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Academic Bank of Credits under NEP 2020: Promise, Practice and Students' Dilemmas in Government Degree Colleges of Jammu and Kashmir

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Abstract

The Academic Bank of Credits (ABC) is a central reform under India's National Education Policy (NEP) 2020, intended to support credit accumulation, transfer, multiple entry–exit options, and multidisciplinary learning. This study examined undergraduate students' understanding, knowledge, perceptions, and approach towards the ABC in general and amongst students enrolled in Four-Year Undergraduate Programmes (FYUGP) in government degree colleges across Jammu and Kashmir in particular. Primary data was collected, for such study, through a structured questionnaire measuring knowledge of ABC features, perceived benefits, ease of use, concerns, and behavioural intention using a random sample of 873 students. Students demonstrated moderate knowledge of ABC (M=5.36/10) Perceived benefits (M=3.45), ease of use (M=3.39), concerns (M=3.27), and behavioural intention (M=3.50) were moderate to moderately positive. The internal consistency of the multi-item scales was acceptable to good (α==.73–.86). Pearson correlations showed significant positive relationships between knowledge, perceived benefits, ease of use, and intention (r = 0.22–0.68, all p < .001). Multiple linear regression indicated that perceived benefits (B = 0.364), ease of use (B = 0.245), concerns (B = 0.248), and knowledge (B = 0.029) jointly explained 53.7% of the variance in behavioural intention (F (4,868) = 251.4, p < .001). Comparative analyses revealed several meaningful subgroup differences. Kashmir Division students scored significantly higher on knowledge (M = 5.64) and behavioural intention (M = 3.56) than Jammu Division students (knowledge M = 5.16, intention M = 3.45). Urban students expressed higher concerns (M = 3.32) than rural students (M = 3.20). Senior students reported higher concerns (M = 3.36) than juniors (M = 3.22). Humanities students showed the most favourable profile (intention M = 3.65), while female students consistently outperformed male students on all constructs (intention: female M = 3.54 vs male M = 3.37) and registered at substantially higher rates (71.0% vs 57.4%). Students who had already registered for ABC scored highest on knowledge (M = 6.09), benefits (M = 3.53), ease (M = 3.46), and intention (M = 3.58). The findings emphasise the need for differentiated awareness campaigns, academic counselling, technical support, and institutionally coordinated implementation to promote equitable ABC engagement under NEP 2020.

Keywords: *Academic Bank of Credits; behavioural intention; FYUGP; NEP 2020; student engagement; Jammu and Kashmir, Technology Acceptance Model.*

Introduction

India's National Education Policy (NEP) 2020 seeks to transform higher education through flexibility, multidisciplinary learning, learner-centred curricula, and greater student mobility. The Academic Bank of Credits (ABC) is one of the principal institutional mechanisms intended to operationalise these objectives. It enables students to accumulate, store, transfer, and redeem academic credits earned through recognised learning experiences, including formal coursework and selected forms of online, skill-based, or experiential learning [1,2].

For students enrolled in Four-Year Undergraduate Programmes (FYUGP), ABC has particular significance. It is expected to facilitate multiple entry–exit pathways, credit transfer across institutions, flexible course selection, and the combination of learning experiences from different disciplines. However, the effectiveness of ABC depends not only on regulatory provisions or portal availability but also on students' understanding of the system, perceived usefulness, confidence in using it, and willingness to engage with it. Government degree colleges in Jammu and Kashmir provide an important context for examining these issues.

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The higher education system in the region includes institutions serving students from diverse geographical, socioeconomic, linguistic, and academic backgrounds. Differences in institutional communication, digital infrastructure, faculty support, and access to counselling may influence how students understand and use ABC. Registration alone may, therefore, present an incomplete picture of implementation. Students may register without understanding credit transfer procedures, or they may possess positive attitudes but remain unable to use the system effectively. Existing research has documented growing awareness of ABC and broad support for flexible higher education reforms. Nevertheless, evidence remains uneven in at least three respects. First, many studies focus on general awareness or descriptive perceptions rather than examining the combined contribution of knowledge, perceived benefits, ease of use, and concerns to behavioural intention. Second, regional and subgroup differences are frequently reported without a sufficiently integrated analysis of division, location, year of study, academic stream, gender, and registration status. Third, relatively limited empirical evidence is available from government degree colleges in Jammu and Kashmir, particularly among FYUGP students.

