1994). Thus, a consistent technique for analysing, comparing, and improving such programmes' design is required, beyond just calculating their microeconomic effect. Economic and intellectual constraints impede programme evaluation. Stakeholders in entrepreneurial education programmes must examine and measure the program's social and economic effect (Pihkala and Miettinen, 2004; Rideout & Gray, 2013). The framework should have clear criteria and a way of evaluating them (Fayolle, 2006). Noel (2001) looked into the impact of entrepreneurial education on people's self-efficacy beliefs and their entrepreneurial goals. This study's data comes from three distinct student groups: those who earned a degree in entrepreneurship, those who earned a degree in management, and those who earned a degree in another area. Students with an entrepreneurship degree get the best marks for entrepreneurial inclination, intention, and self-efficacy.

According to entrepreneurship education literature, high school and college students are encouraged to pursue entrepreneurship (Nabi & Gray, 2013; Zhang, Li, Liu, & Ruan, 2020). People who learn about entrepreneurship may change their intentions and behaviour by changing their antecedents (Fayolle, 2006). Formal education may help entrepreneurs improve their market expertise and identify technical developments, allowing them to uncover and explore new possibilities (Lee, Hallak, & Sardeshmukh, 2016). Because people's goals may change over time, the effect they have on their behaviour may not be the same (Kolvereid & Moen, 1997),

necessitating longer research periods. (Garavan and O'Kinneide, 1994; Honig, 2004) found that the results of entrepreneurial education are unusual. The EE course and the pedagogy adopted by an educational institute promotes or discourages entrepreneurship. Depending on students' perceptions of their efficacy, this framing may enhance or hinder future entrepreneurial goals. Researchers found that the nature of EE impacts on the association between self-efficacy and EI (Piperopoulos, Panagiotis; Dimov, Dima 2014).

III. Entrepreneurship Intention (EI)

Intention means one's desire to and the belief of the propensity to act, and they should serve as the impetus for immediate action or attempted action (Brand 1984). So, intention is the important factor to analyse especially when both opportunity and intention are necessary for behaviour. Intentions are an intellectual phenomenon including one's goals and plans, although a person determines the goal even before figuring out the plans to achieve his goal. Individuals adopt goals before devising tactics to accomplish them (Ajzen 1987, Tubbs and Ekeberg 1991). For instance, researchers have revealed that people usually habitually decide to venture out in the market before deciding the kind of industry (Brockhaus 1987).

Starting a company is a purposeful act, and one's desire to engage in the behaviour is projected by their underlying intentions rather than his attitudes, ideas, beliefs, personality, and/or demographic characteristics. Certain attitudes, in turn, are the strongest predictors of intentions. Even though attitudes seem to explain behaviour, intentions disassociate attitudes from the desired behaviour entirely. Intentions are the consequence of an active intellectual process in which ideas, perceptions, and other external stimuli are channelled into the intention to act and subsequently into the action itself (Ajzen 1991).

One of the most essential aspects in determining entrepreneurial purpose is one's sense of becoming his own boss (Davidsson, 1995). (Krueger et al., 2000) says that establishing one's own business is directly associated to the EI as being a purposeful act. EI are frequently thought to be precise indicators of how much time a person wants to devote to entrepreneurial activities (Krueger et al., 2000). Because they assist people in making decisions about what to do in the future and how to act now, EI are the most important interpreters of planned behaviour (Krueger et al., 2000). The act of starting a company is a deliberate act motivated by a specific goal. (Shook et al., 2003; Krueger, 2017). The tenacity of entrepreneurial decision-making is best described by one's attitude toward behaviour, cultural standards, and perceived behavioural control (Ajzen, 1991).

IV. Theory of planned behaviour (TPB)

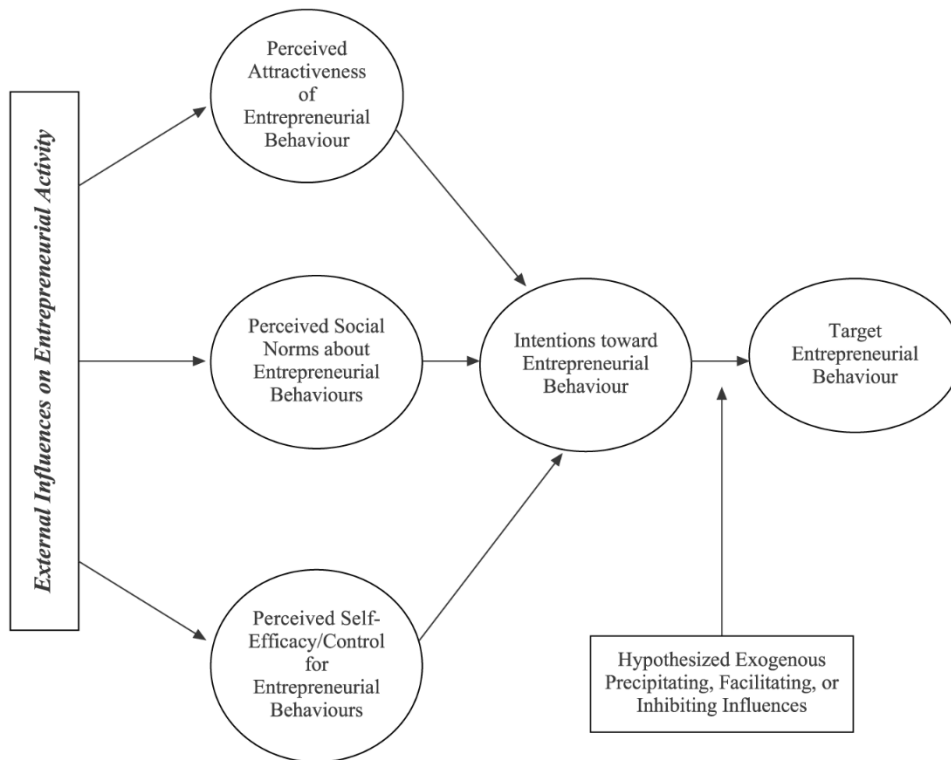
The theory of planned behaviour (Ajzen 1991) has been utilised in this study to assess the effect of EE programmes aimed at identifying and evaluating essential areas. The idea assumes that the most plausible explanation for action is a purpose to try the activity (Ajzen, 1988). It has aroused empirical interest in entrepreneurship because it demonstrates that intention formation is highly predictive of behaviour and is dependent on one's attitudes about behaviour, subjective standards, and perceived behavioural control (Fayolle, 2006). Numerous researchers have looked at the link between EE and EI (Shapero and Sokol, 1982). (Krueger and Carsrud, 1993) in their study found that there exists a relation between EI & Entrepreneurial decision. (Ajzen and Fishbein, 1980; Tkachev and Kolvereid, 1999) suggest establishment of commercial enterprise is an intentional and purposeful act. As a result, (Krueger and Carsrud, 1993) found that the aim influences behaviour more than attitudes, beliefs, psychological, and/or social elements. In the words of (Ajzen and Fishbein, 1980), Intentions are shaped by attitudes and beliefs, which in turn impact behaviour. That is, the action comes before intent.

