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# IMPACT OF PERCEIVED SUSTAINABLE BANKING PRACTICES ON THE TURNOVER INTENTION OF E-BANKING CUSTOMERS IN MANIPUR: A MEDIATING ROLE OF CUSTOMER SATISFACTION

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## ABSTRACT

Bank has a significant role in the sustainable development of the economy through their electronic banking services. It can create opportunities for sustainable business. Building strategies by going Digital, providing user-friendly, economical, and convenient services. With utmost utilization of the scarce resources available to the service provider. The study aims to examine the Impact of Perceived Sustainable Practices on the Turnover Intention of E-Banking Customers in Manipur, with customer satisfaction as its mediating factor. A total sample consisting of 77 respondents was collected through convenience for analysis. The findings show that Perceived Ease of use, Perceived Usefulness, Perceived Risk, Perceived sustainable factors and Customer Satisfaction significantly influence Turnover Intention. However, Perceived Sustainable practices fail to influence Customer satisfaction. Overall, the mediator Customer satisfaction was found to mediate the independent variable Turnover Intention significantly. The study can be of immense help to the customers as well as service providers in understanding sustainability while reducing the turnover in banking services.

## KEYWORDS

e-banking, turnover intentions, digitalization, sustainability, satisfaction.

## JEL CODES

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## 1. INTRODUCTION

The brick-and-mortar services primarily provided service quality that has been validated as level managers can employ to drive positive behavioral intentions and, ultimately, profitability (Zeithaml, 2000). The intention to quit or turnover intention of customers and employees has been a prime area of concern for the banking sectors (Ashfaq, et al., 2020). The banking sector has witnessed fierce competition from private sector banks and foreign banks. (Ashfaq, et al., 2020). Strong growth in e-services has been witnessed in recent years. Services employing virtual delivery channels, such as the Internet, are typically multichannel. (Sousa & Voss, 2006). The feature differentiating e-services from traditional services is the absence of human contact in service encounters in e-services. (M.Froehle & V.Rothb, 2004). The increasing usage of the internet as a means of communication has evolved customer expectations. Inter-organizational communication business technology helps to reduce customer uncertainty and equivocality. Thus, improving the quality of their service delivery results in a shift in turnover intention (Gerow & Miller, 2010).

The banking industry has undergone rapid changes, followed by fundamental developments. (Uppal & Kaur, 2006) One such significant change is the advancement in information technology and communication systems. It has changed the concept of traditional banking activities and is a reason behind the broadening of financial information. (M.Froehle & V.Rothb, 2004) Banking Service organizations are increasingly utilizing advanced technologies in information and communication using the Internet and E-banking service to improve their customer-facing operations' efficiency, cost-effectiveness, and quality.

A sea change has been brought to the banking sector. (Uppal & Kaur, 2006) The increasing competition among a broad range of commercial and foreign institutions in banking has given ample opportunities to its customer to turnover intention over its banking services. (Sousa & Voss, 2006) The study draws a framework for conceptualizing multichannel service quality, distinguishing between virtual, physical, and integration quality. Given the crucial role of service quality as an input of significant behavioral intentions in traditional services, it is vital to understand its role in e-service settings.

Bank has a significant role in the sustainable development of the economy through their electronic banking services. It can create opportunities for sustainable business. Building strategies by going Digital, providing user-friendly, economical, and convenient services. With utmost utilization of the scarce resources available to the service provider. To satisfy and retain the old customer as well as attract the new. In such a way, sustainability and banking can have associated through electronic banking services. Digital Banking is the conversion of traditional banking services to computerized banking services. It enables bank customers to access banking products and services through an electronic/online platform. It is a boon in the banking sector. It is a blessing in disguise for banking customers during the pandemic. The study looks at the impact of perceived sustainability practices on Turnover Intention of e-banking customers in Manipur. It also looks into the subsequent impact of the relationship between Perceived Usefulness, Perceived Ease of Use, Perceived Risk and Customer Satisfaction.