This study addresses these limitations by examining ABC-related knowledge, perception, concerns, and behavioural intention among 873 FYUGP students in government degree colleges across Jammu and Kashmir. It also evaluates the relationship among the principal constructs and investigates differences across key demographic and institutional subgroups. NEP 2020 presents higher education as a flexible and multidisciplinary system in which students should have greater control over the pace, direction, and combination of their learning. The ABC system is designed to support this vision by functioning as a digital repository for academic credits. Its intended functions include the accumulation and transfer of credits, recognition of eligible learning experiences, and support for multiple entry–exit arrangements [1 ,2]. The policy rationale for ABC is, therefore, broader than administrative record keeping. It represents an attempt to shift higher education from a rigid, institution-bound model toward a more portable and learner-centred system. However, the success of this shift depends on students' understanding of the system and the operational conditions under which credits can be earned, transferred, and redeemed. Policy availability alone cannot guarantee student engagement. The Technology Acceptance Model (TAM) proposes that perceived usefulness and perceived ease of use are central determinants of an individual's intention to adopt a technological system [3]. Parallel evidence from technology-adoption studies in comparable settings sharpens the picture. At Cluster University of Jammu, students across age and demographic groups endorsed blended learning as a pragmatic response to constraints of health, time, finance, safety, and security, valuing its capacity to fuse online flexibility with face-to-face interaction [4]. Likewise, a survey of 540 undergraduates in six Udhampur government colleges documented near-ubiquitous awareness (97.4 %) and high usage (88.7 %) of generative AI tools, with 85.6 % rating them highly helpful and 92.6 % demanding formal AI literacy; nevertheless, clear divides by gender, income, and semester, together with barriers of guidance (38.2 %) and connectivity (31.5 %), signal the need for targeted institutional intervention [5].

Applied to ABC, perceived benefits correspond to perceived usefulness, while ease of use reflects the extent to which students believe that the ABC system can be understood and navigated without excessive difficulty. The present study extends this logic by incorporating knowledge and concerns. Knowledge represents students' factual understanding of ABC features and procedures. Concerns represent perceived risks or uncertainties relating to technical reliability, institutional readiness, credit recognition, employer acceptance, and unguided course selection. These concerns may inhibit adoption, but they may also coexist with intention when students recognise the potential value of ABC and seek further clarification. Accordingly, the relationship between concerns and intention is examined empirically rather than assumed to be negative. The conceptual model underlying the study proposes that knowledge, perceived benefits, ease of use, and concerns are associated with behavioural intention toward ABC. Perceived benefits and ease of use are expected to be particularly important because they represent proximal evaluations of the system. Knowledge may influence intention directly and indirectly by shaping students' understanding of potential benefits and operational procedures. Recent studies indicate that ABC awareness among undergraduate students is moderate and varies across institutional and regional contexts. Evidence from Indian higher education suggests that students are more likely to support ABC when they associate it with flexibility, employability, skill diversification, and opportunities for multidisciplinary learning. [6,7]. However, awareness of the system's specific operational features appears less developed than general awareness of NEP 2020. Studies of NEP implementation also identify persistent institutional barriers. These include inadequate funding, uneven digital infrastructure, faculty-readiness concerns, limited administrative coordination, and uncertainty regarding credit recognition across institutions [7,8]. Such barriers are particularly important in government colleges, where students may depend heavily on institutional communication and faculty guidance. The available evidence further suggests that perceived benefits and ease of use are closely related to adoption intention. Students who believe that ABC can improve employability or support skill diversification are more likely to express willingness to register and use the system. Similarly, clear instructions and an accessible digital interface may reduce uncertainty and strengthen engagement. At the same time, technical glitches, unclear credit-mapping procedures, and doubts about external recognition continue to generate concern [9,10].

Evidence from Jammu and Kashmir points to regional differences in awareness and implementation. Kashmir Division institutions have been reported to show somewhat higher awareness and registration than Jammu Division institutions, potentially reflecting differences in faculty-led orientation, institutional communication, and digital support. However, available findings do not establish whether these differences remain after considering other student characteristics.