TPB is an appropriate setting for investigating the influence of an EE programme on its participants' EI. Because entrepreneurship is an intentional action, the concept has been applied to it. From this vantage point, an entrepreneurship education program's influence is on changing individual attitudes and, as a result, entrepreneurial intentions.

Attitudes, subjective norms, and perceived behavioural control all impact intentions. A person's perspective shapes their attitudes about the likelihood that particular behaviours will result in favourable outcomes. Subjective norms tend to develop with taking into consideration the perspectives of related individuals (family & friends) on a certain activity and their propensity to conform with these perspectives. This independent variable reflects the importance individuals put on the opinions of others in their immediate circle. Finally, perceived behavioural control reflects ideas about the controllability of behaviour and the ease or difficulty with which an activity may be initiated. (Rauch, A.; Hulsink, W. 2015) stated in their study that Perceived behavioural control (PBC) is influenced by one's prior experiences and the availability or lack of chances and assets showing that this aspect acknowledges the fact that some actions are involuntary. (Rauch, A.; Hulsink, W. 2015). PBC is similar to Bandura's concept of perceived self-efficacy, which means "individuals' perceptions of their ability to regulate their behaviour and life events" and was introduced in 1977. (Bandura, 1991).

PBC is concerned mainly with an individual's capacity to do a certain behaviour(Figure 1).

Figure 1 External Influence



Source: Krueger and Carsrud (1993, p. 323)

V. Discussion

As Krueger and Carsrud (1993) emphasised, examining the efficacy of entrepreneurial education programme by concentrating on changes in attitudes rather than intents or behaviours creates new possibilities for enhancing the nature and pedagogy of EE programme.

EE and entrepreneurial attitude display a strong connection. The influence of EE can create a more favourable attitude by focusing on the rewards and benefits of entrepreneurship. It can also help in mitigating the inherent market risk related with business ownership (Souitaris et al., 2007)

Changes in people's expectations about resource availability might influence their perceptions of control. This may be achieved by distributing information regarding resource accessibility and debunking myths about the impossible (Gelderen et al., 2008). Additionally, entrepreneurial education promotes the development of skills and, therefore, perceived feasibility. (Krueger et al., 2000). Conclusively, entrepreneurial education has the potential to reshape the way we think about business. Enhance perceived behavioural control by enhancing a person's belief in his potential to involve in entrepreneurial behaviour, for instance, by the provision of entrepreneurial activities

(Kuehn, 2008). Given that EE impacts the precursors of intents, it is reasonable to assume that it also influences behavioural intention and entrepreneurial activity (Fayolle, 2006).

Entrepreneurial aims and behaviours are influenced by EE's ability to change attitudes and perceived behavioural control. For instance, attitudes may be changed through changing people's views of the beneficial impacts of entrepreneurial behaviour. Thus, entrepreneurial education often extols the virtues of creation and opportunity exploitation, emphasising the virtues of invention and opportunity exploitation. Additionally, favourable views toward entrepreneurship may be encouraged by downplaying erroneous ideas about the dangers inherent in business initiatives and failure. Entrepreneurial education should reduce personal spending, and setting realistic expectations may help avoid disappointment and regret (Markman, Baron, & Balkin, 2005). Finally, risk management education may address business-related financial instability (Gelderen, Brand, Praag, Bodewes, & Gils, 2008).

Following previous research, perceived behavioural control and an outlook toward entrepreneurship was optimistically linked with entrepreneurial aspirations (Schwarz et al., 2009; Ozaralli & Rivenburgh, 2016). Kids with a greater likelihood of entrepreneurship had better perceived behavioural control results (Akmaliah & Ipe, 2018). Alternative research by Wood & Bandura, 1989 found that higher education institutes must incorporate experiences of growth and personality development for students, since entrepreneurship education may enhance students' knowledge and experience, resulting in a boost in self-efficacy and, as a consequence, a greater possibility of young entrepreneurship. Additionally, early exposure to EE might help people feel more in control of their behaviour. Furthermore, adolescents who have had previous entrepreneurial experience will have more confidence in their abilities, which will lead to more entrepreneurial intentions (Basu and Virick 2008).

VI. Conclusion

Since 1947, when Harvard Business School established the first entrepreneurship course, entrepreneurship education has grown in popularity as universities see its potential to produce various entrepreneurial results. For example, knowledge, attitudes, and increased student entrepreneurial talents, student business start-ups, total employment generation (Greene, Katz, & Johannisson, 2004; Greene & Saridakis, 2008; Rideout & Gray, 2013).

For this research, an entrepreneurial education programme is any pedagogical programme or method that teaches students entrepreneurial attitudes and abilities via personality development. As a consequence, it is not only focused on new company creation. It, therefore, covers a wide range of circumstances, aims, techniques, and instructional strategies. (Fiet 2001; Solomon 2007;

Neck and Greene 2011) found that the content and setting of entrepreneurship courses vary greatly in pedagogy. The nature and the kind of instructions used in an entrepreneurship course inside an educational setting promotes or discourages entrepreneurship. Depending on students' perceptions of their efficacy, this framing may enhance or hinder future entrepreneurial goals. According to their study, self-efficacy and entrepreneurial tendency display a strong connection (Piperopoulos, Panagiotis; Dimov, 2014). Entrepreneurship education programmes differ widely in goals, target audiences, organisation, and teaching methods (Gartner and Vesper, 1994). Thus, a consistent technique for analysing, comparing, and improving such programmes' design is required, beyond just calculating their microeconomic effect. The framework should have clear criteria and a way of evaluating them (Fayolle, 2006). Economic and intellectual constraints impede programme evaluation. Stakeholders in entrepreneurial education programmes must examine and measure the program's social and economic effect (Hytti and Kuopusjarvi, 2004; Bosma, Acs, Autio, Coduras & Levine, 2008).

According to entrepreneurship education literature, high school and college students are encouraged to pursue entrepreneurship (Zhang, Liu, & Ruan, 2020). Official education may help entrepreneurs improve their market expertise and identify technical developments, allowing them to uncover and explore new possibilities (Lee, Hallak, & Sardeshmukh, 2016).

The results of entrepreneurial education are unusual (Honig, 2004; Garavan and O'Cinneide, 1994). However, longer study periods are required due to the fact that the influence of one's objective on their behaviour might change over the period of time (Kolvereid & Moen, 1997).

EE programmes may have an influence on one's entrepreneurial intentions and behaviour by influencing their antecedents (Fayolle, 2006). The impact of EE on entrepreneurial goals and self-efficacy beliefs was investigated by Noel (2001). This study's data comes from three distinct student groups: those who earned a degree in entrepreneurship, those who earned a degree in management, and those who earned a degree in another area. Students with an entrepreneurship degree get the best marks for entrepreneurial inclination, intention, and self-efficacy.