The present study is undertaken to Examine Factors Influencing Turnover Intentions in E-Banking Customers in the age of Digitalization with a mediating role of Customer Satisfaction. The factors considered for the study were Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Customer Satisfaction and turnover intention. The predictor variables are Perceived Ease of Use, Perceived Usefulness and Perceived Risk with mediator Customer Satisfaction and the Outcome variable Customer Satisfaction. The Following research questions are formulated.

1. What are the factors influencing Turnover intention in E-banking customers in Manipur?
2. What aspects of the e-banking factors contribute to explain perceived sustainability practices?
3. What aspects of e-banking factors contribute to explain Turnover Intention of Banking Customer?

## 2. LITERATURE REVIEW

### 2.1 PERCEIVED USEFULNESS

The technology acceptance model proposed by (Davis, 1989) can explain and anticipate individuals' willingness to accept information technology. It identifies with the causal explanation of the logical theory on the acceptance of information technology. (Davis, 1986) The study examines perceived ease of use and usefulness as the significant influencing factors on customer behavior. The cognitive attitude and the actual usage determine the TAM theory. Perceived Ease of Use and Perceived Usefulness are the primary variable in the Technology Accepted Model. Perceived Usefulness (PU) is the degree to which job performance was improved

using an information system. (Davis, 1989) In an E-Commerce environment, Perceived Usefulness is the degree to which customers' success rate is enhanced by using e-commerce websites. Perceived Usefulness advances purchase efficiency, results and quality of life. Perceived Usefulness has a significant impact on the behavior and attitude of the customers (Featherman & Pavlou, 2003).

## 2.2 PERCEIVED EASE OF USE

(Davis, 1989), The complexity of using an information system determines the degree to which a person believes a particular system would be effortless. (Pavlou, 2003) In their study, debated the relationship between Purchase Intention and Perceived ease of use that results in a positive impact on intention. Further, the study of (Xu, et al., 2013) shows that attitude had a mediating role between perceived ease of use and usage intention. Further pointed out that the information quality, satisfaction of information, and perceived ease of use overall affect the perceived usefulness. Perceived Usefulness influences the attitude and usage intention of new technologies. (Xu, et al., 2013). The e-service factor is the first to empirically examine the synthesized impact of perceived service quality, perceived satisfaction quality, and perceived Information quality on intention use in e-banking.

## 2.3 PERCEIVED RISK

Perceived risk (PR) refers to the spirit cost associated with customers' purchasing behavior, representing uncertainty about the future. Also (Peter & Ryan, 1976) Perceived Risk is the expectation of losses associated with the purchase and acts as an inhibitor to purchase behavior. Consumers' risk perception of the network also relates to their perception of specific apps. It represents consumers uncertainly about loss or gains in a particular transaction. (Murray, 1991). (Zhang & Yu, 2020) In their study perceived risk, trust, adverse reports, and consumer cross-platform buying behavior are conceptualized and implemented. The study on Technology Accepted Model shows that Perceived Ease of Use, Perceived usefulness, and Perceived risk significantly impact Intention in banking services.

## 2.4 CUSTOMER SATISFACTION

(NGUYEN, et al., 2020) Study the relationships and the subsequent impacts of service quality, customer satisfaction and switching costs on customer loyalty to e-banking in commercial banks. It increases the quality of services that can improve commercial banks' capacity and tangibility, ultimately providing better customer satisfaction. Their findings reveal that customer satisfaction is strongly correlated to customer loyalty. Which also results in a positive correlation with switching costs.

The study by (Banu, et al., 2019) on online banking and Customer Satisfaction aimed at studying customer satisfaction in online banking in India. Technology Accepted Model and the Theory of Planned Behavior model were adopted. Findings reveal that perceived usefulness, along with other independent variables, is to mediate Customer Satisfaction.

## 2.5 TURNOVER INTENTION

The study (Zeithaml, 2000) is to synthesize the direct effects of service quality on profits, its harsh effects and defensive effects, and the link between perceived service quality and its purchase intentions, and segment profitability, and the critical service drivers of service quality, customer retention, and profitability. The study is synthesized to identify relationships between service qualities and profits.