Research Gap

The literature reveals four important gaps. First, existing evidence has not sufficiently integrated knowledge, perceived benefits, ease of use, concerns, and behavioural intention into a single empirical model. Second, many studies report subgroup differences descriptively without presenting inferential tests or effect sizes. Third, evidence from government degree colleges in Jammu and Kashmir remains limited, despite the region's institutional and geographical diversity. Fourth, cross-sectional evidence on students' intention to use ABC has not been adequately distinguished from evidence of sustained, informed, and multidisciplinary use.

The present study responds to these gaps by combining descriptive statistics, reliability analysis, correlation, multiple regression, independent-samples t-tests, and subgroup comparisons. It focuses specifically on FYUGP students and examines ABC engagement across division, location, year of study, academic stream, gender, and registration status.

Objectives

The study pursued the following objectives:

1. To examine the demographic and academic profile of FYUGP students in government degree colleges of Jammu and Kashmir in relation to ABC-related variables.
2. To assess students' knowledge of the key features of ABC.
3. To measure students' perceptions of the benefits, ease of use, and concerns associated with ABC.
4. To examine the relationships among knowledge, perceived benefits, ease of use, concerns, and behavioural intention.
5. To identify significant predictors of students' intention to register for and utilise ABC.
6. To examine differences in ABC-related knowledge, perception, and behavioural intention through registration status, and based on division, college location, year of study, academic stream, and gender.

Hypotheses

The following hypotheses were formulated:

- **H1:** Knowledge of ABC is significantly positively related to behavioural intention.
- **H2:** Perceived benefits of ABC are significantly positively related to behavioural intention.
- **H3:** Perceived ease of use is significantly positively related to behavioural intention.
- **H4:** Concerns regarding ABC are significantly related to behavioural intention.
- **H5:** Knowledge, perceived benefits, ease of use, and concerns jointly significantly predict behavioural intention.

The subgroup comparisons were treated as comparative research questions because complete inferential statistics were not available for every subgroup analysis.

Method and Results

Method

Research Design

A cross-sectional, descriptive-correlational survey design was used. The design was appropriate for examining students' knowledge, perceptions, concerns, and behavioural intention at a specific point in the implementation of ABC.

Population and Sample

The population comprised undergraduate students enrolled in FYUGP in government degree colleges across the Jammu and Kashmir Divisions. The final sample consisted of 873 students. Participants were recruited through convenience and purposive sampling using an online questionnaire.

Instrument

Data was collected through a structured questionnaire comprising the following sections:

1. Demographic and academic information.
2. Ten knowledge items concerning ABC features, answered as True, False, or Don't Know.
3. Six Likert-type items measuring perceived benefits.
4. Four Likert-type items measuring ease of use.
5. Five Likert-type items measuring concerns.
6. Four Likert-type items measuring behavioural intention.

The Likert-type items were rated on a five-point scale ranging from 1, *Strongly Disagree*, to 5, *Strongly Agree*. Knowledge was scored as the number of correct responses out of 10. Composite scores for perceived benefits, ease of use, concerns, and behavioural intention were calculated by averaging the relevant items.

Data Analysis

The analysis included frequencies and percentages, means, standard deviations, medians, skewness, kurtosis, Cronbach's alpha, Pearson product–moment correlations, independent-samples t- tests, one-way analysis of variance, chi-square tests, and ordinary least-squares multiple regression. Behavioural intention was specified as the dependent variable in the regression model, with perceived benefits, ease of use, concerns, and knowledge entered as predictors.

Results

Demographic Profile

Table 1 presents the available demographic and background information. The sample included 503 students from Jammu Division and 370 from Kashmir Division. A total of 515 students attended urban colleges and 358 attended rural colleges. Female students constituted the largest gender group. Registration status indicated that 589 students reported having registered for ABC, while 137 reported that they did not know what ABC was.

