

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,
Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Inffibnet of University Grants Commission (U.G.C.)],
Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 7835 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p style="text-align: center;">IMPACT OF PERCEIVED SUSTAINABLE BANKING PRACTICES ON THE TURNOVER INTENTION OF E-BANKING CUSTOMERS IN MANIPUR: A MEDIATING ROLE OF CUSTOMER SATISFACTION</p> <p style="text-align: center;"><i>AHANTHEM MALEMNGANBI CHANU & Dr. A. RAJMANI SINGH</i></p>	1
2.	<p style="text-align: center;">IMPORTANCE OF NAAC ACCREDITATION IN HIGHER EDUCATION INSTITUTES FOR IMPROVING QUALITY</p> <p style="text-align: center;"><i>Dr. GURJEET SINGH</i></p>	9
	REQUEST FOR FEEDBACK & DISCLAIMER	14

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

CO-EDITOR**Dr. A. SASI KUMAR**

Professor, Vels Institute of Science, Technology & Advanced Studies (Deemed to be University), Pallavaram

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIOBU CHE**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. VIJAYPAL SINGH DHAKA

Professor & Head, Department of Computer & Communication Engineering, Manipal University, Jaipur

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. ASHISH CHOPRA

Faculty, Department of Computer Applications, National Institute of Technology, Kurukshetra

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDIEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

Dr. LALIT KUMAR

Course Director, Faculty of Financial Management, Haryana Institute of Public Administration, Gurugram

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISOR

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :
 Designation/Post* :
 Institution/College/University with full address & Pin Code :
 Residential address with Pin Code :
 Mobile Number (s) with country ISD code :
 Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :
 Landline Number (s) with country ISD code :
 E-mail Address :
 Alternate E-mail Address :
 Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation **etc.** **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

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

AHANTHEM MALEMNGANBI CHANU
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
MANIPUR UNIVERSITY
IMPHAL

Dr. A. RAJMANI SINGH
PROFESSOR IN FINANCE
DEPARTMENT OF COMMERCE
MANIPUR UNIVERSITY
IMPHAL

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

G21, G29, M15, L86.

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 has 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

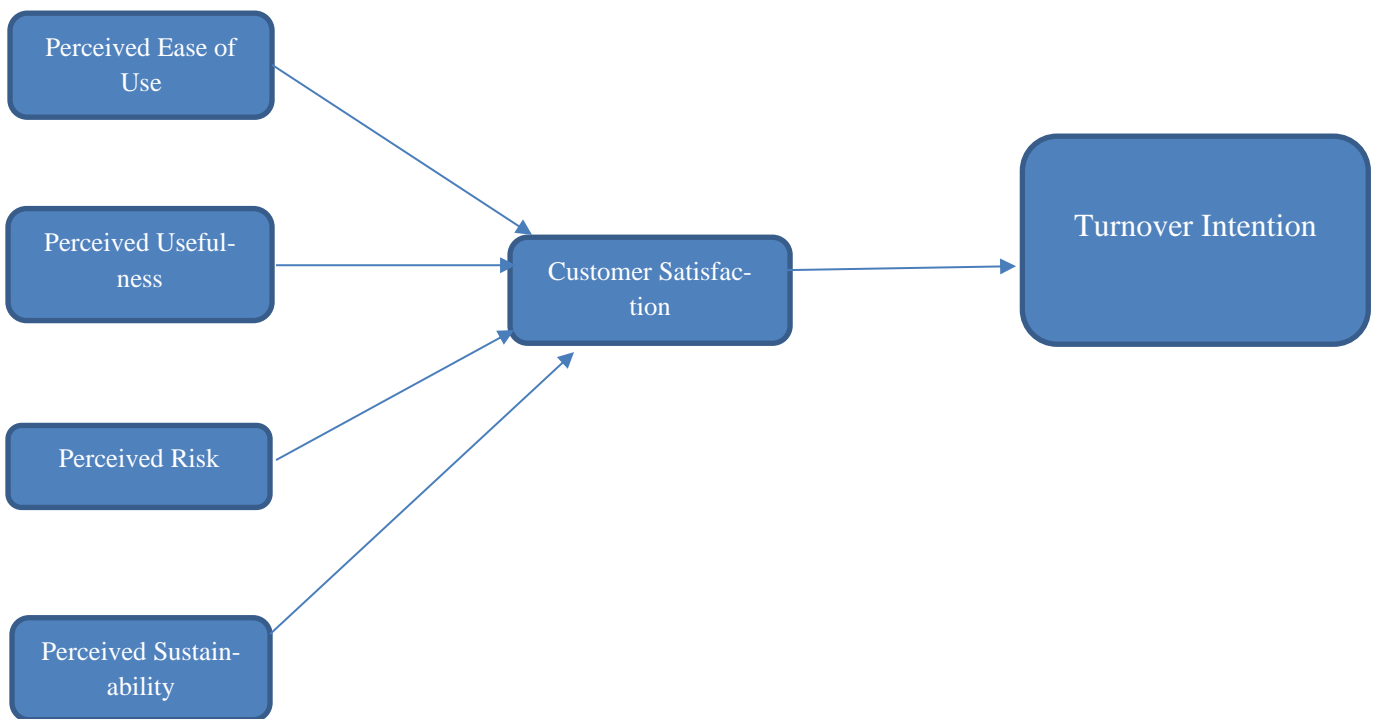
The banking structure has gone through many reforms and changes, yet it is still very far ahead from being an ideal banking system. In which e-banking services keeps on changing and reforming with the ever-changing technology. Nothing is permanent and constant in e-banking services. Many problems like 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 th	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