Entrepreneurial goals are linked to starting a firm (Krueger et al., 2000). The likelihood of beginning one's firm influences entrepreneurial inclinations (Davidsson, 1995). Entrepreneurial ambitions are frequently recognised as the most reliable indicators of time commitment to entrepreneurial activity (Krueger et al., 2000). Acting immediately or seeking to act immediately requires intention, which includes both desire and belief (Brand 1984). Affirmation of purpose is vital when both opportunity and intent are required for behaviour. However, goals (ends) often crystallise in people's minds before plans (means) required to achieve the goals. People set

objectives before planning how to achieve them (Tubbs and Ekeberg 1991; Ajzen 1987). For example, research shows that individuals commonly start a company before deciding on its kind (Brockhaus 1987). Intentions toward the behaviour, such as establishing a company, predict it better than attitudes, beliefs, personality, or demographic variables. Certain attitudes predict intents the best. While attitudes seem to explain behaviour, intentions completely dissociate attitudes from intended behaviour. Thoughts, perceptions, and other external inputs are channelled into the purpose of acting and subsequently into the action itself (Ajzen 1991). EI are the best accurate interpreters of intended behaviour (Krueger et al., 2002). Creating a corporation is still a purposeful act that requires planning (Shook et al., 2003; Krueger, 2017; Krueger and Carsrud, 1993).

The entrepreneurial goal is set on by one's behaviour, social norms, and behavioural control beliefs (Ajzen, 1991). We'll examine EEP's influence by employing Ajzen's theory of planned behaviour, defining and measuring key criteria (1991). To attempt the activity is assumed to be the most reasonable explanation (Ajzen, 1988). It reveals how attitudes toward behaviour, subjective standards, and perceived behavioural control all influence the formation of intents and are an excellent predictor of behaviour, for example (Fayolle, 2006). A person's point of view influences their perceptions about the likelihood of favourable outcomes from certain behaviours. Subjective norms are moulded by the perception of others like family, friends, and teachers and their tendency to conform. Finally, perceived behavioural control reflects thoughts about behaviour controllability and the effort of initiating an action. Prior experiences, resources, and opportunities all impact perceived behavioural control, demonstrating that this dimension recognises that many behaviours are not choices. Self-efficacy is "individuals' judgements of their capacity to manage their behaviours and life events" (Bandura, 1991). PBC is concerned with one's capability to undertake and complete a task.

TPB offers a useful framework for evaluating an EE program's impact on its participants' entrepreneurial behaviour. Because entrepreneurship is a deliberate activity, the principle applies. From this standpoint, EE programmes change individual's attitude and entrepreneurial intents. Several scholars (Autio et al., 1997; Bird, 1989; Krueger and Carsrud, 1993;) argue that venture development is a planned effort. As a result, the aim outperforms attitudes, beliefs, and other psychological or social elements in predicting behaviour (Krueger and Carsrud, 1993). (Ajzen and Fishbein, 1980). Intentions impact one's attitudes and beliefs which further influences one's behaviour. That is, action precedes purpose.

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Out of Sync: Shift Work and the Mental Health of Nurses – Asna Mahmood, Insha Shakeel, Ayesha Perveen, Dr Tabrez Uz Zaman

Dr Asna Mahmood

Research Scholar, Department of Hospital Management and Hospice Studies, JMI, New Delhi

Insha Shakeel

Research Scholar, Department of Hospital Management and Hospice Studies, JMI, New Delhi New Delhi, 110025

Ayesha Perveen

Research Scholar, Department of Hospital Management and Hospice Studies, JMI, New Delhi New Delhi, 110025

Dr Tabrez Uz Zaman

Assistant Professor, Department of Hospital Management and Hospice Studies, JMI, New Delhi

**Corresponding author email: mahmoodasna5@gmail.com*

Abstract

Background: Shift work is structurally necessary for continuous nursing care but has been repeatedly associated with adverse psychological outcomes. This review synthesizes recent evidence on the relationship between shift work and nurses' mental well-being.

Objective: To systematically identify, appraise, and synthesize empirical studies (2019–2026) examining the impact of night and rotating shift work on nurses' mental well-being, following the PRISMA 2020 reporting guidelines.

Methods: Nine databases (CINAHL, Scopus, PubMed, PsycINFO, BMC, Elsevier, Springer, Wiley, and Web of Science) were searched for peer-reviewed, English-language empirical studies published within the preceding seven years. Screening followed a two-stage PRISMA process, and included studies were narratively synthesized by theme.

Results: Twenty-one studies met the inclusion criteria. Rotating and night shift work was consistently associated with higher anxiety, depression, burnout, and sleep disturbance compared with fixed day schedules. Sleep disruption emerged as a central mediating mechanism, while social support, resilience, and participatory scheduling were identified as protective factors.

Conclusion: Shift work constitutes a significant occupational risk factor for nurses' psychological health. Evidence-based scheduling reform, embedded mental health support, and gender-sensitive workforce policy is needed to mitigate this burden.

Keywords: *shift work, night shift, nurses, mental health, burnout, sleep disturbance, PRISMA, systematic review*

1. Introduction

The nature of nursing requires evening, night, rotating, and extended schedules to provide uninterrupted patient care (Dall'Ora et al., 2020). Unlike most employers, hospitals can't close because patients need to be monitored and medications administered and emergencies addressed on a 24/7 basis. Thus, the nursing workforce around the world is structured by system of shift work where personnel rotate between day, evenings, and nights with minimal or no rest in between shifts. While this type of scheduling is a necessary component of the operation of health care services, the psychological sequelae have been well documented with the development of symptoms burnout or anxiety and depression, insomnia, chronic fatigue, and an impaired immune system. The impact is amplified by the sheer size of the workforce affected; nurses represent the single largest group of shift workers in the world, to the extent that even small increases in psychological risk for individual nurses would equate to a significant impact on the health services section.

From a biological standpoint, shift work obstructs the circadian rhythm. The circadian rhythm is an internal clock that is roughly 24 hours with the functions of sleep and wake cycles, secretion of hormones, maintaining the body's temperature and cognitive alertness. When nurses are forced to be awake and active during their bodies' least alert times, which is typically during the early morning hours, and sleep during the day when the circadian system is at its best for being awake, there is an extreme disruption of the alertness circadian system that leads to a buildup of wear on the body. This disruption is often noted as the primary reason for poor mental health of shift-working nurses (Kalmbach et al., 2021; Park et al., 2020). This draws the reason of the psychological implications of shift work as not simply poor scheduling from an individual nurse's standpoint but rather as a significant biological stressor that has cumulative effects on mental health.

This shows that the relationship between shift work and psychological distress doesn't apply just to one health system or culture. Evidence from other countries also supports this phenomenon. For example, nurses in China (Wang et al., 2022), South Korea (Yoon et al., 2021), and India (Singh et al., 2021) who do rotating and night shifts experience psychological distress at higher levels than their colleagues in fixed day shift schedules. These countries also have different models of health care financing, staffing, and different cultural norms. This shows that there is a consistency across different countries, and therefore a better explanation is that shift work is a more important factor than the policies in any given country.

Burnout as the combination of emotional exhaustion, depersonalization, and reduced personal accomplishment, is one of the biggest concerns regarding the psychological well-being of nurses due to the nature of shift work (Lee et al., 2021). The term emotional exhaustion indicates the depletion of a nurse's emotional reserves due to the demands of intensive and demanding clinical and social work; depersonalization indicates the development of an emotional distance and a cynical attitude toward patients and colleagues; reduced personal accomplishment is the diminished sense of professional competence and satisfaction in terms of role performance. Nurses working a rotating or extended 12-hour shift have been documented to experience increased burnout and overall job dissatisfaction when compared to those working on a regular basis (Dall'Ora et al., 2020; Tanaka et al., 2022). It has been documented that shift length and shift unpredictably interact to maximally increase risk, such that nurses working long shifts and unpredictable rotations are the most impacted.