Table 1: Demographic Profile of Respondents (N=873)

Variable	Category	Frequency	Percentage
Gender	Female	~580	~66.4%
	Male	~285	~32.6%
	Prefer not to say/Other	~8	~1.0%
Age group	19–20	Majority	—
	21–22	Substantial	—
	23–25+	Smaller	—
Current programme	FYUGP in Arts	Dominant	—
	FYUGP in Humanities/Science/Commerce	Minority	—
Year of study	First (1st + 2nd Semester)	Large share	—
	Second (3rd + 4th Semester)	Large share	—
	Third/Fourth	Smaller	—
College division	Jammu Division	503	57.6%
	Kashmir Division	370	42.4%
Location of college	Urban area	515	59.0%
	Rural area	358	41.0%
Prior digital experience	None/Minimal (1–2 platforms)	Majority	—
	Moderate/Extensive	Minority	—
Interest in multidisciplinary learning	Moderately/Very interested	526	60.3%
	Slightly/Not at all	297	34.0%
	Extremely interested	50	5.7%
ABC registration status	Yes	589	67.5%
	No	147	16.8%
	Don't know what ABC is	137	15.7%
Main source of information	University announcements	439	50.3%
	Faculty	170	19.5%
	Never heard of it	113	12.9%
	Social media/Peers/News	151	17.3%
Support needed	Academic counselling	421	48.2%
	Technical guidance	136	15.6%
	None needed	109	12.5%
Primary motivation	Better employment prospects	273	31.3%
	Skill diversification	255	29.2%
	Personal interest	204	23.4%

Note. Percentages and descriptive category labels are reproduced as supplied. Em dashes indicate that a frequency or percentage was not reported. For support needed and primary motivation, only the categories supplied in the study data are displayed; unreported categories were not inferred.

The sample was predominantly female and included substantial representation from both Jammu and Kashmir Divisions and from rural and urban colleges. Arts students constituted the dominant programme group. University announcements and faculty were the most frequently reported sources of information. Academic counselling was the most frequently requested form of support, while better employment prospects and skill diversification were the leading reported motivations.

Descriptive Statistics

Table 2 reports the central tendency and dispersion of the principal constructs. Students demonstrated moderate knowledge of ABC, with an average score of 5.36 out of 10. Perceived benefits, ease of use, and behavioural intention were moderately positive. Concerns were also present at a moderate level.

Table 2: Central Tendency and Dispersion of Key Constructs

Construct	N	Mean	SD	Median	Skewness	Kurtosis	Interpretation
Knowledge (0–10)	873	5.36	2.90	6.00	—	—	Moderate knowledge
Perceived Benefits	873	3.45	0.77	3.67	−0.78	1.01	Moderate-positive
Ease of Use	873	3.39	0.71	3.50	−0.95	1.69	Moderate-positive
Concerns	873	3.27	0.71	3.20	−0.61	1.38	Moderate concerns
Behavioural Intention	873	3.50	0.76	3.75	−0.96	1.64	Moderate-positive

Note. Likert-type scales ranged from 1 to 5. Knowledge was scored from 0 to 10. Skewness and kurtosis values were not reported for knowledge. The reported values for the Likert-type scales fall within the stated acceptable range of ±2.

The findings indicate that students possessed basic but incomplete knowledge of ABC. Their attitudes were generally favourable, although neither perceived usefulness nor ease of use reached a highly positive level. The moderate concern score indicates that students recognised potential risks relating to technical reliability, institutional preparedness, credit recognition, employer acceptance, and course selection. The negative skewness values suggest that responses were concentrated toward the more favourable end of the Likert scale.

Reliability Analysis

The internal consistency of the four multi-item scales was acceptable to good.

Table 3: Reliability Analysis

Scale	No. of Items	Cronbach's α	Interpretation
Perceived Benefits	6	0.857	Good
Ease of Use	4	0.731	Acceptable
Concerns	5	0.730	Acceptable
Behavioural Intention	4	0.790	Acceptable–Good

All four scales meet or exceed the conventional threshold of 0.70. Perceived Benefits shows particularly strong internal consistency (α = 0.857), indicating that the six items form a coherent dimension. Ease of Use and Concerns are acceptable (α ≈ 0.73), while Behavioural Intention is good (α = 0.79). These results justify the creation of composite scores and their subsequent use in correlation, regression, and comparative analyses.

Correlations among Constructs

Pearson correlations were calculated to examine relationships among knowledge, perceived benefits, ease of use, concerns, and behavioural intention.