(Ashfaq, et al., 2020) The study has taken workplace spirituality, and psychological contracts, as factors for their predictors of Turnover Intention. The study explores the relationship between Workplace spirituality on the employee's behavioral outcomes like Turnover Intention in the banking sector (irum, 2020). The study forces Workplace spirituality as an input in reducing the overall turnover intention. The results of the study show a positive linkage between Workplace spirituality and psychological contract on the Turnover intention of the 5 bank employees.

## 2.6 PERCEIVED SUSTAINABILITY PRACTICES

### A. SUSTAINABILITY PRACTICES IN MARKETING

Practical sustainability measurements involve economic, environmental and social performance metrics to balance economic, environmental and community mandates. (Sun, et al., 2020). The study presents models that determine sustainable marketing activities to enhance customers' perception of sports clothing brands in China and South Korea (Sun, et al., 2020).

Sustainable marketing practices define from economic, environmental and social perspectives. (Bansal, 2005) The economic dimension of sustainability on firms' activities is related to value creation and, thus, enhancing financial performance. With competitive performance, corporations can improve individuals' quality of life by providing various products and services that meet customer demand and increase employment (Bansal, 2005).

### B. SUSTAINABILITY PRACTICES IN MANUFACTURING

(Rusinko, 2007) Suggest that environmentally sustainable manufacturing practices positively affect competitive outcomes. The study found different environmentally sustainable manufacturing practices associated with different competitive outcomes. (Rosen & Kishawy, 2012) These specific findings can be helpful to engineering and operations managers as they respond to environmental and competitive demands. In sum every critical factor of SMP can lead to excellent SP. In addition, (Zubir & Habidin, 2012) numerous researchers have indicated a positive impact between SMP and three dimension of the triple bottom line such as environmental sustainability, economic sustainability, and social corporate responsibility sustainability (Jayal, et al., 2010)

Perceived sustainability measurements include economic, environmental and social metrics that provide a stable consideration of the economy. (Story & Neves, 2015) Sustainable organizations create a reputation for being distinct from other organizations. Strategic plans are those extraneous practices meant to achieve a specific purpose. The practices are primarily conducted to attract customers and, with this, simultaneously improve the brand image. Sustainable business reduces production costs, prevents environmental impact, and maintains a clean atmosphere. Economic sustainability comprises four constructs: financial health, economic performance, potential financial benefits, and trading opportunities (Vinodh & Joy, 2012).

Environmental and social factors and demands from stakeholders like the management, policymakers and customers also pressure financial institutions to consider sustainability issues (Schaltegger & Burritt, 2005). However, the financial institution's primary hurdle is demonstrating its contributions to the customers while maintaining its potential to deliver further improvements for future generations. Sustainability management practices help policymakers and financial institution managers align their business strategies with crucial sustainability challenges.

To encapsulate sustainability, a characteristic understood as a process based on protecting and enhancing environmental, economic, and social resources. If perceived sustainability can be defined as the ability to guarantee quality, Economic sustainability as the capacity to generate income, and social sustainability respectively understood as the capacity to create a labor force to sustain society (Baratta, et al., 2016). Similarly, Perceived sustainability practices in banking make and maintain sustainability in improving the e-banking product and services, thereby reducing customer turnover intention and increasing retention. So, Sustainable Strategies can implement the three capabilities namely environmental, economic and social which are considered sustainable and, therefore, capable of contributing to business success.

### C. SUSTAINABILITY IN BANKING

Sustainable development in the banking sphere is mainly about making links between disparate factors and reducing risk. Risk is now broadly interpreted to include social and ethical issues, the concern for the well-being of communities and the ability to take banking services (Mathison, 2008). The main risks for sustainability-based development of the banking system are associated with the digital inclusion of various customer segments, increasing well-being by improvement of customers' ability to manage their finances, increasing technological literacy in e-banking, and provision of a wide variety of banking services (Kriksciuniene, et al., 2009). The article presents the evaluation method, which suggests measuring e-banking systems' sustainability by deriving sustainability factors and estimating the sustainability index based on harmonious development across e-banking sectors. The e-banking sustainability factors influence banking activities' environmental, social and governance areas.