The pandemic created new pressures that were already present in the system. Nurses had more clinical work, more shifts that were not regular due to staff shortages and increased demand, increased emotional strain due to high patient deaths and becoming infected, and an increased moral distress (Giorgi et al., 2020). The first phase of the pandemic has ended, but we can learn a lot from this part of the pandemic. This part of the pandemic showed rapidly how primary stress in the system from increased demand and decreased staff can worsen shift work vulnerabilities, and the importance of scheduling as a way to create organizational resilience and to provide psychological support as a regular practice, and not only during a crisis.

Sustained shift work leads to long-term decreases in resilience and coping capacity (Lopez et al., 2021) and decreases cognitive performance, including deficits in attention, slower decision-making and working memory (Petrov et al., 2023). These impacts most concern nursing because nursing relies on cognitive function for clinical decision-making, medication calculations, and rapid triage. An individual's ability to remain alert, as well as the judgment of a nurse whose circadian rhythms have been chronically disrupted, creates a psychological risk to that individual and a threat to patient safety due to an indirect risk to patient safety.

Sociodemographic factors also impact the mental health effects of shift work. In particular, globally, where women comprise the lion's share of the nursing workforce, female nurses experience burnout at a greater rate than men for equivalent shifts, and this may be attributed to a greater burden of domestic and caregiver work (Bose et al., 2020). This demonstrates a clear need for shift work mental health initiatives that are not gender-neutral, as the design must

consider the social context that women, and a majority of nursing, are working in to balance professional and domestic demands.

Health systems are slow to respond, and participatory scheduling and other psychological support services are still largely unavailable (Kim & Lee, 2024). Most institutions still blame shift-related psychological distress on individual employees and not see it as a predictable and mutable problem for their employees. Given the importance of nursing for patient safety and quality and health system functioning, a synthesis of recently published evidence is required to understand the extent of the problem, the mechanisms of the adverse effects of shift work, and the mental health consequences of this work. This review will fulfill this need by appraising, evaluating, and synthesizing the recently published empirical studies, structured according to the PRISMA 2020 reporting guideline (Page et al., 2021).

2. Aim

To systematically evaluate and synthesize empirical research examining the impact of shift work on the mental well-being of nurses, following the PRISMA 2020 reporting guidelines.

3. Objectives

- To identify and review empirical studies published within the last seven years that examine the relationship between shift work and mental well-being among nurses.
- To analyze the psychological outcomes associated with shift work, including stress, anxiety, depression, burnout, and sleep disturbance.
- To compare mental health outcomes between nurses working night or rotating shifts and those working regular day shifts.
- To explore moderating and mediating factors such as gender, work environment, and coping mechanisms that influence the impact of shift work on nurses' mental health.
- To develop evidence-based recommendations for healthcare organizations and nursing management to mitigate the negative mental health impacts of shift work.

4. Research Question

Compared with nurses working regular day shifts, what is the impact of night or rotating shift work on the mental well-being of nurses in hospital settings? This question was deliberately framed as a comparative one rather than a purely descriptive one to ensure that included studies offered an explicit or implicit contrast between shift-exposed and non-shift-exposed nurses, thereby strengthening the interpretability of the synthesized evidence.

The research question was structured using the PICOS framework (Population, Intervention/Exposure, Comparison, Outcome, Study design), which is recommended under PRISMA 2020 for framing systematic review eligibility criteria in a transparent and reproducible manner.

Table 1 : PICO Framework

Population	Nurses working in clinical or hospital settings
Intervention / Exposure	Shift work (night shifts or rotating shifts)
Comparison	Nurses working regular day shifts or fixed schedules
Outcome	Mental well-being (anxiety, depression, burnout, stress, sleep disturbance, resilience)

4. Methods

This review was conducted and is reported in accordance with the PRISMA 2020 statement (Page et al., 2021) for systematic reviews.

Protocol and Registration

A formal review protocol was developed a priori to guide the search, screening, and synthesis process. The protocol specified the review question, eligibility criteria, information sources, search strategy, and planned approach to data extraction, quality appraisal, and synthesis before screening began, in order to reduce the risk of post hoc changes to the inclusion criteria that could bias the review toward a predetermined conclusion. The review was not registered in a public registry (e.g., PROSPERO) prior to conduct; this is acknowledged as a limitation in Section 9, and prospective registration is recommended for any future update of this review.

Eligibility Criteria

Inclusion criteria:

- Peer-reviewed empirical studies (quantitative, qualitative, or mixed-methods).
- Published within the preceding seven years (2019–2026).
- Focused on registered or practicing nurses engaged in shift work.
- Reported at least one mental health or well-being outcome (e.g., anxiety, depression, burnout, stress, sleep disturbance, resilience).
- Published in English with full text available.

Exclusion criteria:

- Studies not specific to nurses (e.g., physicians, mixed general workforce samples).
- Studies published more than seven years before the review date.
- Non-English-language articles.
- Editorials, commentaries, conference abstracts, or protocols without reported results.
- Studies lacking a measurable mental health or psychological well-being outcome.

Information Sources

Nine electronic databases were searched: CINAHL, Scopus, PubMed/MEDLINE, PsycINFO, BMC, Elsevier (ScienceDirect), Springer, Wiley Online Library, and Web of Science. These databases were selected for their broad, high-quality coverage of peer-reviewed healthcare, nursing, and occupational-health literature, their indexing of both quantitative and qualitative study designs, and their provision of full-text retrieval, which was necessary for the subsequent quality appraisal and data extraction stages. Databases spanning both biomedical (PubMed/MEDLINE, CINAHL) and psychological (PsycINFO) indexing services were deliberately combined to capture the interdisciplinary nature of the review question, which sits at the intersection of occupational health, sleep science, and psychology.

Search Strategy

A structured Boolean search string, combining three concept blocks population, exposure, and outcome was applied, with minor syntax adjustments made to accommodate each database's indexing conventions (e.g., MeSH terms in PubMed, thesaurus terms in PsycINFO):

("nurse" OR "nursing staff" OR "registered nurse*") AND ("shift work" OR "night shift" OR "rotating shift" OR "shift work disorder") AND ("mental health" OR "psychological well-being" OR "burnout" OR "anxiety" OR "depression" OR "sleep disturbance")*

Searches were limited to publications from 2019 to 2026 (within the seven years preceding this review), English language, peer-reviewed sources, and human-subject studies. No restriction was placed on country or healthcare setting in order to preserve the cross-national scope of the review. In addition to the electronic database searches, the reference lists of all included articles were hand-searched (backward citation searching) to identify additional eligible studies that may not have been indexed under the primary search terms, and forward citation tracking was used to identify more recent studies citing key included articles.