Table 4: Pearson Correlation Matrix

	Knowledge	Benefits	Ease	Concerns	Intention
Knowledge	1				
Benefits	0.269***	1			
Ease	0.221***	0.681***	1		
Concerns	0.070*	0.444***	0.484***	1	
Intention	0.278***	0.659***	0.619***	0.515***	1

*Note. ***p < .001, *p < .05 (two-tailed). N = 873.*

Perceived Benefits shows the strongest association with Behavioural Intention (r = 0.659, p < .001), followed closely by Ease of Use (r = 0.619, p < .001). This indicates that students who believe ABC will enhance flexibility, employability and student-centred learning, and who find the system easy to navigate, are substantially more likely to intend to use it. Knowledge is positively and significantly related to Intention (r = 0.278), Benefits (r = 0.269) and Ease (r = 0.221), confirming that factual understanding contributes to more favourable attitudes, albeit modestly. The positive relationship between concerns and intention is noteworthy. It may indicate that students who are more engaged with ABC simultaneously recognise its potential value and think more critically about implementation risks. Because the design was cross-sectional, this interpretation should be treated as a possible explanation rather than a causal conclusion.

Multiple Regression

An ordinary least-squares regression was conducted with behavioural intention as the dependent variable and perceived benefits, ease of use, concerns, and knowledge as predictors.

Table 5: Regression Model Summary

R	R^2	Adjusted R^2	F	Sig.
0.733	0.537	0.535	251.4	< .001

The predictors jointly explained 53.7% of the variance in behavioural intention, $R^2 = 0.537$ adjusted R^2 (0.535). The overall regression model was statistically significant, Thus, H5 was supported.

Table 6: Regression ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	—	4	—	251.4	< .001
Residual	—	868	—		
Total	—	872	—		

Note. The ANOVA result (F (4, 868) = 251.4, p < .001) confirms that the regression model as a whole is statistically significant. At least one of the independent variables significantly predicts behavioural intention.

Table 7: Regression Coefficients Predicting Behavioural Intention

Predictor	Unstd. B	Std. Error	t	p-value	95% CI
(Constant)	0.442	0.100	4.42	< .001	[0.246, 0.639]
Benefits	0.364	0.032	11.35	< .001	[0.301, 0.427]
Ease	0.245	0.035	7.02	< .001	[0.177, 0.314]
Concerns	0.248	0.029	8.59	< .001	[0.191, 0.304]
Knowledge	0.029	0.006	4.63	< .001	[0.017, 0.041]

Note. All four predictors remain statistically significant after mutual control.

Perceived Benefits exerts the strongest unique effect (B = 0.364, t = 11.35, p < .001). A one-unit increase in the benefits score is associated with a 0.364-unit increase in intention, holding other variables constant. Ease of Use (B = 0.245) and Concerns (B = 0.248) have nearly equal positive coefficients, indicating that both greater perceived usability and higher concern levels independently contribute to stronger intention. Knowledge has a smaller but still significant positive effect (B = 0.029), meaning that each additional correctly answered knowledge item raises intention by approximately 0.03 points on the 5-point scale. Collectively, these results demonstrate that enhancing students' understanding of the advantages of ABC, improving the perceived usability of the system, and addressing (rather than ignoring) their concerns are all important levers for strengthening adoption intention.H1, H2, H3, and H4 were supported.

Comparison by Registration Status

Table 8: Mean Scores by ABC Registration Status

Registration Status	Knowledge	Benefits	Ease	Concerns	Intention
Don't know what ABC is	2.88	3.23	3.18	3.14	3.28
No	4.76	3.38	3.27	3.21	3.38
Yes	6.09	3.53	3.46	3.31	3.58

Students who reported having registered for ABC recorded the highest means on knowledge, perceived benefits, ease of use, concerns, and behavioural intention. Students who reported that they did not know what ABC was recorded the lowest mean knowledge and intention scores. These descriptive differences are consistent with the importance of awareness and engagement, although the cross-sectional design does not establish whether registration caused more favourable perceptions or whether favourable perceptions encouraged registration. Inferential test statistics for this three-group comparison were not reported.