H8: There is significant positive effect of Perceived Risk on Turnover Intention of e-banking customers through mediation of Customer satisfaction.

TABLE 15

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(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 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. 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.

REFERENCES

1. Ahanthem, A. M. C. & SINGH, D. A. R. S., 2021. Examining Factors Affecting Customers Adoption towards E-banking services: An Empirical Investigation in Manipur. *ISBR Management Journal*, December, 6(2), pp. 38-49.
2. Ashfaq, M. et al., 2020. Increasing Challenge of Turnover Intention in Banking Sector of Pakistan. *European Journal of Molecular & Clinical Medicine*, 7(3), pp. 101-115.
3. Ashfaq, M., Yunus, F. M., Gillani, S. A. & Zaidi, H. R., 2020. Increasing Challenge of Turnover Intention in Banking Sector of Pakistan. *European Journal of Molecular & Clinical Medicine*, 7(3), pp. 101-115.
4. Bansal, P., 2005. Evolving sustainably: a longitudinal study of corporate sustainable development. *Strategic Management Journal*, 26(3), pp. 197-218.
5. Banu, A. M., Mohamed, N. S. & Parayitam, S., 2019. Online Banking and Customer Satisfaction: Evidence from India. *Asia-Pacific Journal of Management Research and Innovation*, Volume 15(1-2), pp. 68-80.
6. Baratta, R., Ugolini, M. M., & Cassia, F. (2016, September). Why should hotels turn green? Exploring emergent sustainable behaviors on lake Garda. In *Proceedings of the Toulon-Verona Conference "Excellence in Services"*, Huelva, Spain (Vol. 5) pp. 51-64.
7. Davis, F. D. (1985). *A technology acceptance model for empirically testing new end-user information systems: Theory and results* (Doctoral dissertation, Massachusetts Institute of Technology), pp. 1-292
8. Davis, F. D., 1989. Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, SEptember, 13(3), pp. 319-340.
9. Featherman, M. S. & Pavlou, P. A., 2003. Predicting e-services adoption: a perceived risk facets perspective. *International Journal of Human-Computer Studies*, Volume 59, pp. 451-474.