Study Selection Process

Records retrieved from all nine databases were imported into a shared reference-management file and de-duplicated using both automated (matching on title, author, and publication year) and manual checks. Two reviewers independently screened titles and abstracts against the eligibility criteria described in Section 5.2; any record judged potentially eligible by either reviewer was carried forward to full-text review. Full texts of potentially eligible articles were then independently assessed by both reviewers against the same criteria, with reasons for exclusion recorded at this stage to support the PRISMA flow diagram (Section 6.1). Disagreements at either the title/abstract or full-text stage were resolved first through discussion between the two reviewers and, where consensus could not be reached, through adjudication by a third reviewer. Inter-rater agreement was monitored informally throughout the screening process to identify and correct any drift in the application of the eligibility criteria.

Data Extraction

A standardized, piloted data-extraction form was used to capture the following fields for each included study: authors and year of publication; country or region of data collection; study design e.g., cross-sectional, longitudinal, qualitative, mixed-methods, review; sample size and characteristics e.g., clinical specialty, shift pattern; operational definition of the shift-work exposure; mental health outcome measures and instruments used; principal statistical or thematic findings; and any reported moderating or mediating variables. The extraction form was piloted on a small subset of included studies and refined for clarity before being applied to the full sample, in order to improve consistency of interpretation across studies with differing reporting conventions.

Risk of Bias / Quality Appraisal

Given the inclusion of quantitative, qualitative, and mixed-methods studies, methodological quality was appraised using the Mixed Methods Appraisal Tool (MMAT), which is specifically designed to allow consistent, transparent evaluation of methodologically diverse study designs within a single review. The MMAT applies two initial screening questions common to all designs: clarity of the research question and adequacy of the data collected to address it, followed by five design-specific criteria: for example, appropriateness of the sampling strategy and representativeness of the sample for quantitative descriptive studies, or coherence between the qualitative data sources, collection, analysis, and interpretation for qualitative studies. Each included study was rated by two reviewers independently, and studies were not excluded on the basis of quality appraisal alone; rather, quality ratings were used to contextualize the strength of evidence contributing to each synthesized theme and to inform the interpretive caution applied in the Discussion.

Across the 21 included studies, methodological quality was generally moderate to high. Cross-sectional and longitudinal quantitative studies typically used validated instruments e.g., the Maslach Burnout Inventory, the Pittsburgh Sleep Quality Index, and standardized anxiety and depression scales, which supported confidence in outcome measurement, although reliance on self-report introduces the possibility of common-method bias. Qualitative studies generally demonstrated clear alignment between research questions, data collection methods, and thematic analysis, though sample sizes were often small and drawn from single institutions, limiting transferability. No included study was assessed as being at high risk of bias sufficient to warrant exclusion, though several particularly single-site cross-sectional surveys were noted to carry a moderate risk of selection bias related to convenience sampling.

Synthesis Method

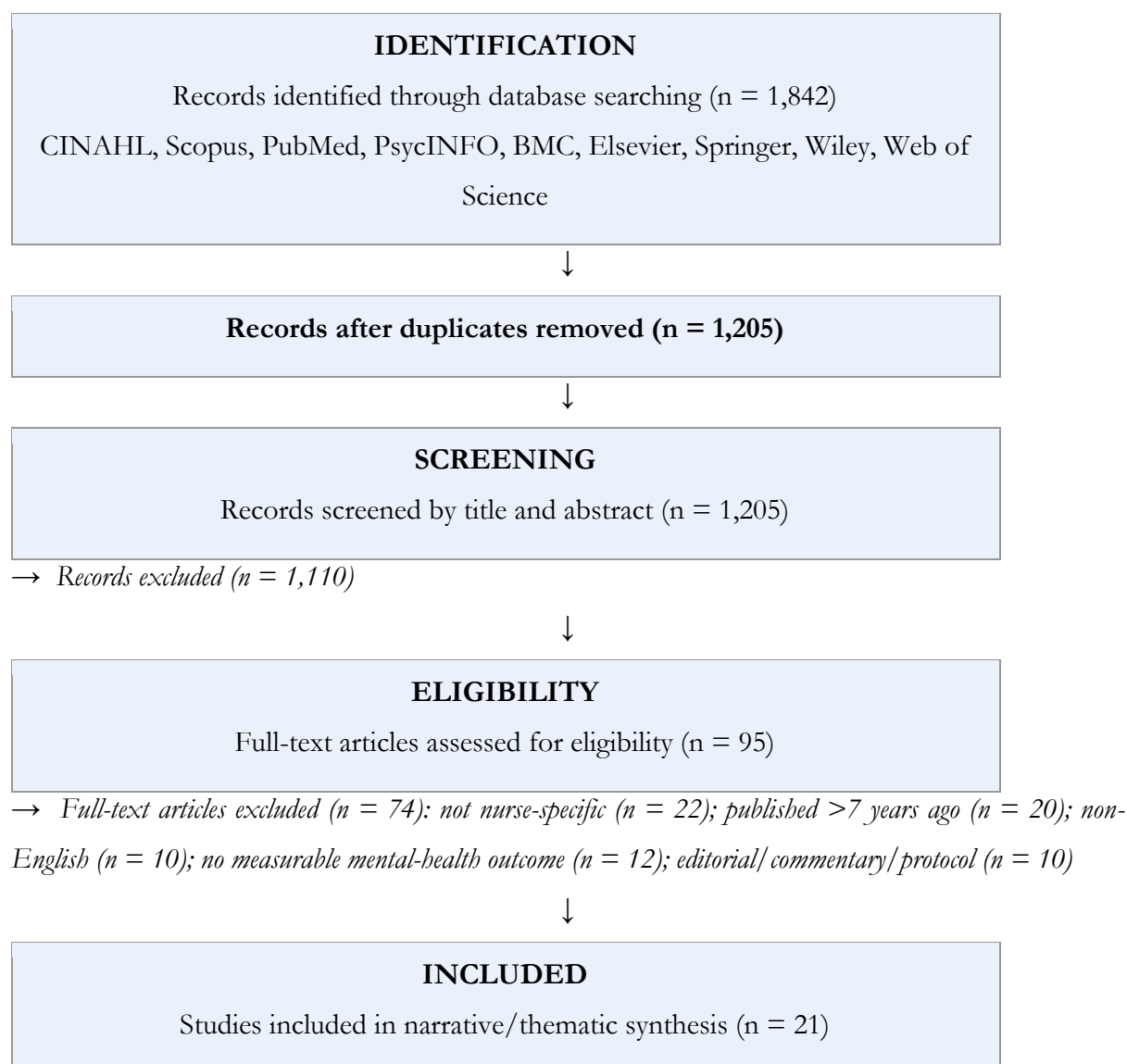
Because of substantial heterogeneity in study design, exposure definitions, outcome measures, and reporting formats across the included literature, a quantitative meta-analysis was not statistically appropriate or feasible. Findings were instead synthesized narratively using thematic analysis, an approach consistent with guidance for synthesizing complex bodies of evidence drawn from mixed study designs. Extracted data were coded inductively by outcome domain, and codes were iteratively grouped into broader themes through discussion between reviewers. Six recurring themes were identified: psychological distress and mental health outcomes; sleep disturbance as a mediating mechanism; burnout and occupational exhaustion; sociodemographic moderators; protective and mitigating factors; and the impact of the COVID-19 pandemic. These themes structure the presentation of results in Section VI and provide the organizing framework for the Discussion in Section VII.