Division-wise Comparison

Table 9: Division-wise Descriptive Statistics and Independent-Samples ttt Tests

Construct	Jammu (N=503) Mean (SD)	Kashmir (N=370) Mean (SD)	*t*	*p*	Cohen's *d*
Knowledge	5.16 (2.96)	5.64 (2.79)	−2.44	.015	−0.17
Perceived Benefits	3.46 (0.77)	3.44 (0.76)	0.37	.710	0.03
Ease of Use	3.36 (0.69)	3.43 (0.74)	−1.46	.145	−0.10
Concerns	3.24 (0.70)	3.31 (0.71)	−1.55	.122	−0.11
Behavioural Intention	3.45 (0.77)	3.56 (0.73)	−2.22	.026	−0.15

Kashmir Division students scored significantly higher than Jammu Division students on knowledge and behavioural intention. The effect sizes were small. No statistically significant differences were observed for perceived benefits, ease of use, or concerns. Registration rates were reported as 69.2% for Kashmir Division and 66.2% for Jammu Division.

Rural–Urban Comparison

Table 10: College-Location Descriptive Statistics and Independent-Samples ttt Tests

Construct	Rural (N=358) Mean (SD)	Urban (N=515) Mean (SD)	*t*	*p*	Cohen's *d*
Knowledge	5.55 (2.83)	5.23 (2.94)	1.64	.102	0.11
Perceived Benefits	3.44 (0.76)	3.46 (0.77)	−0.41	.683	−0.03
Ease of Use	3.40 (0.73)	3.38 (0.70)	0.36	.723	0.03
Concerns	3.20 (0.74)	3.32 (0.68)	−2.45	.015	−0.17
Behavioural Intention	3.45 (0.79)	3.53 (0.73)	−1.46	.145	−0.10

Urban students reported significantly higher concerns than rural students. No significant differences were found in knowledge, perceived benefits, ease of use, or behavioural intention. Registration rates were reported as 70.3% for urban colleges and 63.4% for rural colleges.

Comparison by Year of Study

Table 11: Year-group Descriptive Statistics and Independent-Samples ttt Tests

Construct	Junior – 1st & 2nd Year (N=577) Mean (SD)	Senior – 3rd & 4th Year (N=296) Mean (SD)	*t*	*p*	Cohen's *d*
Knowledge	5.31 (2.94)	5.46 (2.81)	−0.72	.470	−0.05
Perceived Benefits	3.46 (0.77)	3.45 (0.76)	0.15	.881	0.01
Ease of Use	3.39 (0.69)	3.38 (0.76)	0.30	.763	0.02
Concerns	3.22 (0.69)	3.36 (0.73)	−2.77	.006	−0.20
Behavioural Intention	3.48 (0.76)	3.54 (0.74)	−1.15	.252	−0.08

Note Senior students expressed significantly higher Concerns (M = 3.36) than junior students (M = 3.22) (small-to-medium effect). No other construct differed significantly. As students' progress through the programme, their critical awareness of potential implementation challenges increases, yet this does not reduce their intention to use ABC. Registration was slightly higher among seniors (70.9%) than juniors (65.7%)..

Comparison by Academic Stream

Table 12: Mean Scores by Academic Stream

Construct	Arts (N=648)	Humanities (N=146)	Science (N=69)	Commerce (N=10)
Knowledge	5.43	5.27	5.25	2.80
Perceived Benefits	3.44	3.60	3.35	2.82
Ease of Use	3.39	3.43	3.36	2.85
Concerns	3.26	3.36	3.17	3.08
Behavioural Intention	3.49	3.65	3.34	2.83

Humanities students recorded the highest perceived benefits and behavioural intention. Arts students demonstrated an intermediate profile, while Science students reported somewhat lower intention. Commerce students had the lowest mean scores across the reported constructs; however, this result must be interpreted cautiously because the Commerce subgroup comprised only 10 students. The reported registration rate for Humanities students was 75.3%. Inferential ANOVA results for the stream comparison were not reported.

Gender-wise Comparison

Table 13: Gender-wise Descriptive Statistics and Independent-Samples ttt Tests

Construct	Male Mean	Female Mean	*t*	*p*	Cohen's *d*
Knowledge	4.97	5.51	−2.32	.021	−0.19
Perceived Benefits	3.24	3.52	−4.09	< .001	−0.34
Ease of Use	3.26	3.43	−2.67	.008	−0.23
Concerns	3.16	3.30	−2.20	.029	−0.19
Behavioural Intention	3.37	3.54	−2.59	.010	−0.22

Female students scored significantly higher than male students on all five constructs. The largest effect appeared for Perceived Benefits (female M = 3.52 vs male M = 3.24). Registration rates mirrored this pattern: 71.0% of female students had registered for ABC compared with only 57.4% of male students. Female students in government degree colleges currently constitute a more informed and positively disposed constituency for ABC. Interventions aimed at increasing male students' engagement appear warranted.