10. Gerow, J. E. & Miller, J., 2010. Offering Appropriate Information Technologies at Different Stages in the Customer Service Life Cycle for Improved Service Delivery. *Journal of Service Science and Management*, March, 3(1), pp. 1-15.
11. Haq, I. U. & Awan, T. M., 2020. Impact of e-banking service quality on e-loyalty in pandemic times through interplay of e-satisfaction. *XIMB Journal of Management*, 17 (1/2), pp. 39-55.
12. irum, s., 2020. The Impact of Workplace Spirituality on Turnover Intentions in Malaysian Banking Sector. *European Journal of Molecular & Clinical Medicine*, 7(3), pp. 197-219.
13. Jayal, A. D., Badurdeen, F. & Jr, O. W. D., 2010. Sustainable manufacturing: Modeling and optimization challenges at the product, process and system levels. *CIRP Journal of Manufacturing Science and Technology*, December, 2(3), pp. 144-152.
14. Sakalauskas, V., Kriksciuniene, D., Kiss, F., & Horváth, A. (2009). Factors for sustainable development of E-banking in Lithuania and Hungary. In *Proceedings of the EURO-Mini Conference* (p. 254). Vilnius Gediminas Technical University, Department of Construction Economics & Property. p. 254–259.
15. Kumaran, D., Ong, S., Tan, R. B. & Nee, A., 2001. Environmental life cycle cost analysis of products. *Environmental Management and Health*, 12(3), pp. 260-276.
16. M.Froehle, C. & V. Rothb, A., 2004. New measurement scales for evaluating perceptions of the technology-mediated customer service experience. *Journal of Operations Management*, February, 22(1), pp. 1-21.
17. Mathison, S. (2008). What is the difference between evaluation and research—and why do we care. *Fundamental issues in evaluation*, 183-196.
18. Murray, K. B., 1991. A Test of Services Marketing Theory: Consumer Information Acquisition Activities. *Journal of Marketing*, January, 55(1), pp. 10-25.
19. NGUYEN, D. T., PHAM, V. T., TRAN, D. M. & PHAM, D. B. T., 2020. Impact of Service Quality, Customer Satisfaction and Switching Costs on Customer Loyalty. *Journal of Asian Finance, Economics and Business*, 7(8), pp. 395-405.
20. Parasuraman, A., Zeithaml, V. A. & Berry, L. L., 1985. A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, January, Volume 49, pp. 41-50.
21. Pavlou, P. A., 2003. Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), pp. 101-134.
22. Peter, J. P. & Ryan, M. J., 1976. An Investigation of Perceived Risk at the Brand Level. *Journal of Marketing Research*, 13(2), pp. 184-188.
23. Pikkarainen, T., Karjaluoto, H., Pikkarainen, K. & Pahnla, S., 2004. Consumer acceptance of online banking: An extension of Technology Accepted Model. *Internet Research*, 14(3), p. 224–235.
24. Polatoglu, V. N., & Ekin, S. (2001). An empirical investigation of the Turkish consumers' acceptance of Internet banking services. *International journal of bank marketing*, 19(4), 156-165.
25. Rosen, M. A., & Kishawy, H. A. (2012). Sustainable manufacturing and design: Concepts, practices and needs. *Sustainability*, 4(2), 154-174.
26. Rusinko, C., 2007. Green Manufacturing: An Evaluation of Environmentally Sustainable Manufacturing Practices and their impact on competitive Outcomes. *IEEE Transactions on Engineering Management*, 54(3), pp. 445-454.
27. Schaltegger, S. & Burritt, R. L., 2005. Corporate sustainability. *The International Yearbook of Environmental and Resource Economics*, December, pp. 185-222.
28. Sousa, R. & Voss, C., 2006. Service Quality in Multichannel Services Employing Virtual Channels. *Journal of Service Research*, May, 8(4), pp. 356-371.
29. Story, J. & Neves, P., 2015. When corporate social responsibility (CSR) increases performance: Exploring the role of intrinsic and extrinsic CSR attribution. *Business Ethics A European Review*, April, 24(2), pp. 1-14.
30. Suleman, Q., Hussain, I. & Parveen, R., 2019. "Association between Emotional Intelligence and Academic Success among Undergraduates: A Cross-Sectional Study in KUST, Pakistan, *PLoS One*, 14(7).
31. Sun, Y., Garrett, T. C., Phau, I. & Zheng, B., 2020. Case-based models of customer-perceived sustainable marketing and its effect on perceived customer equity. *Journal of Business Research*, September, Volume 117, pp. 615-622.
32. Uppal, R. & Kaur, R., 2006. *Banking sector Reforms in India*. Delhi: New Century Publications.
33. Vinodh, S. & Joy, D., 2012. Structural equation modeling of sustainable manufacturing practices. *Clean Technologies and Environmental Policy*, 14(1), pp. 79-84.
34. Xu, D., Benbasat, I. & Cenfetelli, R. T., 2013. Integrating Service Quality with System and Information Quality: An Empirical Test in the E-Service Context. *Management Information Systems Quarterly*, 37(3), pp. 777-794.
35. Zeithaml, V. A., 2000. Service Quality, Profitability, and the Economic Worth of Customers: What We Know and What We Need to Learn. *Journal of the Academy of Marketing Science*, Volume 28, pp. 67-85.
36. Zhang, X., & Yu, X. (2020). The impact of perceived risk on consumers' cross-platform buying behavior. *Frontiers in psychology*, October, 11, 592246.
37. Zubir, A. F. M. & Habidin, N. F., 2012. The Development of Sustainable Manufacturing Practices and Sustainable Performance in Malaysian Automotive Industry. *Journal of Economics and Sustainable Development*, 3(7), pp. 130-138.
38. Zubir, A. F. M. et al., 2012. The Development of Sustainable Manufacturing Practices and Sustainable Performance in Malaysian Automotive Industry. *Journal of Economics and Sustainable Development*, 3(7), pp. 130-138.