## 3. NEED OF THE STUDY

After going through a similar area, it pointed out that research on Turnover intention of e-banking customers and Sustainability practices is limited. Much research regarding electronic service quality on customer satisfaction, turnover intention and retention was found. However, a limited examination of intention and sustainability in banking studies were in India, and no studies particularly in Manipur. So, the present study was needed to fill this gap in the study of Perceived Sustainable Practices on the Turnover Intention of E-Banking Customers in Manipur.

**4. STATEMENT OF THE PROBLEM**

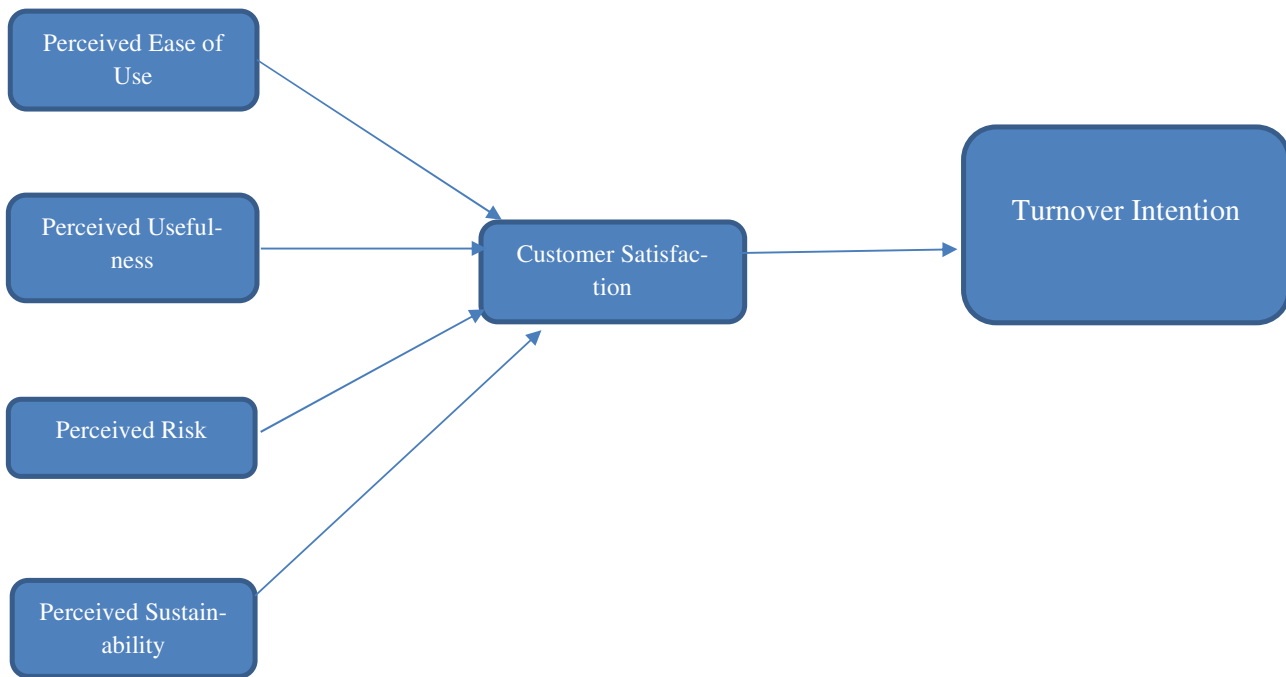
The banking structure has gone through many reforms and changes, yet it is still very far ahead from being an ideal banking system. In which e-banking services keeps on changing and reforming with the ever-changing technology. Nothing is permanent and constant in e-banking services. Many problems like security issues, risk, fraud, website scam and trust issues are many problems faced while using e-banking services. And there rise the issue of sustainability, so the present study is taken up to address the issue of perceived sustainability practices and its impact on turnover intention of e-banking customers in general and particular in Manipur.