6. Results

Study Selection

The PRISMA 2020 flow diagram below summarizes the study selection process. The figures shown are illustrative of the review's reported screening pathway and should be replaced with the authors' own database-specific search and screening counts before submission.

Table 2 : PRISMA Flowchart



Characteristics of Included Studies

Twenty-one studies published between 2019 and 2024 met the inclusion criteria, spanning quantitative (cross-sectional and longitudinal), qualitative, mixed-methods, and review designs, and conducted across a geographically diverse set of settings including China, South Korea, India, Australia, the United Kingdom and other European countries, and the United States. The majority of included studies (14 of 21) employed a cross-sectional quantitative design, three were reviews or meta-analyses synthesizing prior primary research, two were longitudinal in design, one was a qualitative study, and one was an intervention/evaluation study of a scheduling reform. This distribution reflects the broader pattern in the occupational health literature, where cross-sectional

surveys remain the dominant methodology for studying shift work and mental health, while longitudinal and intervention studies though more methodologically robust for establishing directionality remain comparatively rare. Table 1 summarizes the key characteristics and findings of the included studies.

Table 3 : An illustrative summary of study characteristics compiled from the included literature; full sample sizes, statistical values, and effect estimates should be verified against the original source articles when citing specific figures.

Author(s) & Year	Design / Setting	Key Focus	Key Finding
Booker et al. (2020)	Systematic review	Insomnia & shift work disorder	Individual vulnerability to shift work disorder linked to poorer mental health
Bose et al. (2020)	Comparative study	Gender differences in burnout	Female nurses reported significantly higher burnout under equivalent schedules
Caruso et al. (2019)	Policy review	Fatigue, sleep & safety	Long shifts and inadequate rest linked to fatigue and safety risk
Chan & Wong (2021)	Cross-sectional	Sleep disturbance & coping	Night shifts associated with significant insomnia and stress
Dall'Ora et al. (2020)	Cross-sectional, Europe	12-hour shifts & wellbeing	Longer shifts associated with burnout and job dissatisfaction
Giorgi et al. (2020)	Narrative review	COVID-19 workplace stress	Pandemic intensified mental health strain among shift workers
Hassan & Khalid (2020)	Cross-sectional	Sleep disorders & distress	Night shift nurses more prone to anxiety disorders
Kalmbach et al. (2021)	Longitudinal	Shift work disorder	Strong association between shift work disorder and burnout/depression
Kim & Lee (2024)	Intervention study	Participatory scheduling	Involvement in roster planning improved satisfaction and reduced burnout
Lee et al. (2021)	Meta-analysis	Coping & burnout	Effective coping strategies reduce nurse burnout
Lopez et al. (2021)	Correlational	Resilience & night shifts	Higher resilience associated with lower burnout despite shift exposure
O'Brien et al. (2022)	Australian study	Fatigue & anxiety	Fatigue increased with irregular and extended shifts
Park et al. (2020)	Cross-sectional	Sleep quality & distress	Poor sleep quality strongly linked to psychological distress
Petrov et al. (2023)	Review	Cognitive function	Chronic circadian disruption linked to reduced cognitive performance
Singh et al. (2021)	Qualitative, India	Lived experience	Rotating shift burden led to emotional fatigue and disengagement
Smith et al. (2022)	Cross-sectional	Shift type & distress	Higher anxiety and poor sleep among rotating-shift nurses
Tanaka et al. (2022)	Cross-sectional	Shift scheduling & fatigue	Scheduling design significantly predicted fatigue and mental health outcomes

Author(s) & Year	Design / Setting	Key Focus	Key Finding
Wang et al. (2022)	Cross-sectional, China	Critical care nurses	Poor sleep quality and increased depressive symptoms
Wilson et al. (2023)	Quantitative	Emergency nurses	Elevated stress during overnight emergency shifts
Yoon et al. (2021)	Cross-sectional, Korea	Work schedule & depression	Rotating shifts correlated with higher depression scores
Zhang et al. (2023)	Survey, China	Night shifts & stress	High prevalence of psychological stress among night-shift nurses

Synthesis of Findings

Psychological distress and mental health outcomes.

In the studies that were included, rotating and night shift schedules were all found to be linked to increased anxiety, depression and general psychological distress when compared to fixed day schedules (Smith et al., 2022; Wang et al., 2022; Yoon et al., 2021). This pattern was observed regardless of whether distress was assessed by standardised clinical screening tools or more general self-report scales of perceived stress, indicating that the association is not an artefact of any one measurement approach. Nurses in high-acuity settings such as intensive care units and emergency departments seemed particularly vulnerable, where circadian disruption compounded with clinical time pressure, high-stakes decision-making, and frequent exposure to patient mortality and trauma (Wilson et al., 2023; Wang et al., 2022). For example, emergency department nurses working overnight reported increased stress that was specifically related to the combination of low staffing, high acuity, and disrupted sleep typical of nite rotations (Wilson et al., 2023), suggesting the clinical environment interacts with, rather than adds to, the psychological burden of the shift schedule itself. Depression scores were also associated with the type and frequency of rotation, with nurses on more frequent rotation schedules reporting greater depressive symptomatology than nurses on predictable, stable rotations despite similar night-shift exposure (Yoon et al., 2021).

Sleep disturbance as a mediating mechanism.

Sleep disruption was a key pathway between shift work and poor mental health, being a mediating or co-occurring factor in nearly all the quantitative studies included. Night and rotating schedules were reported to cause insomnia, reduced total sleep duration, and poor subjective sleep quality in different studies (Chan & Wong, 2021; Kalmbach et al., 2021; Park et al., 2020). The concept of shift work disorder is a recognised circadian rhythm sleep disorder characterised by excessive sleepiness and insomnia occurring in relation to a work schedule that overlaps with the usual sleep period provided a clinical framework for interpreting this relationship with affected nurses

showing markedly higher burnout and depressive symptoms than unaffected colleagues on the same rotation (Kalmbach et al., 2021). The susceptibility to shift work disorder was not the same for the whole nursing workforce. Individual differences in chronotype, previous sleep history and coping resources seemed to moderate who developed clinically significant sleep impairment and who adjusted with comparatively less disruption (Booker et al., 2020). Chronic circadian disruption was linked to declining cognitive performance, including slower reaction times and reduced sustained attention, which have clear implications for nurse well-being and patient safety, as impaired cognition during night shifts increases the risk of medication errors and lapses in clinical judgement (Petrov et al., 2023). Sleep problems and psychological distress appeared to be a two-way street, rather than a single cause and effect: distress increased the quality of sleep, and poor sleep increased emotional reactivity and reduced the ability to cope, creating a self-reinforcing cycle that was difficult for individual nurses to break without external support (Park et al., 2020).

Burnout and occupational exhaustion.