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) 12th

- 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.

IMPORTANCE OF NAAC ACCREDITATION IN HIGHER EDUCATION INSTITUTES FOR IMPROVING QUALITY

Dr. GURJEET SINGH
ASSOCIATE PROFESSOR
DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING
SANT BABA BHAG SINGH UNIVERSITY
JALANDHAR

ABSTRACT

Higher education is the backbone of a society. In addition to giving the country skilled labour, it improves the standard of the citizens' social, economic, and intellectual lives. When we discuss higher education, we primarily refer to the activities that take place at colleges and universities in the areas of teaching, research, demanding practical work, and social and community service. It pertains to both graduate and postgraduate levels in the area of teaching. India has had rapid and noticeable expansion in the number of universities and colleges during the past three decades, especially with the growing involvement of private individuals or agencies. However, because of the larger number, these Institutes face ongoing challenges in order to develop and meet the criteria of the global marketplace. High tuition prices, poor educational quality, regional differences, lack of access to technology, etc. are some of the ongoing difficulties faced by India, which has one of the largest and most diverse educational systems. Other than these, quality and sustenance are actually the most crucial, thus for NAAC, quality assurance is also the main goal. This essay seeks to define the function of NAAC accreditation in raising educational standards at institutions of higher learning.

KEYWORDS

National Assessment and Accreditation Council (NAAC), IQAC, SSR, IQAR, IIQA, accreditation, assessment, quality, assurance.

JEL CODE

I20

INTRODUCTION

Any nation's progress depends heavily on education. It is a nation's backbone because it creates the human force, which is the most important factor in the development of a country and of civilization. Gaining ground and establishing a strong democratic society both depend on education^[1]. Any nation's development is largely dependent on the expansion of its educational system. Any nation can only advance if its people are active, resourceful, entrepreneurial, and accountable. Therefore, higher education is regarded as a crucial tool for advancing any nation's social, economic, political, and technological development, especially for a developing nation like India. Higher education's reach and demand are expanding daily, and its most crucial goal is to develop intellects by offering top-notch instruction in order to advance international standards in higher education institutions^[2]. The primary concern that needs to be addressed is how to give higher education without sacrificing the standard of instruction. Because both the higher education community, accreditation is important^[3]. One of the main ways the higher education community establishes standards for quality is through accreditation. It also helps the public and the government identifies and articulate the overarching public interest in higher education. The aim of accreditation is to guarantee that higher education institutions deliver high-quality instruction^[2]. The main goal of certification is to make sure that your programme performs the fundamental function of giving you an education. The process of determining whether or not an educational institution or programme satisfies predetermined standards of educational quality can be summed up as accreditation. This procedure is based on expert judgement. Its main function^[2] is to provide prospective students and the general public with reassurance that graduates of an institution offering a variety of programmes have attained a minimal level of competence in the subject areas they choose to study, acting as a kind of consumer protection. In many nations, the ministry of education or other state organisations are legally responsible for accreditation. The primary goal of the National Assessment and Accreditation Council (NAAC), an autonomous division of the University Grants Commission (UGC), is to evaluate and accredit the nation's institutions of higher learning^[2]. All colleges are required by the UGC to complete the assessment accreditation process. The NAAC was founded in 1994 and has its headquarters in Bangalore. The successful collaboration between NAAC and the State governments has been a major factor in the assessment and certification process' great momentum among academics on quality-related concerns.

OBJECTIVES OF THE STUDY

1. Access to and accreditation of higher education institutions.
2. Raise public awareness of the superiority of higher education.
3. Encourage academic institutions to improve the standard of their teaching and research.
4. Put an emphasis on quality improvement.
5. Promote higher education innovation, accountability, and self-evaluation.
6. Encourage the essential improvements, innovations and reforms across the board for the institution for excellence.
7. Disseminate knowledge of effective quality control measures.