**5. OBJECTIVES OF THE STUDY**

1. To identify the factors influencing customer turnover intention in the e-banking customers in Manipur.
2. To examine the significant role of Perceived Sustainability Practices on turnover intention of E-banking customers in Manipur.
3. To suggest measures to improved efficient uses of e-banking services and improved turnover intention.

**6. HYPOTHESIS DEVELOPMENT**

FIGURE 1: CONCEPTUAL FRAMEWORK OF THE TURNOVER INTENTION



**HYPOTHESIS**

The following are the related to direct and indirect relationships of the study.

- H1: There is significant positive effect of Perceived Ease of use on Customer satisfaction.
- H2: There is significant positive effect of Perceived Risk on Customer satisfaction.
- H3: There is significant positive effect of Perceived Usefulness on Customer satisfaction.
- H4: There is significant positive effect of Perceived Sustainability Practices on Customer satisfaction.
- H5: There is significant positive effect of Perceived Sustainability Practices on Turnover Intention of e-banking customers through mediation of Customer satisfaction.
- H6: There is significant positive effect of Perceived Ease of Use on Turnover Intention of e-banking customers through mediation of Customer satisfaction.
- H7: There is significant positive effect of Perceived Usefulness on Turnover Intention of e-banking customers through mediation of Customer satisfaction.
- H8: There is significant positive effect of Perceived Risk on Turnover Intention of e-banking customers through mediation of Customer satisfaction.

**7. RESEARCH METHODOLOGY**

The research approach of the study is descriptive and quantitative. A cross-sectional survey along with the Positivism philosophy is generated for the study. To adhere to the view that only factual knowledge is considered. It shows the objectivity and validity of the research. Convenience sampling opts as a sampling method. A primary data collection method, the structured questionnaire, is used to collect the data from the population of the Manipur University fraternity. 77 completed questionnaires were collected to analyze. Correlation, Regression and factor analysis was applied to create the relationship among the variable.

8. RESULTS AND DISCUSSION

TABLE 1: DEMOGRAPHIC STATISTICS OF THE RESPONDENT

Particulars	Category	Frequency	Percentage
Gender	Male	33	42.9
	Female	44	57.1
Age	15-20	2	2.6
	21-25	32	41.6
	26-30	27	35.1
	31-35	13	16.9
	36 and above	3	3.9
Education	12 <sup>th</sup>	1	1.3
	Graduate	23	29.9
	Post-graduate	47	61.0
	Professional	2	2.6
	Other	4	5.2
Occupation	Private Employee	10	13.0
	Government Employee	14	18.2
	Self-Employed	9	11.7
	Students	44	57.1

Source- Primary Data

The Demographic Profile of the respondents consists of variables like Gender, Age, Education, and Occupation. From the table, 77 completed questionnaires were collected for the study. From the study, the female respondent occupies 57.1% of the total, while the male occupies 42.9%. Most respondents are from the age group Of 21-25, occupying 41.6% of the total. The Educational Qualification of most of the respondents from Post-Graduate is 61.0% and Graduate with 29.9%. 12th occupies the least with 1.3%. Most of the respondents are Students, with 57.1% and Private and government employees occupy 13% and 18.2%, respectively.

TABLE 2: VALIDITY AND RELIABILITY OF THE MEASUREMENT SCALES

Variables	Scale Validity			Scale Reliability
	KMO Test	Barlett Sphericity (sign)	Total Variance Explained	Cronbach's Alpha
PEOU (4)	.845	0.000	91.39	.968
PU (4)	.841	0.000	94.78	.981
PR (4)	.721	0.000	73.01	.876
CS (4)	.801	0.000	93.60	.974
PSP (3)	.779	0.000	95.33	.975
TI (4)	.861	0.000	93.22	.975