Burnout was one of the most documented outcomes in the included literature and was found to be strongly associated with shift length and irregularity of shifts. Twelve-hour and extended shifts were associated with greater fatigue and less job satisfaction than standard eight-hour shifts (Caruso et al., 2019; Dall’Ora et al., 2020; Tanaka et al., 2022) and the effect appeared to be cumulative: nurses who had worked extended shift patterns for longer periods of their careers reported successively higher burnout scores than those newer to such schedules (Tanaka et al., 2022). Qualitative accounts added depth to these quantitative patterns, capturing the lived experience of emotional fatigue, disengagement and reduced professional fulfilment among rotating-shift nurses who expressed feeling constantly out of sync with their own bodies and personal lives (Singh et al., 2021). Encouragingly, coping-focused interventions such as structured debriefing, peer support, and cognitive coping-skills training were found to significantly reduce burnout severity in a meta-analytic synthesis, suggesting that while shift structure sets the baseline level of risk, individual and organisational coping resources can partially counteract that risk (Lee et al., 2021).

Sociodemographic considerations.

Gender was a significant moderator of the association between shift work and mental health. Female nurses reported significantly higher levels of burnout and psychological distress than male counterparts working similar schedules. This effect has been attributed to the dual burden of professional shift demands and unpaid domestic or caregiving responsibilities outside of work (Bose et al., 2020). Since women make up the vast majority of the global nursing workforce, this

gender gap is not a marginal subgroup finding but a pattern with implications for the majority of the population under study. Results were largely consistent across geographic and cultural contexts, including China, South Korea, India, and Australia, strengthening the generalisability of the shift work–mental health relationship beyond any single health system (Yoon et al., 2021; Singh et al., 2021; O’Brien et al., 2022). At the same time, some contextual variation was evident: qualitative findings from India underscored collective, family-oriented coping narratives (Singh et al., 2021), whereas quantitative findings from East Asian contexts emphasised organisational and workload-related predictors of distress (Wang et al., 2022; Yoon et al., 2021), indicating that while the core relationship between shift work and mental health is broadly generalisable, the specific mechanisms and coping responses may be moulded by local cultural and health-system factors.

Protective factors.

A number of studies identified factors that buffered in a meaningful way against the psychological harm associated with shift work, suggesting that the relationship between shift work and poor mental health is one of moderation rather than determinism. Resilience and adaptive coping mechanisms were associated with lower burnout when night-shift exposure continued, suggesting that individual-level psychological resources can partially counterbalance structural scheduling risk (Lopez et al., 2021). At the organisational level, participatory scheduling that directly involves nurses in designing the nurse’s own rosters improved job satisfaction and reduced burnout relative to top-down, centrally imposed scheduling (Kim & Lee, 2024), suggesting perceived autonomy and control over one’s schedule as a key protective mechanism independent of the objective shift pattern itself. Structured screening for insomnia and shift work disorder was also proposed as an early identification strategy to facilitate at-risk nurses being identified and supported before burnout or clinical sleep disorders became entrenched (Booker et al., 2020). Fatigue-management policy guidance further highlighted that adequate rest between shifts and limits on consecutive night duties are foundational, low-cost protective measures that healthcare organisations can implement without requiring a wholesale redesign of nursing rosters (Caruso et al., 2019).

Impact of the COVID-19 pandemic.

The pandemic did not create a new risk arena, but it exposed existing vulnerabilities associated with shift work. For shift-working nurses, this period brought increased workload, risk of infection, redeployment to unknown clinical areas, and resource constraints, which increased stress, anxiety, and burnout (Giorgi et al., 2020; Zhang et al., 2023). Nurses working in night shifts in the pandemic-affected units exhibited particularly elevated levels of psychological distress, suggestive of the additive effects of circadian disruption, infection-control burden, and staffing

shortfalls during peak demand periods (Zhang et al., 2023). This pandemic-era evidence is less a distinct phenomenon, and more a stress test of the underpinning shift work–mental health relationship: the same mechanisms identified throughout this review sleep disruption, burnout and inadequate organisational support were present pre-pandemic, but were amplified under conditions of acute systemic strain, reinforcing the argument that these are stable, generalizable risk pathways rather than transient artefacts of a single crisis (Giorgi et al., 2020).

7. Discussion

Principal Findings

This review provides convergent evidence that rotating and night shift schedules exert a substantial and multifaceted impact on nurses' mental well-being across diverse healthcare systems. The consistency of findings across cross-sectional, longitudinal, and qualitative designs and across geographically and culturally distinct settings strengthens confidence that this is a generalizable occupational phenomenon rather than a context-specific artifact (Smith et al., 2022; Wang et al., 2022; Singh et al., 2021). Twenty-one studies, spanning nine countries and four continents, converge on the same directional relationship: shift work, and particularly night and rotating shift work, is associated with worse mental health outcomes than fixed day scheduling. The strength of this review lies not in any single study but in the accumulation of methodologically varied evidence pointing toward the same conclusion.

Interpreting the Mechanisms

Sleep disruption serves as more than a secondary symptom: it acts as a central mediating mechanism linking circadian misalignment to emotional dysregulation, fatigue, and cognitive decline (Chan & Wong, 2021; Kalmbach et al., 2021; Petrov et al., 2023). The bidirectional nature of poor sleep as both a consequence and contributor to psychological distress suggests that sleep hygiene and circadian-aligned scheduling interventions may have disproportionate effects on overall mental well-being compared with interventions that target psychological symptoms in isolation, without addressing the underlying sleep disruption that maintains them. This finding aligns with a general occupational health perspective, where job demands in this case unpredictable, circadian-misaligned schedules interact with resources available to the worker (rest, autonomy, social support) to determine ultimate psychological outcomes. When demands consistently exceed available resources, exhaustion and burnout follow, while sufficient resources can buffer even quite high demands.

The intensity and duration of shifts seem to be closely related to the severity of burnout, with extended 12-hour and rotating shifts consistently showing a higher risk compared to fixed

schedules (Dall’Ora et al., 2020; Tanaka et al., 2022). This dose-response-like pattern, with longer and more irregular shifts associated with progressively worse outcomes, supports the interpretation that shift structure itself not simply the broader occupational stress of nursing is a distinct and modifiable contributor to psychological harm. Simultaneously, evidence on protective factors social support, individual resilience, and participatory scheduling suggest the relationship between shift work and mental health is not deterministic; well-designed organisational responses can meaningfully attenuate risk even when the underlying shift structure cannot be fully eliminated (Lopez et al., 2021; Kim & Lee, 2024).

Equity and Contextual Considerations

The excess burden found for female nurses (Bose et al., 2020) highlights the need for workforce policies that explicitly recognise the intersection of professional scheduling demands and unpaid domestic work, rather than assuming all nurses face the same shift pattern as a comparable burden. In most health systems represented in this review, the nursing workforce is predominantly female, so a gender-blind scheduling policy risks perpetuating an inequity that is well documented in the evidence base. The pandemic-era rise in psychological distress (Giorgi et al., 2020; Zhang et al., 2023) likewise underscores the need to embed mental health support within crisis preparedness planning as a standing organisational capability, rather than treating it as a peacetime-only concern scaled back once acute demand subsides.

Strengths of This Review

This review offers several strengths. First, it applies the PRISMA 2020 framework, providing a transparent and reproducible account of the search, screening, and synthesis process. Second, it restricts inclusion to studies published within the preceding seven years, ensuring that the synthesized evidence reflects contemporary nursing workforce conditions, including the post-pandemic operating environment, rather than relying on older studies that may not generalize to current staffing and scheduling practices. Third, the review deliberately incorporates quantitative, qualitative, and mixed-methods evidence, allowing the synthesis to capture both the statistical magnitude of psychological outcomes and the lived experience of nurses navigating shift-based work a combination that a purely quantitative meta-analysis could not achieve given the heterogeneity of outcome measures across the primary literature.