METHODOLOGY

The importance of NAAC certification and the preliminary steps that Institutes must be aware of before beginning with evaluation have been extensively covered. This has been thoroughly covered by NAAC on their website and in the published manuals^[2]. The following steps are a general breakdown of the entire NAAC accreditation process:

1. Establishment and working of IQAC
2. Submission of AQAR
3. Submission of IIQA
4. Submission of SSR
5. DVV and its clarification
6. Peer Team visit and declaration of grade
7. Post NAAC activities

In the first step, the institution is required to seek Institutional Eligibility for Quality Assessment (IEQA) and the second step is the assessment and accreditation of the institution. NAAC has identified seven criteria-Curricular Aspects, Teaching, Learning and Education, Researches, Consultancy and Extension, Infrastructure and Learning Resources, Student support and Progression, Governance and Leadership and Innovative practices. The methodology of NAAC^[7] is evolved over 15 years and has undergone several changes based on feedback from stakeholders to match pace with changing higher education scenario. In keeping with this tradition NAAC has initiated stakeholder consultation process of a long time also having contributed to the evolution of NAAC.

The Assessment and Accreditation is in three dimensions which are explained below:

1. On-Line Submission of A Letter

Higher Education Institutions with a record of at least two batches of students graduated, or been in existence for six years, whichever is earlier, are eligible to apply for the process of NAAC.

2. Preparation of Self Study Report

The self study report submission to NAAC is the first and most crucial stage in the assessment process. An institution, according to NAAC, that truly comprehends its own potentials, limitations, and strengths. Thus, the foundation of the assessment procedure is self-study. NAAC mandates that there be two components to the report. Part I may contain data about the institution under the seven criteria for assessment for which NAAC has developed a format. Based on the data collected in part I, the institution is expected to analyze its functioning and performance, and self-analysis becomes part II of the self- study report.

3. Peer Team Visit

A procedure that starts as soon as an institution submits its self-study report includes steps such as the selection of team members and their subsequent visit to the unit of accreditation. The institution has the chance to discuss and come up with ideas to improve and consolidate the academic environment thanks to the peer team's visit. A panel with national level representation is chosen by NAAC as the first step in creating the peer team^[2]. The panel is then reviewed by the institution to ascertain whether it has any valid concerns about any of the panel members. Through three main activities visiting departments and facilities, speaking with various stakeholders of the institution, and reviewing documentary evidence the peer team performs an objective assessment of the quality of education provided in the institution during the on-site visit while keeping in mind the NAAC's guiding principles^[7].

FUNCTIONS OF NAAC

- Evaluating and accrediting programmes, departments, and institutions.
- Developing suitable accrediting tools and improving them as needed.
- Creating internal pre-visit documentation for assessors to review.
- Coordinating the "on-site" visit until it is successfully completed.
- To plan outreach initiatives for Assessment & Accreditation and quality in higher education.
- Create strategies for before and after accreditation.
- Arrange conferences, workshops, and seminars to share information and talk about problems with education quality.
- Educate institutions on how to create their Self-study Reports (SSRs).
- Encourage the creation of Quality Assurance units.
- Internal Quality Assurance Cells (IQAC)
- State level Quality Assurance Co-ordination Committee (SLQACC)
- State Quality Assurance Cell (SQAC)

NEED OF ACCREDITATION

The need for accreditation of educational institutions and programmes is recognized in both developed and developing nations for one or more of the following reasons.

- Funding choices.
- Professional certifications and qualifications recognized by the state.
- Institutional accountability to stakeholders.
- Supporting institutional activities for self-improvement.
- Monitoring the educational program's quality.

ROLE OF ACCREDITATION

- Supporting institutional efforts to increase quality.
- Confirming that a facility or programme complies with regulations.
- Aiding prospective students in finding reputable colleges.
- Supporting required adjustments, advancements, and reforms across all facets of the institutions working towards the aforementioned objective.
- Assisting in the selection of organisations and initiatives into which public and private monies can be put to use.
- Promoting responsibility and self-evaluation in higher education.
- Setting objectives for weaker programmes self-development and encouraging an overall improvement in standards throughout educational institutions.
- Complete faculty and staff participation in institutional planning and evaluation.
- Creating standards for professional certification and licensure as well as improving programmes that provide such training.
- Providing numerous stakeholders, especially students, with certainty and confidence in the quality.
- Keeping track of, monitoring, and assessing the educational standards and standards of instruction