Source: Primary Data

(PEOU- Perceived Ease of Use, PU- Perceived Usefulness, PR- Perceived Risk, CS- Customer Satisfaction, TI- Turnover Intention, PSP- Perceived Sustainability Practices)

The table encapsulates the values highlighting that all of the minimum thresholds of acceptability were exceeded, concerning the KMO Test, the Bartlett sphericity test, the total explained variance and Cronbach's Alpha: The reliability and Validity test is used to test the scale's reliability and validity. Kaiser-Meyer-Olkin (KMO) values greater than 0.8 is considered good, and values of 0.7 are acceptable. 23 items were taken for Cronbach's Alpha to be a test reliability measure. Items having Cronbach's alpha value of .70 and more are considered adequate. The alpha value of Perceived Ease of Use (0.96), Perceived Usefulness (0.98), Perceived Risk (0.87), Customer Satisfaction (0.97), Perceived Sustainability (0.97) and Turnover Intention (0.97) were all above the excellent value. Its value reveals a high level of internal consistency in the present research.

TABLE 3: DESCRIPTIVE STATISTICS OF THE VARIABLES

Variables	N	Mean	Std. Deviation
1. Perceived ease of use	77	20.5844	6.10727
2. Perceived usefulness	77	20.9091	7.18218
3. Perceived risk	77	7.0260	3.37161
4. Customer Satisfaction	77	20.2727	6.13368
5. Perceived Sustainable practices	77	20.5844	6.65573
6. Turnover Intention	77	16.2857	3.96650

Source: Primary Data

Table 3 reveals the descriptive statistics of the collected data. The sample collected of 77 is analyzed. The variable, The Standard Deviation (SD) and the Mean are part of the descriptive analysis. Standard Deviation is used as a measurement of variability in research. It reveals the variation from its mean. A low Standard Deviation specifies that the data is closer to the mean, while a higher standard deviation indicates a primarily spread. The variables Perceived Ease of Use, Perceived usefulness, Customer Satisfaction and Turnover Intention have a mean value of 20 and an SD of 6-7. Perceived risk has a lower SD as compared to other variables. It reveals the variation from its mean.

TABLE 4: SUMMARY OF PEARSON CORRELATION OF THE VARIABLES

Variables	1	2	3	4	5	6
1. Turnover Intention	1.000					
2. Customer Satisfaction	.919	1.000				
3. Perceived Sustainability practices	.234	.079	1.000			
4. Perceived Ease of Use	.883	.871	.138	1.000		
5. Perceived Usefulness	.919	.874	.132	.872	1.000	
6. Perceived Risk	.349	.266	-.041	.252	.415	1.000

Source: Primary Data

Table 4 shows the Pearson correlation analysis before proceeding with the regression analysis. The Correlation coefficient for turnover intention and customer satisfaction is .919, which means they are positively correlated: the correlation coefficient of turnover intention and perceived sustainable practices is .234, indicating a positive correlation but weakly correlated. The correlation coefficient for turnover intention and perceived ease of use is .883, strongly associated, showing a significant positive correlation. The correlation coefficient for turnover intention and perceived usefulness is .919, which offers a positive correlation that is strongly correlated. The correlation coefficient of turnover intention and perceived risk shows a positive correlation that is weakly correlated. The results of the correlation demonstrate a significant correlation among the variables.

HYPOTHESIS ANALYSIS AND RESULTS

H1: There is significant positive effect of Perceived Ease of use on Customer satisfaction.

TABLE 5

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	2.259	1.221		1.850	.068
PEOU	.875	.057	.871	15.380	.000

TABLE 6

Model	R	R square	R square adjusted	R square change
1	.871	.759	.756	.759

H2: There is significant positive effect of Perceived Risk on Customer satisfaction.

TABLE 7

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	16.870	1.576		10.704	.000
PR	.484	.202	.266	2.392	.019

TABLE 8

Model	R	R square	R square adjusted	R square change
1	.266	0.71	0.58	0.71

H3: There is significant positive effect of Perceived Usefulness on Customer satisfaction.