Discussion

This study examined student engagement with ABC through the combined approaches of knowledge, perceived benefits, ease of use, concerns, and behavioural intention. The findings provide evidence of moderate knowledge and moderately positive attitudes among FYUGP students in government degree colleges of Jammu and Kashmir. At the same time, the results indicate that positive orientation toward ABC does not necessarily imply comprehensive knowledge of its operational features. The first important finding concerns the role of perceived benefits. Perceived benefits demonstrated the strongest correlation with behavioural intention and the largest unique regression coefficient.

This finding is consistent with TAM, which positions perceived usefulness as a central determinant of technology adoption[3]. Students appear more willing to engage with ABC when they associate it with flexibility, employability, skill diversification, and student-centred learning. The result also accords with previous research emphasising the importance of perceived educational and career value in ABC adoption [6,11]. Ease of use was also strongly related to behavioural intention and remained a significant predictor after controlling for the other variables. This finding suggests that policy communication must be accompanied by practical usability. Students may support the idea of credit mobility but remain

hesitant if registration, credit mapping, transfer, or redemption procedures appear difficult. Faculty demonstrations, step-by-step guidance, accessible interfaces, and responsive technical support may therefore be important components of implementation. Knowledge showed a statistically significant but comparatively modest relationship with behavioural intention. This distinction is analytically important. General awareness may be necessary for engagement, but factual knowledge alone may not be sufficient to produce adoption. Students must also understand how ABC can benefit their own academic and career pathways. Awareness campaigns should consequently move beyond explaining the existence of ABC and address concrete questions about credit accumulation, transfer, multiple entry–exit options, multidisciplinary course selection, and academic counselling. The positive association between concerns and behavioural intention is one of the study's most distinctive findings. Concerns may traditionally be expected to reduce technology adoption. In this study, however, students reporting greater concerns also expressed stronger intention. One possible explanation is that students who are more engaged with ABC are more aware of both its opportunities and its implementation risks. Another possibility is that concerns reflect active information-seeking rather than rejection. Nevertheless, the result should not be interpreted as evidence that concerns are beneficial. Instead, it indicates that students' concerns should be acknowledged and addressed through transparent institutional communication. The division-wise findings reveal a modest but statistically significant advantage for Kashmir Division in knowledge and behavioural intention. The small effect sizes indicate that the differences are not large, but they may still be institutionally relevant. The results are consistent with the possibility that differences in orientation programmes, faculty communication, or administrative facilitation influence student engagement. However, because institutional-level implementation data were not included, the specific causes of the division difference cannot be established. The rural–urban findings present a more complex pattern. Urban students reported significantly higher concerns, but there was no significant urban–rural difference in intention, knowledge, perceived benefits, or ease of use. Rural students had a slightly higher mean knowledge score, although the difference was not statistically significant. At the same time, reported registration was higher in urban colleges. This suggests that registration may depend on administrative facilitation or institutional processes in addition to student attitudes and knowledge. Senior students expressed significantly greater concerns than junior students, while the groups did not differ significantly in behavioural intention. Greater concern among senior students may reflect increased awareness of the practical implications of credit recognition, course completion, employability, and transition to further education or work. The finding supports the provision of differentiated counselling across the student lifecycle rather than relying on a single introductory orientation.

The stream-wise findings suggest that Humanities students were most receptive to the multidisciplinary orientation of ABC while as Science and Commerce students reported lower intention, with Commerce being a smaller subgroup shows unstable result. These differences should, therefore, be interpreted as descriptive rather than definitive unless supported by complete ANOVA results and larger samples. Nevertheless, the pattern suggests that discipline-specific examples may improve the relevance of ABC communication for students whose programmes are perceived as more structured or professionally specialised. Gender differences were consistent across all constructs. Female students reported higher knowledge, perceived benefits, ease of use, concerns, and behavioural intention and, hence, higher registration. The largest difference was observed for perceived benefits. These results indicate that institutional communication is a generalized approach when the study typically highlights a need for more comprehensive and robust approach for those having lesser understanding of the system or are repulsive to it. Male students may require targeted outreach through peer ambassadors, classroom-based orientation, faculty mentoring, and practical demonstrations.