SIGNIFICANCE OF ASSESSMENT & ACCREDITATION

- Assessment and accreditation^[8] is driven by the market and has a global focus.
- Contributes to the notable improvement of the Institutions engaged in the accreditation process by evaluating the features of an Institution and its programmes against a set of established criteria.
- Assessment and Accreditation is the tool in reaching this objective.
- The accreditation process quantifies the institution's procedures' strengths and flaws and offers guidance and chances for further development.
- Funding organisations may choose to release grants to accredited institutions for research, expansion, etc. It offers a quality label or seal that sets the institution apart from its competitors on a national scale. As a result, institutions' brand name is more widely known and appreciated, which inspires them to pursue higher goals.
- By establishing an Internal Quality Assurance Cell (IQAC) in each college and university, it aids authorised institutions in quality maintenance and enhancement efforts.

BENEFITS OF INSTITUTIONS

- To get knowledge about its advantages and potential through a thorough review process.
- To launch cutting-edge, contemporary pedagogical approaches.
- Interactions inside and between institutions.
- To achieve their academic goals.
- Assists the institution in getting the money it needs from funding organisations so that grants can be released for research and expansion, among other things. Improves student enrolment both in terms of quality and quantity.
- Assists in developing a solid and demanding academic atmosphere inside the institution.
- Promotes graduate and professional mobility and the universal recognition of academic credentials.
- Make sure there is a greater focus on institutional performance and quality improvement.

- Ensure that the quality culture is internalised.
- Ensure that the institution's varied activities are improved and coordinated.
- Offer a solid foundation for decision-making to enhance institutional performance.
- Establish a structured system for internal communication and documentation.
- Assist educational institutions in achieving successful student learning outcomes.
- Encourage higher education institutions to promote a superior teaching, learning, and research environment.
- Promotes innovation, autonomy, self-evaluation, and accountability in higher education.
- Assists with the execution of training, consulting, and research projects pertaining to quality.
- Working together with other higher education stakeholders to assess, promote, and sustain excellence.

GRADING SYSTEM OF NAAC

Grading System of NAAC is the significant outcome of the assessment and the final institutional grading. After assessment, the Cumulative Grade Point Average (CGPA) of an institution is computed for those institutions which clear the grade qualifiers^[3]. "A grade qualifier is kept for the institution on qualify for valid accreditation. Institution must receive a minimum 1.51 CGPA aggregated score (quantitative and qualitative) in order to be eligible for any Grade (C to A++). After passing the grade qualifier, the institution's CGPA is determined^[4]. The System Generated Scores (SGS) of the quantitative Metrics, which make up about 70% of the total, the scores from the qualitative, critical appraisal by the Peer Team through on-site visit, and the scores from the Student Satisfaction Survey are used to calculate the cumulative grade point average, or CGPA^[9].

TABLE 1

Cumulative Grade Point (CGPA)	Letter Grade
3.51-4.00	A++
3.26-3.50	A+
3.00-3.25	A
2.76-3.00	B++
2.51-2.75	B+
2.01-2.50	B
1.51-2.00	C
≤1.50	D (Not Accredited)

ROLE OF NAAC IN CHANGING SCENARIO

The role of NAAC in the evolving higher education^[3] landscape needs to be redefined in light of recognition and programme accreditation, national university rankings, the creation of national benchmarks, a national and international database, a research and development centre, the development of reports and policy papers for the Government of India (GOI), the accreditation of multiple accrediting bodies, the recognition of regional and state level accreditation bodies, and other factors.

- All of the nation's higher education institutions may be required to undergo assessment and accreditation by the NAAC.
- NAAC might begin accrediting programmes. When compared to grading, rankings of schools may not be all that important.
- Every three years, all accreditation organisations, including NAAC, must renew their accreditation.
- While NAAC may receive accreditation from reputable worldwide accrediting organisations, NAAC may also serve in this capacity for all other accreditation organisations that the Government of India (GOI) has recognised.
- For the third cycle of institutional accreditation, a longer length of accreditation may be taken into consideration and NAAC grading and duration of accreditation may be linked.
- NAAC must continue to be the nation's leading organization^[3] for higher education institution assessment and accreditation, offering vision and leadership.