TABLE 9

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	4.673	1.060		4.408	.000
PU	.746	.048	.874	15.548	.000

TABLE 10

Model	R	R square	R square adjusted	R square change
1	.874	.763	.760	.763

H4: There is significant positive effect of Perceived Sustainability Practices on Customer satisfaction.

TABLE 11

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1.475	27.432		.054	.957
PSP	.774	1.129	.079	.685	.495

H5: There is significant positive effect of Perceived Sustainability Practices on Turnover Intention of e-banking customers through mediation of Customer satisfaction.

TABLE 12

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-41.463	10.814		-3.834	.000
CS	.983	.046	.906	21.597	.000
PSP	1.734	.447	.163	3.884	.000

H6: There is significant positive effect of Perceived Ease of Use on Turnover Intention of e-banking customers through mediation of Customer satisfaction.

TABLE 13

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-.744	.993		-.750	.456
CS	.674	.092	.621	7.334	.000
PEOU	.373	.092	.342	4.041	.000

H7: There is significant positive effect of Perceived Usefulness on Turnover Intention of e-banking customers through mediation of Customer satisfaction.

TABLE 14

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.295	.840		.351	.727
CS	.532	.081	.490	6.529	.000
PU	.455	.070	.490	6.531	.000

TABLE 15

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.531	1.078		-.493	.624
CS	.964	.050	.889	19.422	.000
	.223	.090	.113	2.463	.016

TESTING RESULTS

TABLE 16

SL.no	Testing Results	P value
1	PEOU-> CS	Significant
2	PU-> CS	Significant
3	PSP-> CS	Not Significant
4	PR->CS	Significant
5	PEOU->CS->TI	Significant
6	PU->CS->TI	Significant
7	PSP->CS->TI	Significant
8	PR->CS->TI	Significant

Source: Primary Data

9. FINDINGS OF THE STUDY

The study finds that The Demographic Profile of the respondents consisting of variables like Gender, Age, Education, and Occupation reveals that female respondents occupy 57.1% of the total, while the male occupies 42.9%. Most respondents are from the age group Of 21-25, occupying 41.6% of the total. The Educational Qualification of most of the respondents from Post-Graduate is 61.0% and Graduate with 29.9%. 12th occupies the least with 1.3%. Most of the respondents are Students, with 57.1% and Private and government employees occupy 13% and 18.2%, respectively. Further findings shows that the minimum thresholds of acceptability were exceeded, concerning the KMO Test, the Bartlett sphericity test, the total explained variance and Cronbach’s Alpha. All the variables value reveals a high level of internal consistency in the present research. Finally, the results of the correlation demonstrate a significant correlation among the variables.

10. RECOMMENDATIONS

Following are the recommendations arising out from the study:

1. Findings from the study will succor to the understanding of importance of sustainability in banking, and its role in turnover intention of the banking customers.
2. The study would advance the existing literature in the domain of perceived sustainability in e-banking services.
3. The study can be of immense help to banks and policymakers in understanding the importance of perceived sustainability towards the e-banking services and ultimately turnover intention.
4. The study will be able to assist policymakers in designing strategies while understanding the efficiency, effectiveness and eco-friendly sustainable goals.

11. CONCLUSION

The study has many practical implications, as results can vary depending on the sample size. The findings from the study reveal that independent variables Perceived ease of use, Perceived usefulness, Perceived Risk and mediator Customer Satisfaction significantly influence Turnover Intention. (AHANTHEM & SINGH, 2021)

Further diverse backgrounds and demographic profiles of the respondents makes it more evolving. Finally, primary data is used to conclude the investigation, and cross-sectional research is conducted; the study can also be observed using longitudinal data in future research. (AHANTHEM & SINGH, 2021).

12. LIMITATIONS

The nature of the study also limits the scope as it is survey-based, and the sample size limits to 77 only. The study has limitations as it does not consider the time period. Moreover, the study is from the perspective of TAM and Theory of Perceived Behavior taking in only few of its factors. So, the results and findings may differ with the opinions and suggestions.