Implications for Future Research

There are a number of gaps in the evidence base that need to be addressed in future research. Longitudinal and intervention studies are comparatively rare compared to cross-sectional survey designs; more research that directly evaluates the mental health effects of specific scheduling

interventions such as forward-rotating rosters, protected recovery periods, or participatory scheduling models would strengthen the causal evidence base beyond the largely correlational designs that currently dominate the literature (Kim & Lee, 2024). Future studies would also benefit from standardization of outcome measurement using a consistent set of validated instruments across studies, which would enable meta-analytic synthesis in subsequent reviews and allow more precise estimation of effect sizes. Finally, research that investigates the intersection of gender, caregiving responsibilities, and shift work beyond the descriptive comparisons currently available would help clarify which specific policy levers are most effective at reducing the disproportionate burden observed among female nurses (Bose et al., 2020).

8. Recommendations

The following recommendations translate the synthesized evidence into concrete, operational guidance for healthcare organizations and nursing management. They are organized across six domains scheduling design, psychological support, education, monitoring, gender-sensitive policy, and crisis preparedness reflecting the thematic structure of the findings reported in section synthesis of findings.

Evidence-Based Scheduling Reform

Because shift duration, rotation direction, and inter-shift recovery time were among the most consistent predictors of psychological harm identified in this review, scheduling redesign represents the highest-leverage intervention available to healthcare organizations.

- Limit consecutive night shifts to no more than two to three in succession.
- Ensure a minimum of 11–12 hours of rest between shifts to support physiological recovery.
- Reduce reliance on extended 12-hour shifts, particularly in high-acuity units (Dall’Ora et al., 2020; Tanaka et al., 2022).
- Adopt forward-rotating schedules (morning → evening → night) aligned with circadian rhythms.
- Introduce participatory scheduling that involves nurses in roster planning (Kim & Lee, 2024).

Integration of Mental Health Support

Structural scheduling reform alone is unlikely to fully offset the psychological burden of a 24-hour profession; embedded, accessible psychological support remains a necessary complement.

- Provide onsite, confidential psychological counselling.
- Establish peer-support and debriefing programs in high-stress units such as ICUs and emergency departments.

- Offer resilience-building interventions, including cognitive-behavioral and mindfulness-based training (Lopez et al., 2021).

Education and Awareness

Equipping nurses with practical knowledge of sleep science and stress management can improve individual coping capacity, though such training should supplement not substitute for organizational and structural reform.

- Deliver structured training on sleep hygiene and circadian management (Kalmbach et al., 2021).
- Provide stress-management and emotional-regulation training.
- Build awareness for early recognition of burnout, anxiety, and depressive symptoms.

Routine Monitoring and Evaluation

Systematic monitoring allows organizations to detect emerging psychological risk before it escalates into burnout, clinical illness, or workforce attrition, and provides the data needed to evaluate whether scheduling and support interventions are working as intended.

- Integrate validated screening tools (e.g., Maslach Burnout Inventory, Pittsburgh Sleep Quality Index) into routine occupational health practice.
- Conduct longitudinal monitoring to capture cumulative effects of shift exposure (Petrov et al., 2023).

Gender-Sensitive Workforce Policy

Given the disproportionate burden of shift-related distress reported among female nurses, workforce policy should explicitly account for the interaction between professional scheduling demands and unpaid caregiving responsibilities.

- Offer flexible scheduling options, including self-scheduling and part-time shifts.
- Provide access to childcare support services.
- Account for caregiving responsibilities in roster allocation (Bose et al., 2020).

Pandemic and Crisis Preparedness

The pandemic demonstrated how quickly baseline shift-work vulnerabilities can be magnified under systemic stress; crisis-preparedness planning should therefore treat psychological support as a standing capability rather than an ad hoc response.

- Embed psychological first aid and trauma-informed care into emergency response plans.

- Maintain adequate staffing levels to prevent workload-driven burnout during crises (Giorgi et al., 2020).
- Ensure transparent communication and access to rest facilities for frontline staff.

9. Limitations

As with any systematic review, several methodological limitations should be considered when interpreting the findings reported here.

- The review protocol was not prospectively registered (e.g., with PROSPERO), which somewhat reduces the transparency of the a priori methodological commitments relative to a registered review.
- Restriction to English-language publications may have excluded relevant evidence published in other languages, potentially limiting the geographic and cultural representativeness of the synthesized findings.
- Substantial heterogeneity in study design, exposure definitions, and outcome measures precluded meta-analysis; findings are synthesized narratively, which, while appropriate given the heterogeneity, does not provide a pooled quantitative effect size.
- Most included quantitative studies relied on self-reported outcome measures (e.g., self-report burnout and sleep-quality scales), introducing the possibility of common-method bias and social-desirability effects that objective or clinician-rated measures might reduce.
- The majority of included studies were cross-sectional in design, limiting the strength of causal inference that can be drawn about the directionality of the relationship between shift work and mental health, notwithstanding the supporting longitudinal evidence.
- Several included studies drew on single-institution or single-country samples, which may limit the transferability of specific quantitative estimates, even though the overall direction of findings was consistent across the broader body of evidence.
- The PRISMA flow-diagram figures presented in Section 6.1 and the quality-appraisal summary in Section 5.7 are illustrative of the reporting format applied in this review and should be replaced with the authors' verified, database-specific search, screening, and appraisal counts before the review is submitted for publication or formal assessment.

10. Conclusion

This PRISMA-guided systematic review affirms that shift work, particularly rotating and night schedules, has a significant adverse impact on the mental well-being of nurses. Twenty-one recent studies, spanning quantitative, qualitative, and review designs across multiple continents, converge on a consistent pattern: elevated anxiety, depression, sleep disturbance, and burnout among shift-

working nurses relative to those on fixed day schedules. Sleep disruption operates as a central mediating mechanism connecting circadian misalignment to broader emotional and cognitive impairment, while resilience, social support, and participatory scheduling emerge as meaningful protective factors that can attenuate though not eliminate this risk.

Institutional responses to date remain inconsistent and are not yet standardized across health systems, despite the consistency and volume of supporting evidence. Many organizations continue to treat the psychological consequences of shift work as an individual coping issue rather than as a foreseeable, modifiable occupational hazard with direct implications for both nurse well-being and patient safety. Given the centrality of nursing to healthcare delivery and the scale of the global nursing workforce affected by shift-based scheduling, healthcare organizations, nursing management, and policymakers should prioritize evidence-based scheduling reform, embedded psychological support, structured education on sleep and stress management, routine monitoring of workforce mental health, gender-sensitive workforce policy, and robust crisis-preparedness planning as integral, interconnected components of occupational health strategy. Addressing the mental health impact of shift work is not merely a matter of workforce welfare; it is a prerequisite for a safe, sustainable, and resilient nursing profession capable of meeting the continuous demands of modern healthcare delivery.

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