ANALYSIS

The number of higher education institutions that volunteered for assessment and accreditation^[4] based on the seven criteria developed by NAAC for its reaccreditation framework (C1, C2, C3, C4, C5, C6 & C7): curricular aspects, teaching and learning, evaluation, research, consultation and extensions, infrastructure and learning resources, student support and progression, governance, leadership, and management, institutional values, and best practices. They are all unaccredited. The number^[4] of valid accredited Institutions accredited, as on March 2022 out of the total number are presented below:

TABLE 2

Types of Universities	Total no. of Universities	Number of Accredited Universities	Percentage
Central Universities	56	41	73.21
State Universities	459	149	32.46
Total	515	190	36.89

The Categories of Central Universities have a higher percentage of recognized institutions under the Revised Accreditation Framework^[5] during the study period (2017–2018). Currently accredited State Universities make up only one-third of all State Universities in the nation.

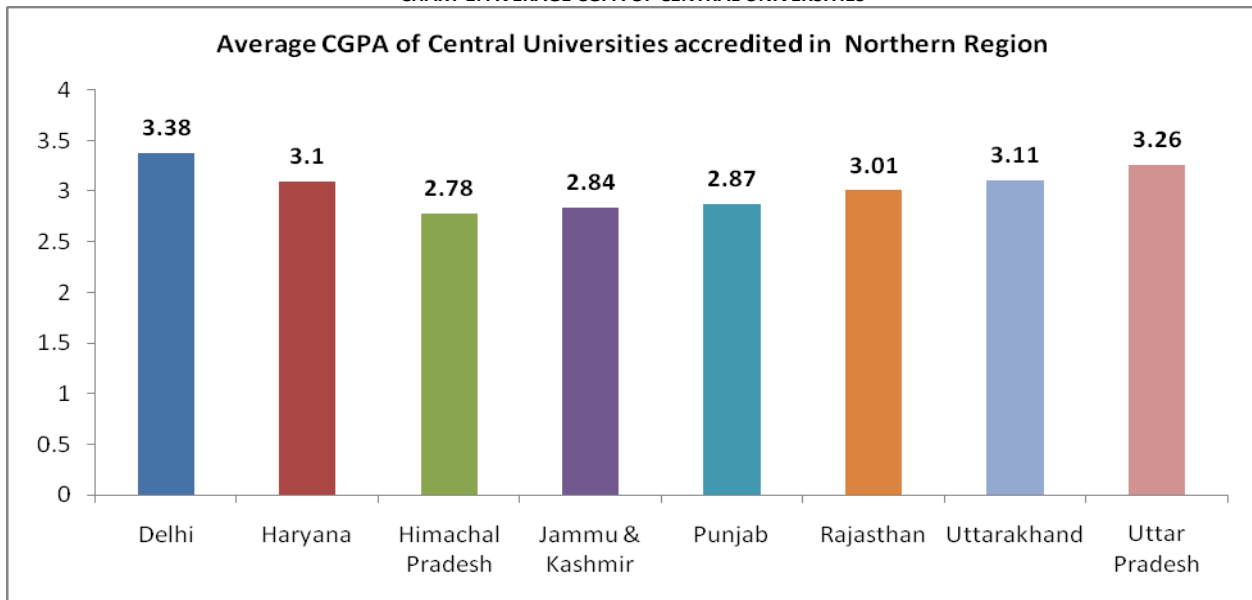
North Region

Comparatively speaking, the northern region outperformed with an average cumulative point of 3.04. Curriculum-related factors, teaching, learning, and evaluation, infrastructure, student assistance, and progression all received grades^[6] that were higher than a 3.0 overall grade point average.

TABLE 3: AVERAGE CGPA OF CENTRAL UNIVERSITIES IN THE NORTH REGION

State	CGPA	C1	C2	C3	C4	C5	C6	C7
Delhi	3.38	3.41	3.7	3.55	3.71	3.19	3.03	3.18
Haryana	3.1	3.1	3.14	3	3	3	3.2	3.4
Himachal Pradesh	2.78	3.43	2.97	2.76	2.6	2.7	2.8	2.4
Jammu & Kashmir	2.84	3.14	3.15	2.7	2.51	2.9	3.07	2.61
Punjab	2.87	2.89	3.4	3	3.7	3.5	2.8	2.8
Rajasthan	3.01	3.13	3.3	2.92	3	3.4	2.7	2.4
Uttarakhand	3.11	3.33	3.1	2.92	3.5	3	3.1	3
Uttar Pradesh	3.26	3.13	3.27	3.11	3.3	3.13	2.83	3.47
Average	3.04	3.19	3.25	2.63	3.16	3.10	2.94	2.90

CHART 1: AVERAGE CGPA OF CENTRAL UNIVERSITIES



PERFORMANCE ANALYSIS OF STATE UNIVERSITIES

There are 459 State Universities scattered throughout the several states. State universities are abundant in Uttar Pradesh, Gujarat, Karnataka, West Bengal, and Maharashtra. They provide students with cheap access to a high-quality education.