13. SCOPE FOR FURTHER RESEARCH

The study uses a cross-sectional data, which prevents the researcher to examine the causality of the relationships between variables over time. So, further studies can be conducted in the same area using longitudinal data. As a result, the outcome of the study may vary depending on the time. Moreover, the study focusses on factors relating to TAM and a factor of perceived sustainability which the researcher has formulated for the purpose of the study. So, further studies with TIS-6 and other sustainability factors can add more favorable outcome that the present study may failed to address. So, there is ample area for fellow researcher to gives insight into future research to investigate.

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## ANNEXURE

### QUESTIONNAIRE

#### IMPACT OF PERCEIVED SUSTAINABLE BANKING PRACTICES ON THE TURNOVER INTENTION OF E-BANKING CUSTOMERS IN MANIPUR: A MEDIATING ROLE OF CUSTOMER SATISFACTION

Greetings of the day!

I am a Research Scholar of Department of Commerce, Manipur University. The present study is undertaken to Study the impact of sustainable banking practices. The study is quantitative in nature and uses 7-point Likert scale as assessment tool. I will be grateful if you would spare a few minutes from your busy schedule in filling up this questionnaire. The responses given by you will be kept confidential and will be used for academic purpose only.

Thanking you in Advance.

### SECTION - A

This Section consists of the Demographic profile of the respondents.

1. **AGE**
  - a) 15-20
  - b) 21-25
  - c) 26-30
  - d) 31-35
  - e) 36 and Above
2. **GENDER**
  - a) Male
  - b) Female
3. **EDUCATIONAL QUALIFICATION**
  - a) 12<sup>th</sup>

- b) Graduate
- c) Post-Graduate
- d) Professional
- e) Other

**4. OCCUPATION**

- a) Private Employee
- b) Government Employee
- c) Self-Employed
- d) Students

**SECTION - B**

The section consists of Constructs that are undertaken for the study. For the following Questions, 7-point Likert scale is use as assessment tool. (1= Strongly Disagree, 2 = Disagree, 3= Somewhat Disagree, 4= Neutral, 5= Somewhat Agree, 6= Agree, 7= Strongly Agree)

- 1. Perceived Usefulness, (Pikkarainen, et al., 2004)**
  - a) Using e-banking service makes it easier for me to utilize banking services.
  - b) Using e-banking service enables me to utilize banking services more quickly.
  - c) Using e-banking service improves my performance of utilizing banking services.
  - d) Using e-banking service for my banking activities increases my productivity.
- 2. Perceived Ease of use, (Parasuraman, et al., 1985)**
  - a) I find it easy to do what I want to do in e-banking.
  - b) It is easy for me to become skillful at using e-banking services.
  - c) My interaction and understanding with e-banking is clear.
  - d) Learning to use e-banking is easy for me.
- 3. Perceived Risk, (Polatoglu & Ekin, 2001)**
  - a) Failed to generate acknowledgement/ receipts of transactions due to network issue
  - b) Difficult and lengthy process to install the e-banking services application
  - c) Regular update at times can be troublesome
- 4. Perceived Sustainability (Author)**
  - a) Using E-banking services makes social contribution.
  - b) Banking institution utilizes green technology.
  - c) Some of the e-banking services product uses recycle material.
- 5. Customer Satisfaction (Haq & Awan, 2020)**
  - a) I am generally pleased with my bank's e-banking services
  - b) I am very satisfied with my bank's e-banking services
  - c) I am happy with my bank's e-banking services
  - d) I am satisfied with my bank's overall e-banking products and services.
- 6. Turnover Intention (Mahmoud, 2019)**
  - a) I strongly recommend others to use my bank's e-banking service.
  - b) In the future, I will continue to use e-banking services provided by my bank.
  - c) If I had to do it all over again, I would choose the same e-banking service of my bank.
  - d) I would recommend the e-banking service of my bank to friends, family members and acquaintances.

\*\*\*\*\*



## REQUEST FOR FEEDBACK

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