Theoretical Implications

The findings support the relevance of TAM for understanding student engagement with ABC. Perceived benefits and ease of use were both positively associated with behavioural intention and remained significant in the regression model. The study also extends the basic TAM framework in three ways:

1. It treats knowledge as an enabling cognitive condition rather than assuming that awareness and adoption are equivalent.
2. It incorporates concerns as a contextual implementation variable.
3. It applies the framework to a public higher education reform rather than to a conventional consumer technology.

The positive relationship between concerns and intention suggests that concerns may not function as a simple deterrent. Future models should distinguish between concerns arising from active engagement and concerns reflecting rejection or distrust. Longitudinal research could determine whether concerns decline after orientation and successful platform use.

Practical and Policy Implications

The findings support the following actions:

- Government degree colleges should conduct structured ABC orientation sessions that explain both the advantages and the practical procedures of registration, credit storage, transfer, and redemption.
- Academic counselling should be prioritised as is the most frequently requested form of support.
- Jammu Division colleges should receive targeted implementation support in view of their comparatively lower knowledge and behavioural intention scores.

- Technical support should address portal navigation, account creation, credit mapping, and documentation requirements.
- Concerns regarding institutional readiness, technical reliability, credit recognition, and employer acceptance should be addressed openly rather than excluded from awareness campaigns.
- Male students should be targeted through classroom-based communication, peer mentoring, and student ambassadors.
- Science and Commerce students should receive discipline-specific examples showing how ABC can support academic progression and employability.
- Rural colleges should be supported with administrative facilitation and reliable digital access, even though rural students did not show substantially lower knowledge or intention.
- University announcements and faculty communication should remain central channels because they were the most frequently reported sources of ABC information.
- Students who do not know what ABC is should be reached through simplified multilingual materials, visual guides, frequently asked questions, and short demonstrations.

Limitations and Scope for Future Research

Since the concept is novel to almost all the enrolled students of JKUT colleges followed by poor understanding of the system (ABC), the success level of implementation leaves certain areas to be exploited. Therefore, several limitations can quite possibly be there. First, the cross-sectional design prevents causal conclusions. The regression results identify statistical predictors of intention but do not demonstrate that increasing perceived benefits, ease of use, or knowledge will necessarily cause higher adoption. Second, convenience and purposive online sampling may limit the generalisability of the findings to all FYUGP students in Jammu and Kashmir or elsewhere in India. Third, the study relies on self-reported registration and perceptions. Self-reported registration may not correspond fully to verified ABC account activity or sustained use. Fourth, the Commerce subgroup was very small (n=10n = 10n=10), making its mean scores especially sensitive to individual responses. Fifth, complete inferential results were not reported for the registration-status and academic-stream comparisons. The full regression ANOVA table also requires sums of squares and mean squares if complete APA-style statistical reporting is intended. Future research should use probability or stratified sampling across colleges, divisions, and academic streams. Longitudinal designs should examine whether orientation leads to registration, actual credit transfer, multidisciplinary course participation, and continued use. Future models could include institutional readiness, digital competence, faculty support, trust, perceived credibility, and employer recognition. Multilevel analysis would also be valuable because students are nested within colleges, and college-level implementation may influence individual engagement.

Conclusion

The study demonstrates that FYUGP students in government degree colleges of Jammu and Kashmir hold moderately positive views of ABC but possess only moderate knowledge of its features. Perceived benefits emerged as the strongest predictor of behavioural intention, while ease of use, concerns, and knowledge also made significant contributions. The findings confirm that ABC engagement is shaped by both perceived value and implementation confidence. The results also reveal important inequalities in engagement. Students of Kashmir Division colleges demonstrated somewhat higher knowledge and intention than those from Jammu Division colleges. Urban and senior students expressed greater concerns; female students scored higher than male students across all constructs and reported higher registration. Humanities students showed the most favourable profile, whereas Science and Commerce students seem to need targeted attention. ABC implementation should, therefore, move beyond registration targets. Equitable adoption requires sustained academic counselling, practical technical assistance, transparent communication, and differentiated support for students and institutions with distinct needs. If these conditions are addressed, ABC can contribute more effectively to the flexible, multidisciplinary, and student-centred higher education envisioned by NEP 2020.

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