TABLE 4: DISTRIBUTION OF STATE UNIVERSITIES IN INDIA

Sr.No	State	Number	Sr.No	State	Number
1	Andhra Pradesh	20	14	Maharashtra	23
2	Assam	12	15	Manipur	1
3	Bihar	15	16	Odhisha	16
4	Chhattisgarh	13	17	Punjab	9
5	Goa	1	18	Rajasthan	22
6	Gujarat	28	19	Tamil Nadu	22
7	Haryana	14	20	Telangana	16
8	Himachal Pradesh	4	21	Tripura	1
9	Jammu & Kashmir	9	22	Uttar Pradesh	30
10	Jharkhand	8	23	Uttarkhand	11
11	Karnataka	27	24	West Bengal	26
12	Kerala	13	25	NCT of Delhi	7
13	Madhya Pradesh	21	26	Chandigarh	1

State Universities have affiliated colleges and have the responsibilities to monitor the colleges affiliated to them. The scores of the State Universities are given below:

TABLE 5

CGPA	No of State Universities	Percentage
1.51 - 2.00	7	5
2.01 - 2.50	18	14
2.51 - 2.75	17	13
2.76 - 3.00	17	13
3.01 - 3.25	51	39
3.26 - 3.50	11	8
3.51 - 4.00	10	8
Total	131	100

According to the data^[6], the majority of accredited state universities performed exceptionally well, earning scores of 3 or higher, while 26% of accredited state universities scored average to above average, earning scores between 2.5 and 1.00. State universities' NAAC accreditation scores by criterion show that University of Punjab was the best in terms of curriculum, with an average CGPA of 3.34.

CONCLUSION

The world of tomorrow can be shaped by education at all levels, which can give people and communities the abilities, viewpoints, information, and values needed to live and work sustainably. To advance the caliber of higher education in India, NAAC has taken a variety of actions. The NAAC assessment has made significant efforts to instill a quality culture throughout India's higher education institutions. The main thing that keeps higher education institutions alive is quality. Higher education is useless if it is of poor quality. Higher education institutions with poor educational standards have proliferated recently like mushrooms. However, there has been a significant change in the overall landscape of higher education since the NAAC was established. The NAAC evaluation has led to quality improvement in the colleges. Both the college's academic and extracurricular activities have significantly improved.

REFERENCES

- Bhalerao, N. P. (2022). Impact of NAAC Accreditation on Higher Education Institutions: A Study of Select Colleges in Pune. International Journal of Research in Social Sciences, 10(4).
- Chavan, M. P. (2019). Impact of NAAC Accreditation on Quality Improvement of Higher Education in India. International Journal of Advanced Research in Management and Social Sciences, 8(4).

3. Gupta, S. K. (2018). The Role of NAAC in Improving the Quality of Higher Education in India. *International Journal of Engineering Technology, Management and Applied Sciences*, 6(10).
4. Joshi, R. (2017). Impact of NAAC Accreditation on Quality of Higher Education in India: A Case Study of Engineering Colleges in Pune. *International Journal of Business and Administration Research Review*, 1(5).
5. Kumar, A. (2016). NAAC Accreditation: A Quality Assurance Mechanism for Higher Education in India. *International Journal of Science and Research*, 5(10).
6. Mehrotra, R. (2015). The Role of NAAC in Enhancing the Quality of Higher Education in India. *International Journal of Research in Engineering and Technology*, 4(2).
7. Singh, K. (2014). Accreditation of Higher Education Institutions in India: The Role of NAAC. *International Journal of Information Research and Review*, 1(4).
8. Tiwari, P., & Singh, K. (2013). Impact of NAAC Accreditation on the Quality of Higher Education in India: A Review. *International Journal of Research in Computer Application and Management*, 3(4).
9. Stella Dr. Antony, 2004. NAAC—A Decade of Dedication to Quality Assurance; the Director, NAAC Bangalore.
10. Kiran 2010. Globalization and Indian Higher Education University News, Vol. 48 (47).
11. Aggarwal, J. C. 2004. Development of Education System in India; Delhi. Shipra Publications, Patparganj.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

